

We know you
are in it for
the long term...
and so are we!

**WEALTH
CHOICE**
FIXED INDEXED ANNUITY

Great Rates + Consistency Both Matter

At Guaranty Income Life Insurance Company

we strive to offer competitive new money crediting rates while also understanding that stability and reliability are key for your clients' long-term peace of mind. Our products are designed to provide the balance your clients need to help them feel confident and secure about their financial future.

Our Tiered Strategy: A Commitment to Stability, Trust + Accountability



We work diligently to keep **renewal rates** aligned with the market throughout the annuity contract surrender period. Although external factors may impact future rates, we remain focused on providing resilient options for your clients. See the next page for more details.



With **two guaranteed options**, we eliminate concerns about fluctuating rates during the surrender charge period. We guarantee both the Barclays Global Quality Index Par and the S&P Dynamic Intraday TCA Index Cap, offering your clients added peace of mind.



A **bailout** is now included for all WealthChoice contracts*, giving your clients the option to walk away without surrender charges if the S&P 500 bailout rate is pierced—whether the client allocates to that index or not.

GUARANTY IS COMMITTED TO SERVING AS A TRUSTED PARTNER, HELPING
YOUR CLIENTS CONFIDENTLY ACHIEVE THEIR LONG-TERM FINANCIAL GOALS.

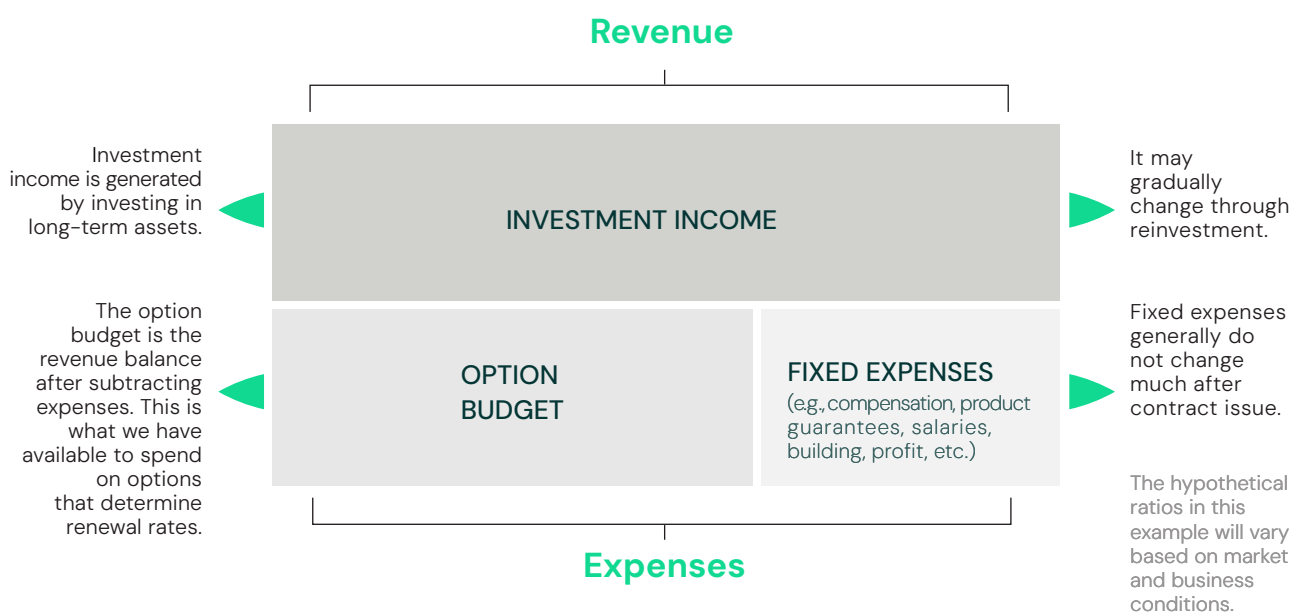
*Bailout included on all new contracts issued in 2025 and will also be added to previously issued contracts when they reach their anniversary in 2025.

Setting Renewal Rates

When your client secures a WealthChoice FIA, the declared rates apply for the first contract year. For subsequent years, we declare renewal rates that apply to the next contract year.

Our tandem goals for setting renewal rates are to provide both short-term value and long-term sustainability. We aim for consistency, though there are certain factors that could influence renewal rate adjustments, such as external economic factors and our option budget. Economic factors such as volatility and interest rates drive the cost of options. The performance of our investment portfolio helps determine the budget available to spend on options.

Why do we talk about options? Because options are the mechanisms that allow us to credit interest based on the performance of different indices. They are financial instruments that are structured to fund the unknown future indexed interest payable to customers.



Though we value transparency and simplicity, there are other more complicated factors that could influence renewal rate setting. Our product and pricing experts diligently manage the various intricacies that impact renewal rate setting and strive to maintain balance and integrity.

**For more information please contact your IMO or the
Guaranty Income Life sales desk at 1-800-535-8110.**

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.

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

WC-56 03-25 A For Financial Professional Use Only.

Kuvare
GUARANTY
INCOME LIFE INSURANCE

(800) 535.8110 gilico.com