GUARANTY INCOME LIFE INSURANCE

WEALTH CHOICE FIXED INDEXED ANNUITY

What is the Barclays Global Quality Index?

The Barclays Global Quality Index is comprised of global quality stocks, bonds and commodities to seek returns while targeting a specific desired level of risk. The Index targets consistency and a smooth path of 5% volatility using a risk control process that may adjust as frequently as daily to achieve the desired level of risk. These three steps govern the core of the Index.

Broad Diversification

The Index invests in 140 US and international stocks selected on stable earnings, profits and cashflows as well as global bonds from the US, Japan and the Eurozone.

Mean Variance Optimization

This process aims to eliminate combinations with an estimated volatility greater than 5% and selects the remaining combination with the highest estimated return potential by assuming a direct relationship between risk and return.

10% Momentum Tilt

The Index may tilt the base combination by up to 10% in total to either increase or decrease exposure to index components with stronger or weaker recent performance.

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To learn more about the Barclays Global Quality Index and the WealthChoice Fixed Indexed Annuity reach out to your financial professional for more information.

Visit the official index website at Indices.Barclays/GlobalQuality or contact the Barclays hotline at 212-526-3773.

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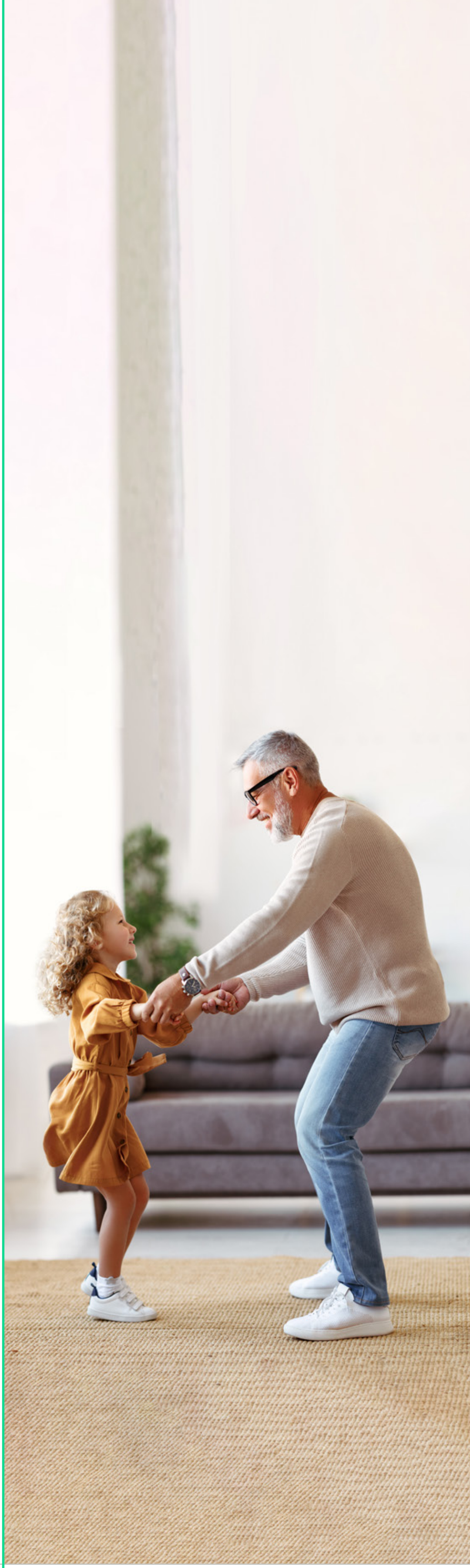

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