

▶ **GUARANTY**
Guidepath

Fixed Indexed Annuity Crediting Options

Consumer Guide



Kuvare
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INCOME LIFE INSURANCE



Understanding Premium Allocation Options

When you choose a **Guidepath fixed indexed annuity (FIA)**, you may select from a variety of attractive options to help meet your retirement savings goals. Although FIA premiums are not a direct investment in the market, the credited interest is based on the performance of the selected indexes. **Guidepath** also offers a fixed interest option.

A crediting method tracks performance over the crediting period, calculating interest based on index performance. This includes elements like caps and participation rates that may affect your interest. Positive market results accrue indexed interest, while negative results do not impact your FIA's value.

Interest Crediting Options

► Fixed Account

The fixed account is set by Guaranty Income Life Insurance Company. The fixed rate is declared each contract anniversary and guaranteed for one year. Interest is credited daily.

► S&P 500®

The S&P 500® is widely regarded as the best single gauge of large-capitalized U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization. For more information visit: <https://www.gilico.com/SP500>

Guidepath offers the following crediting options based on the S&P 500® index:



Annual Point-to-Point Cap

Index growth is calculated from one contract anniversary to the next. If index growth is positive, the policyholder receives the lesser of the index growth and the cap rate.



Annual Point-to-Point Cap with Guaranteed Rate & Reallocation Restrictions

Index growth is calculated from one contract anniversary to the next. If index growth is positive, the policyholder receives the lesser of the index growth and the cap rate.

For the 5- and 7-year surrender charge options, in no event will the cap rate for an indexed term during the surrender charge period be less than the initial guaranteed cap rate.

For the 10-year surrender charge option, in no event will the cap rate for an indexed term during the first five contract years be less than the initial guaranteed cap rate.

After the first five contract years have elapsed, a subsequent guaranteed cap rate will be declared for the next five years, which may be higher or lower than the initial guaranteed cap rate. Refer to the Reallocation Restrictions section at the end of this piece for more information.



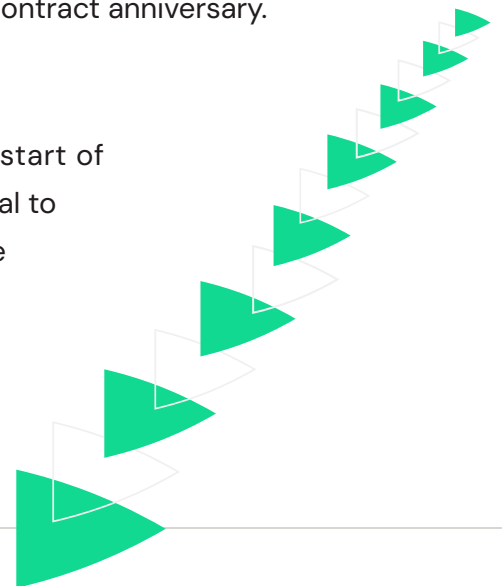
Annual Point-to-Point Participation

Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a participation percentage to determine the indexed interest to be credited on the contract anniversary.



Annual Point-to-Point Trigger

A declared interest Trigger Percentage is set at the start of each index term. If index growth is greater than or equal to the Trigger Threshold, that amount is credited to the Account Value. If the index performance is negative, then no interest is credited.



► The S&P 500® Dynamic Intraday TCA Index

Crediting: Annual Point to Point Guaranteed Cap

This index is designed to measure exposure to the S&P 500® while applying a trend-following mechanism and intraday volatility control. It uses 13 observation windows throughout each trading day to adapt to changing market conditions as it seeks a more stable volatility experience compared to traditional risk-control indexes. The index's high **15% target volatility** aims to deliver returns similar to the S&P 500® while providing more upside potential with a guaranteed cap rate for the contract period. The initial Guaranteed Minimum Indexed Cap set at issue for this Index applies for the entire surrender charge period. The initial rate and any renewal rates during the surrender charge period will equal or exceed this Initial Guaranteed Minimum Rate. For more information visit: <https://www.gilico.com/SPDynamicTCA>

► Nasdaq-100 Chronos 10%™ Index

Crediting: Annual Point to Point Guaranteed Cap

Seeking to offer a more consistent crediting experience, this index with a technology focus provides exposure to the Nasdaq-100 Index® while protecting from sharp downward trends through intraday volatility control. The Chronos 10% rebalances exposure up to seven times daily and maintains a **10% volatility target**. The initial Guaranteed Minimum Indexed Cap set at issue for this Index applies for the entire surrender charge period. The initial rate and any renewal rates during the surrender charge period will equal or exceed this Initial Guaranteed Minimum Rate. For more information visit: <https://www.gilico.com/NasdaqChronos>

► Franklin SG Insights Index

The Franklin SG Insights Index leverages Franklin Templeton's factor-based strategy to select 100 stocks with strong long-term growth potential while targeting a **7% volatility level**.

To deliver consistent returns and manage risk, the Index dynamically adjusts its market exposure based on prevailing conditions, including daily shifts in equity exposure through tactical short positions in the SPDR S&P 500® ETF (Exchange Traded Fund). Additionally, it may diversify with 10-year Treasuries depending on the interest rate environment, aiming to limit drawdowns during periods of heightened market volatility. For more information visit:

<https://www.gilico.com/Franklin-SG-Insights>



Guidepath offers the following crediting options based on the Franklin SG Insights index:



Annual Point-to-Point Participation

Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a participation percentage to determine the indexed interest to be credited on the contract anniversary.



High Water Mark

The index is tracked annually over a stated term — 5 years for the 5- and 10-year plans, and 7 years for the 7-year plan. The highest anniversary value over the stated term is used to calculate interest at the end of the term. There is no ceiling on the highest amount that may be credited.

► UBS MASTR Index

Crediting: Annual Point to Point Participation Rate

The UBS Multi Asset Strategy Tactical Rotation (MASTR) Index aims to provide diversified, systematic global exposure to equities, bonds and commodities using an alternative data-driven growth momentum signal. Each asset class features its own investment mechanism. Equities use an intraday rebalancing methodology seeking to quickly react to changes in equity markets. Bonds use a dynamic weighting mechanism which is designed to adapt to various rates environments. The Index targets a **volatility of 6%** with the goal of providing stable returns over the long run. For more information visit: <https://www.gilico.com/UBSMASTR>

Visit with your financial professional for current rates and learn more about the wide-ranging advantages of a Guidepath FIA.

Minimum Guarantees for Index and Fixed Account Options

Fixed Account	.05% min .25% in CA	S&P 500® Dynamic Intraday TCA - Annual Point-to-Point Guaranteed Cap	1% min cap
S&P 500® - Annual Point-to-Point Cap	1% min cap	Nasdaq-100 Chronos 10%™ - Annual PTP Guaranteed Cap	1% min cap
S&P 500® - Annual Point-to-Point Cap (Guaranteed Rate & Reallocation Restrictions)	1% min cap	Franklin SG Insights - High Water Mark - Multi-Year Participation	10% min par
S&P 500® - Annual Point-to-Point Participation	10% min par	Franklin SG - Annual Point-to-Point Participation	10% min par
S&P 500® - Annual Point-to-Point Trigger	10% max trigger 1% min trigger	UBS MASTR - Annual Point-to-Point Participation	10% min par



► **Account Reallocation Restrictions**

You may elect to change the account allocation percentages (reallocation) for your fixed account and indexed accounts with certain restrictions listed below. The reallocation may only occur on your contract anniversary date. Guaranty Income Life must receive your request to reallocate within 21 days following your contract anniversary. The amounts reallocated during this period will not be subject to surrender charges or market value adjustments. Refer to your contract for additional information and restrictions.

► **S&P 500® – Annual Point-to-Point Cap with Guaranteed Rate & Reallocation Restrictions**

5- and 7-Year Options: This Index Account may only be selected at issue. No reallocations are allowed into this Account after the issue date. Reallocations out of the account are allowed on any Contract Anniversary.

10-Year Option: This Index Account may only be selected at issue or at the fifth contract anniversary. During this first five contract years, no reallocations are allowed into this account until the fifth contract anniversary.

► **S&P 500® Dynamic Intraday TCA Cap – Annual PTP Guaranteed Cap and Nasdaq-100 Chronos 10%™ – Annual PTP Guaranteed Cap**

Reallocations are allowed into or out of the account on any contract anniversary for all surrender charge options on these two indexes.

► **Franklin SG Insights – High Water Mark – Five-Year Participation**

The High Water Mark account may only be selected at issue or reallocated into after the previous Index Term has ended.

5-Year and 10-Year Options: The Indexed Term Period for a contract with a 5- and 10-Year surrender charge is 5 years.

7-Year Option: The Indexed Term Period for a contract with 7-year surrender charge is 7 years.

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In calculating the performance of the Index, SG deducts a maintenance

fee of 0.50% per annum, calculated on a daily basis. This fee will reduce the potential positive change in the Index and increase the potential negative change in the Index. While the volatility control applied by SG may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return as compared to products not subject to volatility controls.

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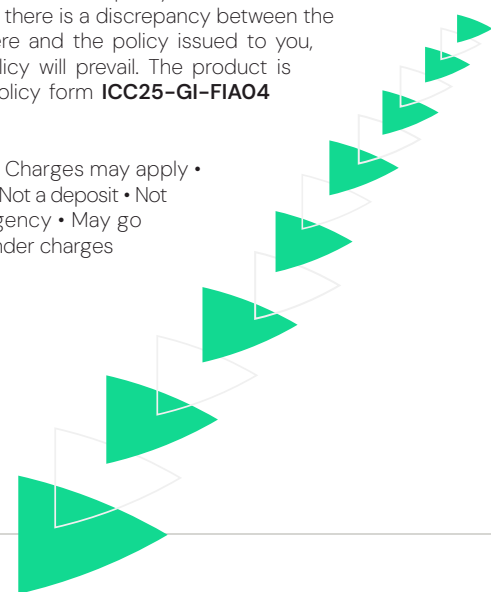
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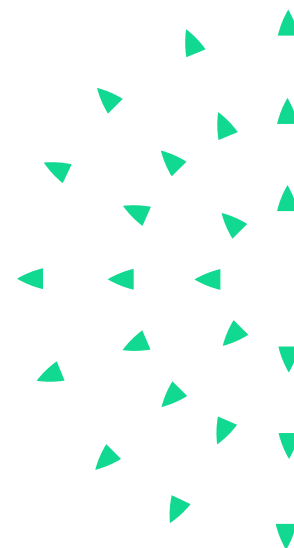
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A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Guidepath 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 **ICC25-GI-FIA04 and 25-GI-FIA04**.

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





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