

September 4, 2026 Crediting Rates

Guidepath Growth fixed indexed annuity offers attractive accumulation options, including a fixed rate and multiple crediting strategies that follow innovative and well-known market indices. It features an optional Guaranteed Accumulation Protection rider built for defined accumulation, certainty, and protection while offering upside opportunity.

CREDITING METHODS	5-Year	7-Year
One-Year Rates		
Fixed Rate	4.00%	4.00%
S&P 500® Index		
Annual Point-to-Point Cap	9.25%	9.50%
Annual Point-to-Point Par	50%	50%
Annual Point-to-Point Performance Trigger ¹	6.00%	6.00%
Franklin SG Insights Index Annual Point-to-Point Par	130%	130%
UBS MASTR Index Annual Point-to-Point Par	130%	130%
Multi-Year Rate		
Franklin SG Insights Index Annual Point-to-Point High Water Mark ²	150%	150%
Rates Guaranteed for Term		
S&P 500® Guaranteed Cap ³	7.75%	8.00%
S&P 500® Dynamic Intraday TCA Guaranteed Cap ³	10.50%	10.50%
Nasdaq-100 Chronos 10™ Guaranteed Cap ⁴	11.00%	11.00%
Optional Guaranteed Accumulation Protection (GAP) Rider Rates ⁵		
GAP Factor	120%	130%
GAP Fee	0.20%	0.20%

¹ Performance Trigger Threshold is currently 0.00%.

² The High Water Mark strategy is tracked annually over a stated term of 5 or 7 years, with interest only credited at the end of the term.

³ Guaranty Income Life guarantees the rate on the S&P 500® Index and the S&P 500® Dynamic Intraday TCA Index over a stated term of 5 or 7 years.

⁴ Guaranty Income Life guarantees the rate on the Nasdaq-100 Chronos 10™ Index over a stated term of 5 or 7 years. **The first-year rate includes a 1% bonus on the cap, in addition to the rate shown above, for the first contract year only.**

⁵ Refer to [GAP rider flyer GU-34](#) for rider details.

For Fixed Indexed Annuities issued Sept. 4 through Dec. 31, 2026, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.45% applies to 87.5% of the premium.
- Minimum Fixed Rate of 0.05% is applicable to fixed rate funds.

Talk to a financial professional about how an annuity could fit into your retirement plans.

The initial interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at Guaranty Income. If money is received within that period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 60-day period, we will guarantee* the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. *Subject to the terms of the policy. Renewal rates depend on the Contract Issue Date: the application received date does not impact any rates beyond the first contract year.

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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.

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