

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands <small>Guaranty Rate Lock current minimum interest rate guarantee is 0.50%</small>		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	1.90%	1.90%	2.00%
4-Year	100	1.95%	1.95%	2.05%
5-Year	100	2.50%	2.60%	2.70%
6-Year	90	2.35%	2.35%	2.45%
7-Year	90	2.70%	2.70%	2.80%
8-Year	90	2.65%	2.65%	2.75%
9-Year	90	2.90%	2.90%	3.00%
10-Year	90	2.90%	2.90%	3.00%
Non-MVA Plans	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	1.65%	1.65%	1.75%
4-Year	100	1.70%	1.70%	1.80%
5-Year	100	2.25%	2.35%	2.45%
6-Year	90	2.10%	2.10%	2.20%
7-Year	90	2.45%	2.45%	2.55%
8-Year	90	2.40%	2.40%	2.50%
9-Year	90	2.65%	2.65%	2.75%
10-Year	90	2.65%	2.65%	2.75%
Flexible Premium Plans	Maximum Age	Rate		Notes
FlexPlus 5	79	2.15%		Guaranty, AnnuCare & FlexPlus floor rate: 1.00%
FlexPlus 7	79	2.30%		
FlexPlus 10	79	2.45%		
Annuity / LTC Combo Plans	Maximum Age	Rate		
AnnuCare®5	85	2.15%		
AnnuCare®7	85	2.30%		
AnnuCare®10	79	2.45%		

RateWise™ Unique MYGA with Strong Potential for Rising Interest Rates	Premium Bands		
	3-Years	5-Years	7-Years
Option 1			
Fixed Account Rate <i>with</i> Liquidity Rider	1.75%	2.20%	2.40%
Fixed Account Rate <i>without</i> Liquidity Rider	1.85%	2.30%	2.50%
Option 2			
Floating Account Base Rate <i>with</i> Liquidity Rider	0.40%	0.95%	0.95%
Floating Account Base Rate <i>without</i> Liquidity Rider	0.50%	1.05%	1.05%
	3-Years	5-Years	7-Years
Current EFFR** as of: Dec. 21, 2021	0.08%	0.08%	0.08%
Total 1st Yr. Credited Interest Rate <i>with</i> Liquidity Rider	0.48%	1.03%	1.03%
Total 1st Yr. Credited Interest Rate <i>without</i> Liquidity Rider (Guaranteed Base Rate + EFFR)	0.58%	1.13%	1.13%
Maximum Interest Rate (Guaranteed Base Rate + 4% Rate Cap)	4.50%	5.05%	5.05%

Guaranteed rate for 3, 5 or 7 Years. Rates are subject to change.

++ The Effective Federal Funds Rate (EFFR) is subject to change. The initial rate will be based on the EFFR at issue and will reset each policy anniversary. The EFFR is the interest rate at which a depository institution lends funds maintained at the Federal Reserve overnight to another depository institution. The Effective Federal Funds Rate is one of the most influential interest rates in the U.S. economy.

Guaranteed Minimum Interest Rate is currently 0.05%.

Full Accumulation Value Death Benefit on All Plans

Liquidity Rider -10 bps (Rider Benefits = Free Monthly Interest Withdrawals, 10% Free Withdrawal, Qualified Plan RMDs)

STATE APPROVALS FOR PRODUCT AVAILABILITY ARE AS FOLLOWS:

Guaranty Rate Lock™ Annuity available in all states EXCEPT: AK, HI, ME and NY.

RateWise Annuity available in all states excluding: AK, HI, ME and NY.

AnnuCare (10, 7 and 5) and FlexPlus Annuities available in: AL, AZ, AR, CA, CO, FL, GA, IL, IN, IA, KS, KY, LA, MI, MS, MO, MT, NE, NV, NM, NC, ND, OH, OK, OR, SC, TN†, TX, UT, WA, WY

AnnuCare (10, 7 and 5), FlexPlus Annuities and Guaranty Annuities available in: CA†

These products not approved in: AK, CT, HI, ID, MA, ME, MD, NH, NJ, NY, PA, RI, VA, VT, WV, WI

†California and Tennessee ONLY - Please note the FlexPlus annuity includes a full accumulation value death benefit and the Terminal Illness Rider. The Nursing Care Facility Waiver Rider – GI534 and Enhanced Life Income Payment Option Rider – GI533 are not available.

*MVA Disclaimer: The Market Value Adjustment (MVA) could increase or decrease cash surrender values during the initial guarantee period. If interest rates increase on the 5-year Treasury bond after the contract is purchased, the surrender charge will increase; if rates decrease after the issue date, the surrender charge will decrease. Your clients should only consider purchase of the annuity if they intend to hold it through the initial rate guarantee period.

WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
5 YEAR	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
7 YEAR	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
10 YEAR (no bonus)	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
10 YEAR (with Premium Bonus)	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
Fixed Rate		

*Rates may not be applicable to existing policy renewals.

WealthChoice available in all states excluding: AK, HI, ME, NY

The **Horizon Ascend 5%™ Index** is a trademark of Horizon Investments®, LLC ("Horizon") and has been licensed for use for certain purposes by or on behalf of the annuity. The Index is the exclusive property of Horizon and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of **Guaranty Income Life Insurance Company**, the annuity, or the annuity contract owners. The annuity is not sold, sponsored, endorsed or promoted by Horizon or any other party involved in, or related to, making or compiling the Index.

The **S&P 500® Price Return Index** is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by **Guaranty Income Life Insurance Company**. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). **Guaranty Income Life Insurance Company's** insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index.

Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate or credit union.

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.

A 45-Day Rate Lock is based on the date the application is date-stamped as received by Guaranty Income Life Insurance Company. Applications received by 3:00pm CST will be credited with the rates on that day. Applications received after 3:00 pm CST will be credited as of the next day.

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Fixed Rate		

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