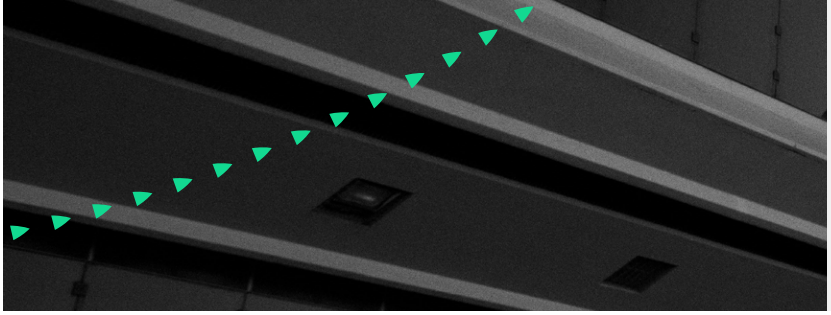

We know you are in it for the long term... and so are we!

WEALTH CHOICE
FIXED INDEXED ANNUITY

Great Rates + Reliability
Both Matter

At Guaranty Income Life Insurance Company

we strive to offer competitive crediting rates and consistent renewal rates, as they are both important for long-term financial peace of mind. Our products are designed to provide the balance people may need to help them feel more confident and secure about their financial future.

Our Tiered Strategy: A Commitment to Stability, Trust + Accountability

- With **two guaranteed index crediting options**, we eliminate concerns about fluctuating renewal rates during the surrender charge period.
- A **bailout** is included for all WealthChoice contracts, providing the option to walk away without surrender charges if the S&P 500® bailout rate is pierced-whether allocating premium to that index or not.
- We work diligently to keep **renewal rates** aligned with the market throughout the annuity contract surrender period. Although external factors may impact future crediting rates, we remain focused on providing resilient options. See the chart for details*.

RENEWAL RATE AS A PERCENTAGE OF FIRST YEAR RATE:

- Same as initial **93.7%**
- 90–99% of initial **4.2%**
- Less than 90% of initial **2.1%**

GUARANTY IS COMMITTED TO SERVING AS A TRUSTED PARTNER, HELPING YOU ACHIEVE MORE OF YOUR LONG-TERM FINANCIAL GOALS

*Renewal statistics based on all index account options for all WealthChoice contracts and are accurate as of August 1, 2025. Future renewal rates are subject to change. This publication is updated annually.

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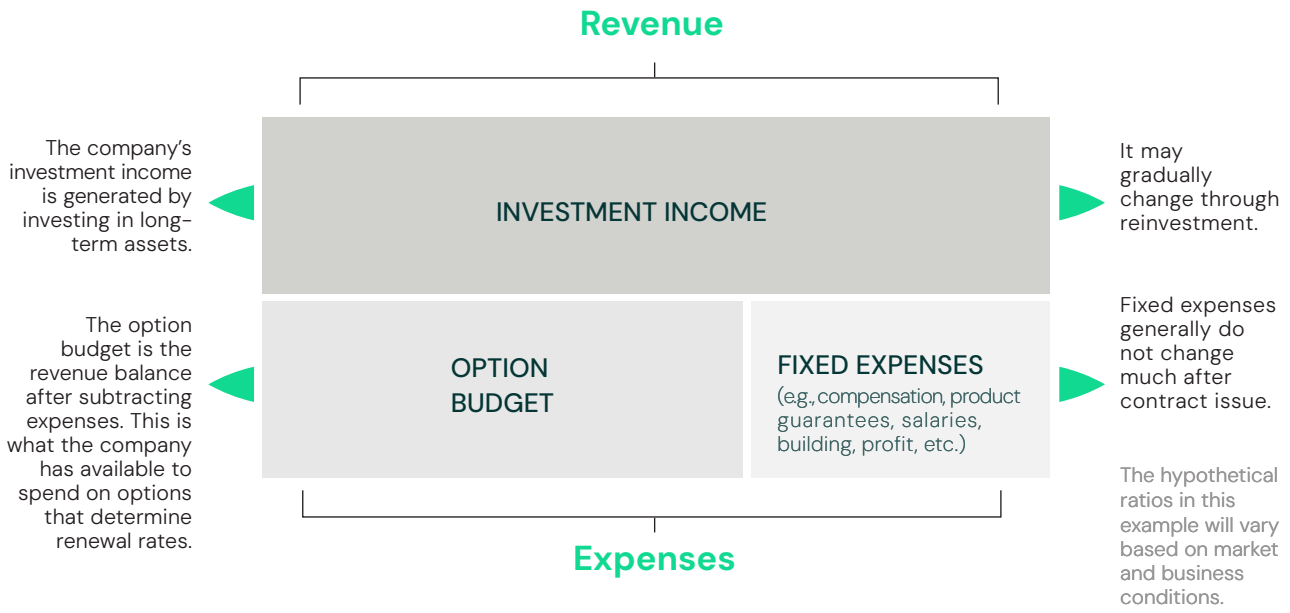
GUARANTY
INCOME LIFE INSURANCE

Setting Renewal Rates

When you purchase a WealthChoice FIA, the declared rates apply for the first contract year. For subsequent years, we declare renewal rates that apply to the next contract year.

Our tandem goals for setting renewal rates are to provide both short-term value and long-term sustainability. We aim for consistency, though there are certain factors that could influence renewal rate adjustments, such as external economic factors and our option budget. Economic factors such as volatility and interest rates drive the cost of options. The performance of our investment portfolio helps determine the budget available to spend on options.

Why do we talk about options? Because options are the mechanisms that allow us to credit interest based on the performance of different indices. They are financial instruments that are structured to fund the unknown future indexed interest payable to policyholders.



Though we value transparency and simplicity, there are other more complicated factors that could influence renewal rate setting. Our product and pricing experts diligently manage the various intricacies that impact renewal rate setting and strive to maintain balance and integrity.

Visit with a financial professional to learn more.

WealthChoice Fixed Indexed Annuity is underwritten, issued and guaranteed by Guaranty Income Life Insurance Company. Product availability and features may vary by state. Read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as described here and the policy issued to you, the provisions of the policy will prevail. The product is generally issued under policy form GI-FIA02 GI-GLBR02.

A fixed indexed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Not FDIC/NCUS insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value

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