Guard Against Short-Term Duration Risk

PROBLEM

Your client wants to take advantage of the attractive interest rates offered on Fixed Annuities or Fixed Indexed Annuities (FIAs) but prefers a shorter-term duration of five years or less. History shows that what goes up will eventually come down, including interest rates, thus creating a short-term duration risk with potentially lower renewal rates after the surrender period.

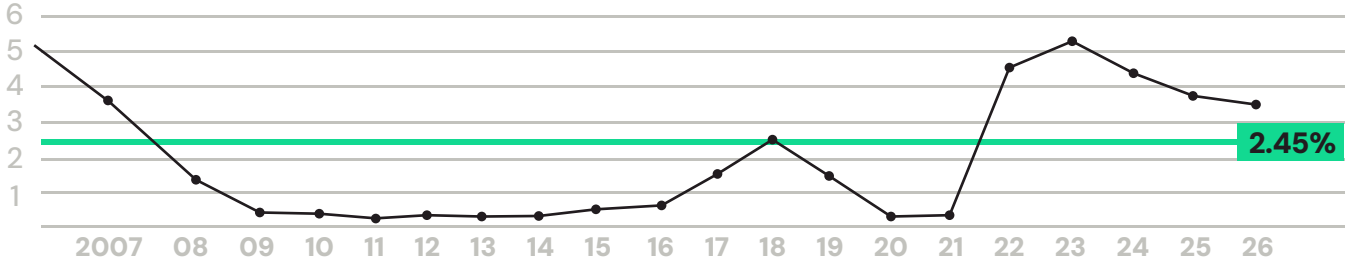
Consider Guaranty Income's WealthChoice FIA, which offers a noteworthy fixed-interest option. While the declared rate for fixed interest can change annually, it is now guaranteed* to renew for at least 2.45% for the life of the contract.**

POTENTIAL SOLUTION

Why is this guaranteed* renewal rate important?

As shown in the graph below, while the market yield on one-year U.S. Treasuries hovered near 5.0% in early 2007, the next 14 years recorded far lower yields. During that 14-year span those wishing to renew an FIA after the surrender period likely earned far lower rates than the initial rate when the FIA was secured.

One-year U.S. Treasury Rate



Source: www.macrotrends.net

A similar scenario could play out again as interest rates continue to dip. Guaranty Income's WealthChoice FIA may help shield against short-term duration risk with its guaranteed* renewal rate of **2.45%**!

Call our Sales Desk at 800-535-8110

to learn more about the benefits of WealthChoice FIA.

*Guarantees are backed by the financial strength and claims paying ability of the company.
**For WealthChoice FIAs issued July 1 to December 31, 2026, this rate applies through the life of the contract:
- Guaranteed Minimum Cash Surrender Value Rate of 2.45% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.45% applies to fixed rate funds.

WealthChoice Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Product availability and features may vary, and some features may not be available in all states. 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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