

May 01, 2023 CREDITING RATES

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands Guaranty Rate Lock		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	4.40%	4.50%	4.50%
4-Year	100	4.50%	4.60%	4.60%
5-Year	100	4.90%	5.00%	5.00%
6-Year	90	4.50%	4.60%	4.60%
7-Year	90	4.50%	4.60%	4.60%
8-Year	90	4.50%	4.60%	4.60%
9-Year	90	4.50%	4.60%	4.60%
10-Year	90	4.50%	4.60%	4.60%
Non-MVA Plans	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	4.15%	4.25%	4.25%
4-Year	100	4.25%	4.35%	4.35%
5-Year	100	4.65%	4.75%	4.75%
6-Year	90	4.25%	4.35%	4.35%
7-Year	90	4.25%	4.35%	4.35%
8-Year	90	4.25%	4.35%	4.35%
9-Year	90	4.25%	4.35%	4.35%
10-Year	90	4.25%	4.35%	4.35%
Flexible Premium Plans	Maximum Age	Rate	Notes	
FlexPlus 5	79	2.75%	Annuicare & FlexPlus floor rate: 2.75%	
FlexPlus 7	79	2.75%		
FlexPlus 10	79	2.90%		
Annuity/LTC Combo Plans	Maximum Age	Rate	Annuicare & FlexPlus floor rate: 2.75%	
Annuicare®5	85	2.75%		
Annuicare®7	85	2.75%		
Annuicare®10	79	2.90%		

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WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	155.00%
S&P 500® 5 YEAR	Annual Point-to-Point Par Rate	40.00%
	Annual Point-to-Point Cap	11.00%
	Monthly Sum Cap	3.50%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	160.00%
S&P 500® 7 YEAR	Annual Point-to-Point Par Rate	43.00%
	Annual Point-to-Point Cap	11.50%
	Monthly Sum Cap	3.50%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	160.00%
S&P 500® 10 YEAR (no bonus)	Annual Point-to-Point Par Rate	45.00%
	Annual Point-to-Point Cap	12.00%
	Monthly Sum Cap	3.50%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	120.00%
S&P 500® 10 YEAR (with Premium Bonus)	Annual Point-to-Point Par Rate	35.00%
	Annual Point-to-Point Cap	10.75%
	Monthly Sum Cap	3.50%
Fixed Rate		5.25%

*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.

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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.