

RateWise Annuity™

Current Credited Interest Rates Effective 11/1/2019

	3 Years	5 Years	7 Years
Option 1 –			
Fixed Account Rate with Liquidity Rider	2.35%	2.55%	2.90%
Fixed Account without Liquidity Rider	2.45%	2.65%	3.00%
Option 2 –			
Floating Account Base Rate* with Liquidity Rider	0.40%	0.90%	0.95%
Floating Account Base Rate* without Liquidity Rider	0.50%	1.00%	1.05%
Current EFFR**	1.85%	1.85%	1.85%
Total 1st Yr. Credited Interest Rate with Liquidity Rider	2.25%	2.75%	2.80%
Total 1st Yr. Credited Interest Rate without Liquidity Rider (Guaranteed Base Rate + EFFR)	2.35%	2.85%	2.90%
Maximum Interest Rate (Guaranteed Base Rate + 4% Rate Cap)	4.50%	5.00%	5.05%

* Guaranteed rate for 3, 5 or 7 Years

** The Effective Federal Funds Rate (EFFR) is subject to change and the rate shown was from 10-21-2019. 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.

Full Accumulation Value Death Benefit All Plans

Liquidity Rider –10 bps (Rider Benefits = Free Monthly Interest Withdrawals, 10% Free Withdrawal, Qualified Plan RMD's)

Rate Lock runs for 45 days from the date the application is received in Home Office.

Available in all states except AK,DC,DE,HI,ID,MD,MN,NJ,NY,WI,WV

GUARANTY
INCOME LIFE INSURANCE COMPANY

For Producer Use Only

Fixed Annuities are long term insurance products with guarantees backed by the issuing company. They provide the potential for interest to be credited based in part on the performance of the EFFR without the risk of loss of premium. Interest credits to a Fixed Annuity will not mirror the actual performance of the EFFR.