

Compare Options for a Fixed Rate of Return

You could earn a fixed rate of return in three ways, including:

- ▶ Bank CD
- ▶ Multi-Year Guaranteed Annuity (MYGA)
- ▶ Fixed Index Annuity (FIA)

When working with an advisor, this worksheet may help demonstrate the potential differences between the returns on these three options.

BANK CD	
Current Rate _____ % as of ____ / ____ / ____	
Year 1 _____ %	
Year 2 _____ %	
Year 3 _____ %	
Year 4 _____ %	
Year 5 _____ %	
Total Interest Earned _____ %	
Avg. Return per Year _____ %	

GUARANTY RATE LOCK MYGA	
Current Rate _____ % as of ____ / ____ / ____	
Year 1 _____ %	
Year 2 _____ %	
Year 3 _____ %	
Year 4 _____ %	
Year 5 _____ %	
Total Interest Earned _____ %	
Avg. Return per Year _____ %	

WEALTHCHOICE 5 FIA	
Current Cap _____ % as of ____ / ____ / ____	
How many times do you think the S&P 500 will have returns higher than this cap rate?	
Year 1 _____ %	
Year 2 _____ %	
Year 3 _____ %	
Year 4 _____ %	
Year 5 _____ %	
Total Interest Earned _____ %	
Avg. Return per Year _____ %	

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Guaranty Income Life Insurance Company is a best-in-class provider of annuity solutions, all delivering principal protection when held to maturity, access to funds during the maturity period and competitive rates. A MYGA, such as our Guaranty Rate Lock (GRL) for 3–10 years, offers the financial peace of mind that guaranteed rates and tax-deferred growth may provide. The GRL annuity is a powerful combination of guarantees, growth and simplicity. Its crediting rate is determined by the selected guaranty period and the amount of premium put into the plan.

A FIA, such as Guaranty Income's WealthChoice, delivers many financial perks, including:

- **Competitive crediting strategy options designed to perform well in various financial environments.**
- **Tax-deferred compounding.**
- **Protection from loss if index values decline.**

BANK CD	GUARANTY RATE LOCK MYGA	WEALTHCHOICE 5 FIA
• Principal protected when held to maturity • Generally lower rates • Limited liquidity to interest only • Taxes paid annually	• Principal protected when held to maturity • Generally higher rates compared to CDs • Additional liquidity compared to CDs – 5% each year after first year • Tax deferred – triple compounding*	• Principal protected when held to maturity • Strong growth potential, linked to index performance • Additional liquidity compared to CDs – 10% annually • Tax deferred – triple compounding*

*Triple compounding includes: 1) interest on the principal, 2) interest on the interest and 3) interest on the tax savings.
Learn more about triple compounding at <https://annuityeducator.com/resources/resources-triple-compounding/>

Visit with a financial professional to learn more.

Rates entered here may not be guaranteed and are subject to change.

Guaranty Rate Lock MYGA (GI-MYGA02) and WealthChoice FIA (GI-FIA02) are 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 by state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail.

You should only consider purchase of an annuity if you intend to hold it through the guarantee period. Please consult your attorney or tax professional for legal or tax advice.

Withdrawals are subject to income taxation for the tax year that the withdrawals are made. If withdrawals are made prior to age 59½, they may also be subject to an IRS penalty.

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.

Not insured by FDIC, NCUA or any federal agency • Charges may apply • Not a deposit • May go down in value