

Guaranty Rate Lock™

PRODUCT AT A GLANCE

Multi-Year Guaranteed Annuity (GRL MYGA)

PRODUCT & SURRENDER CHARGES*	Guaranty Rate Lock™ MYGA is a single premium, tax-deferred annuity with several rate guarantee time periods to choose from. The following options are available, which includes the decreasing surrender charge schedules: <ul style="list-style-type: none">• GRL 3 - 9, 8, 7, 6%• GRL 4 - 9, 8, 7, 6, 5%• GRL 5 - 9, 8, 7, 6, 5, 4%• GRL 6 - 9, 8, 7, 6, 5, 4, 3%• GRL 7 - 9, 8, 7, 6, 5, 4, 3, 2%• GRL 8 - 9, 8, 7, 6, 5, 4, 3, 2, 1%• GRL 9 - 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%• GRL 10 - 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%
ISSUE AGES	0 - 100 (3 - 5 year surrender periods) 0 - 90 (6 - 10 year surrender periods)
PREMIUMS	Non-Qualified, IRA, Roth IRA: <ul style="list-style-type: none">• \$10,000-\$3,000,000 through age 90• \$10,000-\$500,000 for ages 91-100 For larger amounts, please call Home Office Premium Bands: <ul style="list-style-type: none">• Low - \$10,000 - \$99,999• Medium - \$100,000 - \$249,999• High - \$250,000+
FEATURES	<ul style="list-style-type: none">• <i>Free Partial Withdrawals</i>- up to 5% of prior anniversary accumulation value or RMD, starting in year 2, \$250 Minimum• <i>Systematic Withdrawals</i>- Free Partial or RMD available in monthly, quarterly, semi-annual or annual payments• <i>Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA</i>- Surrender Charges and MVAs are waived for a Full or Partial Surrender if qualifications are met. Issue age max is 75 to include Nursing Home waiver.
DEATH BENEFIT, GMIR & MATURITY AGE	Death benefit equals Full Accumulation Value Before Annuitization. Maturity ages is 110. Guaranteed minimum interest rate is 0.50%.
OPTIONAL MVA**	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount.
CASH VALUE	Available on Full Surrender will be the greater of Minimum Guaranteed Cash Value and Accumulated Value less Surrender Charge and MVA. Minimum guaranteed cash value is 87.5% of Premium, less withdrawals or applicable premium taxes, accumulated at standard non-forfeiture interest rate of 1-3%.
OPTIONS AT END OF GUARANTEE PERIOD	During the 30 days following the end of any Guarantee Period, the policyowner has the following options: <ol style="list-style-type: none">1. Choose a subsequent Guarantee Period of any duration available, at applicable rates at that time.2. Apply the Accumulation Value to an Annuity Payout Option.3. Surrender all or some of the Contract for the Accumulation Value, without Surrender Charges and/or MVA.4. Take no action and the Contract will automatically renew for a subsequent Guarantee Period with the same duration as the preceding Guarantee Period for the interest rate in effect at that time.
RATES, STATES, APP KITS & MORE	Please visit gilico.com/pre-sales-documents/?password=core19 to find: <ul style="list-style-type: none">• <i>Current Interest Rate Bulletin</i>• <i>App Builder</i> to obtain state-specific GRL application kits• <i>State Approval Grid</i>• Marketing materials
CHARGEBACKS	100% in months 1-6 for free-look cancellation, surrender and death. 50% for surrender or death in months 7-12.
EDUCATION	Most states require a specific license type, Annuity education and Product Specific Training prior to soliciting sales. Check <i>State Suitability Requirements</i> and get link to <i>Reg Ed Product Specific Training</i> (using code GRL20) at gilico.com/pre-sales-documents/?password=core19 or call our Business Partner Specialists at 800.535.8110.

**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.

Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value. This information is subject to change and is for producer use only – not approved for public distribution.

GUARANTY
INCOME LIFE INSURANCE COMPANY

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WEALTHCHOICE

Fixed Index Annuity

PRODUCT AT A GLANCE

PRODUCT	WealthChoice is a tax-deferred Fixed Index Annuity (FIA) designed with competitive growth options with protection from market downturns. Premiums may be added during the first contract year. ICC 19 FIA02 <ul style="list-style-type: none">• WealthChoice 5: surrender charge schedule 9, 8, 7, 6, 5% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70%)• WealthChoice 7: surrender charge schedule 9, 8, 7, 6, 5, 4, 3% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50%)• WealthChoice 10: surrender charge schedule 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50, 1.35, 0.25, 0%)
ALLOCATION OPTIONS	<ul style="list-style-type: none">• Fixed Account• Point-to-Point Cap Indexed Account – S&P 500® Price Return (PR) Index• Point-to-Point Participation Indexed Account – S&P 500® Price Return (PR) Index• Monthly Sum Cap Indexed Account – S&P 500® Price Return (PR) Index• Point-to-Point Participation Indexed Account – Horizon Ascend 5%™ Index
ISSUE AGES	0-90 for WealthChoice 5 and 7 (max 75 if adding GLBR on WealthChoice 7) 0-80 for WealthChoice 10 (max 75 if adding GLBR)
PREMIUMS	\$20,000 - \$1,000,000 Additional premium allowed in first year only to fixed account may be reallocated at the next anniversary. Minimum additional premium is \$5,000.
FEATURES <i>See next page for more details</i>	<ul style="list-style-type: none">• RMD-friendly• Free Partial Withdrawals• Return of Premium after 5th contract year• Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA• Guaranteed Living Benefit Rider (GLBR) (available through age 75 on WealthChoice 7 & 10)• Premium Bonus Rider is only available on WealthChoice 10
DEATH BENEFIT	A Death Benefit is payable in a lump-sum upon the death of an annuitant or Owner before the Maturity Date and is equal to the greater of the Accumulation Value or the Cash Value. If the Owner is not a natural person, the Death Benefit is payable at the death of an Annuitant. Death Benefit Enhancement: upon death, if beneficiary elects a period certain payout option of 5 years or longer, the death benefit will be multiplied by 110% prior to determining the periodic payment.
SURRENDER VALUE	Account value less any premium bonus recapture, less surrender charges and Market Value Adjustment (MVA). The cash surrender value will never be less than the Minimum Guaranteed Surrender Value (MGSV), which is 87.5% of premiums accumulated at the Standard Nonforfeiture Law rate of 1.00%, reduced by withdrawals.
MVA	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount.
MATURITY AGE	Age 110. GLBR may extend the maturity for life (Age 120).
STATE APPROVALS	Please refer to the State Approval Map on the WealthChoice pre-sales website.
CHARGEBACKS	Chargeback for surrender or death is 100% within the first 6 months and 50% between 7-12 months. 100% chargeback for premium reversals and free look cancellations.
FORMS & DISCLOSURES	State-specific WealthChoice application kits are available at: gilico.com/pre-sales-documents/?password=wcimo . You may also email sales@gilico.com to request kits.
EDUCATION	Many states require a specific license type, Annuity education and Product Specific Training prior to soliciting sales. Please check “State Suitability Requirements” and the link to Reg Ed for Product Specific Training at gilico.com/pre-sales-documents/?password=wcimo or call our Business Partner Specialists at 800.535.8110 prior to solicitation. To complete the Product Specific Training, visit RegEd.com and use code WCA19.

WEALTHCHOICE

Fixed Index Annuity

PRODUCT AT A GLANCE

ANNUITY SUITABILITY	<p>WealthChoice offers opportunities to spread risk over both conservative (fixed) and moderately conservative (indexed) options. There is a ‘parachute’ for the index funds in that they cannot lose money based on fund performance. However, there is still the added element of risk added by the MVA. Because the WealthChoice utilizes index options, it is generally more suitable for the more market savvy applicant who is willing to ‘risk’ having no return in exchange for the upside potential. If the applicant is not comfortable with the idea of no interest or negative MVA impacts, then either the Access or Performance SPDA may be a more sound recommendation. This is somewhat dependent upon the applicant’s age and whether or not they would have sufficient ‘recovery’ time.</p> <p>You are expected to be familiar with the product’s attributes at the time of sale. You will be required to go over them with your client and complete a Disclosure Statement attesting that you have thoroughly reviewed the product details with them. You will also be required to complete a Suitability Profile depicting how the product sold is being recommended by you as suitable to and in the best interest of your client based on their specific situation. As part of demonstrating that a recommended sale is in the best interest of your client, you may also be required to complete a Producer Relationship disclosure. If you have any questions regarding the product or the process, please contact your Sales Director or our Sales Support team at 800-535-8110 or email sales@gilico.com.</p>
FREE PARTIAL WITHDRAWALS	<p>In all years 10% of the prior anniversary’s accumulation value is available free of surrender charge and MVA. During the first year, this is 10% of the initial premium.</p>
RETURN OF PREMIUM	<p>After the 5th contract year, any full surrender will return at least the amount of premium paid into the contract reduced by previous withdrawals.</p>
TERMINAL ILLNESS & NURSING HOME CONFINEMENT WAIVER OF SURRENDER CHARGES AND MVA	<p>Charges waived due to diagnosis of terminal illness and/or confinement to nursing home after contract is issued (note that premium bonus may still be recaptured upon terminal illness and/or confinement to nursing home.)</p>
PREMIUM BONUS RIDER	<p>Optional only on WealthChoice 10. Initial premiums will receive a premium bonus of 5% which is allocated in a like manner as the premium. Unplanned premiums (of at least \$5,000) paid in the first 90 days, along with the applicable 5% bonus, are allocated to the fixed account. No bonus is paid on unplanned premiums after the first 90 days. Premiums and bonus allocated to the fixed account may be reallocated as accumulated value at the next anniversary. There is no fee for the rider, though caps and pars are lower than if no Premium Bonus Rider had been selected. The bonus is recaptured if withdrawals occur in years 1-5: 100/80/60/40/20%, fully vested in year 6.</p>
GUARANTEED LIVING BENEFIT RIDER (GLBR)	<p>Available only at issue through age 75 on WealthChoice 7 and WealthChoice 10. It is Not available on WealthChoice 5. There is an annual cost of 75 basis points of the account value. The GLBR allows for withdrawals to be made for the lifetime of the owner regardless of available funds as long as withdrawals are less than, or equal to, the GLBR withdrawal amount. Surrender charges and MVA do not apply to GLBR withdrawals.</p> <p>The minimum age to begin payments is 50 and the policy must have been in force for at least three years. The owner determines when the GLBR payments start and at that time whether they will be level or increasing. This choice, along with the owner’s age (youngest covered person for joint payouts) determines the factor that is taken times the account value to calculate the initial payout amount. Any withdrawals greater than the GLBR amount will reduce the amount of future GLBR payments. Excessive withdrawals can cause the GLBR payments to cease and the policy terminate.</p>

Please refer to the WealthChoice Marketing Guide WC-20 for more product details.

Fixed Index Annuity

The S&P 500® Price Return Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJI”) and have 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.

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.

RateWise Annuity from Guaranty Income Life Insurance Company (GILICO) is a retirement solution designed to provide individuals with financial safety and growth. The annuity provides two interest crediting options: the safety of a fixed guaranteed interest rate and/or the option to benefit from rising interest rates by placing a portion (or all) of the deposit into a floating rate interest account that pays a guaranteed interest rate plus additional credited interest based upon movement in the Effective Federal Funds Rate (EFFR).*

RateWise Annuity may be ideal for individuals who wish to benefit in a rising interest rate environment. It provides guarantees for a committed period of time AND the flexibility to accumulate more interest if rates rise.

Customers also have the option to purchase a liquidity rider, allowing for partial withdrawals each year free of surrender charges and Market Value Adjustments.

*The Effective Federal Funds Rate 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. Fixed annuities are not stock market investments and do not directly participate in any stock or equity investments. GILICO makes no warranty, express or implied, as to the results to be obtained from the use of the Effective Federal Funds Rate.

BASE PRODUCT FEATURES

Minimum 0	ISSUE AGE(S)	Maximum 90
QUALIFICATION TYPES <ul style="list-style-type: none"> ■ Non-Qualified ■ Traditional IRA ■ Roth IRA 	OWNERSHIP <ul style="list-style-type: none"> ■ Individual ■ Trust ■ Joint Legal Spouses 	PREMIUM TYPE True Single Premium, no subsequent premiums accepted after issue.
MATURITY DATE The policy anniversary date after attaining age 110.		
Minimum \$10,000	PREMIUM LIMITS <i>(contact GILICO for exceptions)</i>	Maximum \$1,000,000

ACCUMULATION VALUE

The Accumulation Value is the sum of the Fixed Account and the Floating Rate Account Values.

TERMINAL ILLNESS & NURSING HOME CONFINEMENT

Surrender charges and Market Value Adjustments will be waived for a Full Surrender or Partial Surrender if the Owner has a Terminal Illness or is confined to a Hospital or Long-Term Care Facility.

This benefit is offered up to issue age 75 (may not be available in all states).

RATE LOCK

45-day rate lock for the following: the fixed account rate, the floating account base rate, and the floating account rate cap. The EFFR will be the prevailing rate on the contract issue date.

INITIAL ALLOCATION

There is no minimum or maximum allocation to any account, as long as the percentages equal 100%.

REALLOCATIONS

Reallocations can be made during the 30-day Window Period, after the end of a Guarantee Period.

CASH VALUE

The contract can be fully surrendered for cash value at any time. The amount payable upon surrender is the greater of the Cash Surrender Value or the Minimum Guaranteed Cash Value.

If the contract is within the surrender charge period, the base Cash Surrender Value is equal to the following:

$$\text{Accumulation Value} - \text{Surrender Charge} \pm \text{Market Value Adjustment}$$

DEATH BENEFIT

The Death Benefit is payable in a lump sum upon the death of an owner, or the annuitant (if the owner is a non-natural person), before the Maturity Date and is equal to the greater of the Accumulation Value or the Cash Value.

If the sole beneficiary is the Legal Spouse, he/she has the option to continue the contract and will become the owner/annuitant.

BASE PRODUCT FEATURES

SURRENDER CHARGE SCHEDULE

The following percentages will be assessed on any withdrawals in excess of any remaining free withdrawal amount. The percentage is determined based on the years since the beginning of the guarantee period. (May vary by state.)

YEARS SINCE BEGINNING OF EACH GUARANTEE PERIOD	1	2	3	4	5	6	7
GUARANTEE PERIOD 3 YEAR	9%	8%	7%				
GUARANTEE PERIOD 5 YEAR	9%	8%	7%	6%	5%		
GUARANTEE PERIOD 7 YEAR	9%	8%	7%	6%	5%	4%	3%

OPTIONS AT END OF GUARANTEE PERIOD

During the 30 days following the end of any Guarantee Period, the policyowner has these options:

- 1 Continue the Contract for a subsequent Guarantee Period of any duration then offered by the Company and at the applicable rates then in effect.
- 2 Apply the Accumulation Value to an Annuity Payout Option.
- 3 Surrender a portion of or the entire Contract for the Accumulation Value without surrender charges and MVA.

If no option is selected, the Contract will continue automatically for a subsequent Guarantee Period of the same duration as the preceding Guarantee Period, at the interest rates then in effect with no change to the allocation of the Accumulation Value.

ACCOUNT OPTIONS & GUARANTEED MINIMUM RATES

The **Fixed Rate** is a guaranteed interest rate for the duration chosen (3, 5 or 7 years, as available). It is declared at the time of issue/renewal and is subject to a 0.05% minimum guaranteed interest rate.

Fixed Rate = current interest rate declared at time of issue/renewal for chosen duration

The **Floating Rate** is equal to the Floating Base Rate plus the prevailing Effective Federal Funds Rate in effect at the time of issue/renewal. The Floating Base Rate and Floating Account Rate Cap are guaranteed for the duration chosen (3, 5 or 7 years, as available). The Floating Base Rate is subject to a minimum guaranteed interest rate.

The Effective Federal Funds Rate is guaranteed for one year and will reset on each policy anniversary according to the prevailing Effective Federal Funds Rate on the anniversary date, subject to the Cap Rate, and a floor of zero.

Floating Rate = Floating Base Rate declared at time of issue/renewal + Effective Federal Funds Rate on the Issue/Anniversary Date

MINIMUM GUARANTEED CASH VALUE

87.5% of Premium, less withdrawals or applicable premium taxes, accumulated at a standard non-forfeiture interest rate of 1-3% as defined in your contract.

MARKET VALUE ADJUSTMENT (MVA)

An MVA is an adjustment based on the Constant Maturity Treasury (CMT), which either increases or decreases the cash surrender value during the surrender charge period. If the CMT increases, the cash value will decrease. If the CMT decreases, the cash value will increase. The CMT maturity used will depend on the Guarantee Period then applicable.

LIQUIDITY RIDER BASICS

LIQUIDITY OVERVIEW

The Policyholder can elect to purchase a Liquidity Rider, which provides for penalty-free withdrawals. The rider cost is a reduction in credited interest and allows for partial surrenders or withdrawals free of surrender charges and Market Value Adjustments:

- For interest credited in the first Contract Year.
- For up to 10% of the prior contract anniversary Accumulation Value beyond the first Contract Year.
- For the Required Minimum Distributions at any amount beyond the first Contract Year, for Tax Qualified contracts.

TERMINATION

The Rider will terminate when the client terminates the Base Contract.

Disclaimers:

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • For Producer use only • Not to be used for Consumer solicitation purposes

Fixed annuities are not stock market investments and do not directly participate in any stock or equity investments. GILICO makes no warranty, express or implied, as to the results to be obtained from the use of the Effective Federal Funds Rate.

GUARANTY
INCOME LIFE INSURANCE COMPANY

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ADMINISTRATIVE OFFICE

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FLEXIBLE PREMIUM DEFERRED ANNUITIES

PRODUCT AT A GLANCE

PRODUCT	FlexPlus 5	FlexPlus 7	FlexPlus 10
MAX ISSUE AGE	79	79	79
PENALTY-FREE WITHDRAWAL	<ul style="list-style-type: none"> • 100% of Accumulated Interest or 10% of • Year End Accumulation Value after 1st Contract Year • Minimum interest payment—\$200 		
SURRENDER CHARGES	8, 7, 6, 5, 4, 0%	8, 7, 6, 5, 5, 4, 3, 0%	9, 8, 7, 6, 5, 5, 4, 3, 2, 1, 0% (IA Only: 8, 7, 6, 6, 5, 4, 3, 2, 1, 0, 0%)
INTEREST RATES	Please refer to the current Interest Rate Bulletin		
RIDERS	Bonus Care 10-Enhanced Life Income Payment Option Rider-GI533* •Nursing Care Facility Waiver Rider-GI534 (3/08)* •Terminal Illness Rider-GI530 (2/08)** <i>*Not Available in California and Tennessee **Texas Only (TX-5/08)</i>		
MINIMUM CONTRIBUTION	\$5,000—Non-Qualified \$2,000—Qualified		
MAXIMUM CONTRIBUTION	Through Age 79—\$1,000,000 without company approval & Large Case Questionnaire GI576F		
RATE HOLD POLICY	45 days from date the application is received.		
BENEFIT AT DEATH OF OWNER	Accumulation Value		
STATE APPROVALS	AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY		
CHARGEBACKS	Chargebacks may apply. Please refer to your commission addendum for details.		
FORMS & DISCLOSURES	The following forms are available on our agent website, www.gilico.com/pre-sales-documents/?password=core19 . You may also call the Sales Team at 800.535.8110 or email sales@gilico.com to request supplies. Please note some forms are state-specific. <ul style="list-style-type: none"> • Application • Annuity Suitability Statement • Product and State-Specific Disclosure Statements • Replacement Form • Request for Non-Qualified Fund Transfer • 1035 Exchange; or Request for Qualified Fund Transfer • Rollover Trustee • Certification and Disclosure 		
EDUCATION	Many states require completion of annuity education and product-specific training prior to soliciting annuity sales. Please check your state's requirements on the "State Annuity Suitability Training Requirement List" on www.gilico.com/pre-sales-documents/?password=core19 or call the Sales Team at 800.535.8110 prior to solicitation.		

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	ANNUICARE®10	ANNUICARE®7	ANNUICARE®5
PRODUCT	FlexPlus Deferred Annuity		
MAX ISSUE AGE	79	85	85
PENALTY-FREE WITHDRAWAL	<ul style="list-style-type: none"> • 100% of Accumulated Interest • Minimum interest payment of \$200 (Each \$1 withdrawn reduces LTC benefit by \$3) 		
SURRENDER CHARGES	9, 8, 7, 6, 5, 5, 4, 3, 2, 1, 0% (8, 7, 6, 6, 5, 4, 3, 2, 1, 0, 0% IA Only)	8, 7, 6, 5, 5, 4, 3, 0%	8, 7, 6, 5, 4, 0%
PRODUCT DESCRIPTION	Tax-Deferred Annuity with an asset-based Long-Term Care Rider benefit		
CONTRIBUTIONS	<ul style="list-style-type: none"> • Minimum \$36,500 for Non-Qualified, \$50,000 for Qualified (must be at least age 59 ½) • \$600,000 max without company approval & Large Case Questionnaire GI576F (05.2019) 		
INTEREST RATES	Please refer to the current Interest Rate Bulletin		
DEATH BENEFIT	Balance of annuity value with accumulation upon death of policyholder		
LTC BENEFIT	<ul style="list-style-type: none"> • Three times the accumulated annuity value for Home Health Care, Homemaker Services, Hospice Services, Personal Care Services, Assisted Living Facility Care, Alternative Care Services, Nursing Home Care and Respite Care. Adult Day Care at 50% of Daily Maximum (includes Foster Care in OR). • This Tax-Qualified LTC benefit reimburses expenses after 90-day elimination period. Not a Partnership LTC. Benefits come from the annuity value first. 		
LTC BENEFIT TRIGGERS	The insured must be certified by a Licensed Healthcare Practitioner as: being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer’s Disease.		
MAXIMUM DAILY BENEFIT	Annuity Value divided by 730 days (2 years)		
LTC BENEFIT PERIOD	Minimum of six years—the Maximum Daily Benefit and depletion of the bucket of funds determines the benefit period.		
LTC PREMIUM	Specified percentage of Annuity Value based on policyholder’s issue age, deducted monthly. Refer to the Annuicare® Marketing Guide for premium rates by issue age.		
INFLATION PROTECTION	<ul style="list-style-type: none"> • As annuity value increases the LTC benefits increase automatically. • If annual earned interest is less than 5%, the difference can be added as new annuity premium, within 30 days following each anniversary in order to increase the value and LTC benefits. No evidence of insurability required. 		
TELE-UNDERWRITING	Telephone interview process provides underwriting notification at end of interview (takes approximately 20 minutes). No para-med or medical records ordered.		
STATE APPROVALS	AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY		
CHARGEBACKS	Chargebacks may apply. Please refer to your commission addendum for details.		
FORMS & DISCLOSURES	State specific Annuicare® application kits are available at: gilico.com/pre-sales-documents/?password=core19 . You may also email sales@gilico.com to request kits.		
EDUCATION	Many states require a specific license type and completion of LTC and Annuity education prior to soliciting LTC sales. Please check “State Long-Term Care Appointment Requirements” on GILICO.com for your state or call our Business Partner Specialists at 800.535.8110 prior to solicitation.		

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