

Balancing Short-Term Predictability with Long-Term Growth

Yes, you can have both



Let's face it: The market is unpredictable. One day it's up, the next it's down, and if you're nearing retirement, those swings can be stressful and potentially risky.

What if you could **start with a guaranteed rate and then follow it with other growth opportunities of your choosing?** That's exactly what Guaranty Income's WealthChoice Fixed Indexed Annuity (FIA) may offer—short-term assurance and long-term potential.

WEALTHCHOICE delivers strong, guaranteed returns using the fixed rate option in years one and two:

10-YEAR WealthChoice FIA with 10% bonus	10-YEAR WealthChoice FIA	7-YEAR WealthChoice FIA	5-YEAR WealthChoice FIA
10% Bonus at Issue + 6% Year One Fixed Rate + 2.95% Year Two* = 20.04% Blended Return ► 9.56% Annualized Average (first two years)	9% Year One Fixed Rate + 2.95% Year Two* = 12.22% Blended Return ► 5.93% Annualized Average (first two years)	8% Year One Fixed Rate + 2.95% Year Two* = 11.19% Blended Return ► 5.44% Annualized Average (first two years)	7% Year One Fixed Rate + 2.95% Year Two* = 10.16% Blended Return ► 4.96% Annualized Average (first two years)

The calculation results above are annualized compounded yields.

*Fixed interest renewal rate of 2.95% applies to fixed rate funds and is effective for policies issued July 1, 2025 to December 31, 2025 for the life of the contract.



Lock in Up to 9% in Year One

Some people may hesitate to select indexed strategies because they're concerned about short-term losses. That's why this WealthChoice strategy starts with a **guaranteed fixed return—up to 9% in the first year**. No market exposure. No surprises. Just a strong, confident start.



Predictable Outcomes

You can count on a guaranteed minimum return of 2.95%* for predictable growth in year two and beyond.



Flexibility to Grow

You're not locked into one path. After year one, you can easily reallocate into one or more indexed strategies that offer market-linked growth—without the risk of losing your principal.

If you choose to reallocate from the fixed account after year one or any anniversary, we offer several compelling indexed crediting options with **more guarantees**. See our Crediting Options Guide to learn more about them.

Talk with your financial professional

for additional details about a thoughtful way to build confidence today and financial strength for the future with WealthChoice.

Not FDIC/NCUA insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value when surrender charges are applied

A fixed index 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.

WealthChoice Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary, and some features may not be available in all states. 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.