



AGENT QUICK  
REFERENCE GUIDE

**GUARANTY**  
INCOME LIFE INSURANCE COMPANY







# RateWise Annuity™

## A Wise Decision

As a financial professional, you want to give your clients the best and most reliable retirement plan options available. Choosing to present GILICO's RateWise Annuity to them is a wise decision. As GILICO's newest concept in fixed annuities, RateWise Annuity provides two interest crediting options: the safety of a fixed guaranteed interest rate and/or the option to generate higher interest 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 on the Effective Federal Funds Rate (EFFR).<sup>1</sup>

RateWise Annuity also has an optional Penalty-Free Partial Withdrawal Rider, which, when purchased with the contract, allows policyholders to withdraw a portion of funds without being assessed surrender charges and Market Value Adjustments.


For more details about RateWise Annuity, please refer to the following base product and liquidity rider fact tables.

<sup>1</sup>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.





## BASE PRODUCT FACTS

FEATURE/BENEFIT	DETAILS
QUALIFICATION TYPES	Non-Qualified or Traditional IRA or Roth IRA
ISSUE AGES	
OWNERSHIP OPTIONS	<ul style="list-style-type: none"> <li>» Individual</li> <li>» Trust</li> <li>» Joint Legal Spouses</li> </ul>
PREMIUM TYPE	True Single Premium, no subsequent premiums accepted after issue.
MINIMUM PREMIUM	<b>\$10,000</b> Can be multiple transfers (policy issued after receipt of all premiums).
MAXIMUM PREMIUM	<b>\$1,000,000</b>
MATURITY DATE	The policy anniversary date after attaining age 110.
ACCUMULATION VALUE	The Accumulation Value is the sum of the Fixed Account and the Floating Rate Account Values.
TERMINAL ILLNESS & NURSING HOME CONFINEMENT	<p>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.</p> <p>This benefit is offered up to issue age age 75 (may not be available in all states).</p>
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.

# BASE PRODUCT FACTS

FEATURE/BENEFIT	DETAILS																																
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.																																
SURRENDER CHARGE PERIOD	<p>The following percentages will be assessed on any withdrawals in excess of any remaining free withdrawal amount. The percentage is based on the years since the beginning of the Guarantee Period. (May vary by state.)</p> <table><tr><th>Years Since Beginning of Each Guarantee Period</th><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th></tr><tr><td>Guarantee Period 3 year</td><td>9%</td><td>8%</td><td>7%</td><td></td><td></td><td></td><td></td></tr><tr><td>Guarantee Period 5 year</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td></td><td></td></tr><tr><td>Guarantee Period 7 year</td><td>9%</td><td>8%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>3%</td></tr></table>	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%
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ACCOUNT OPTIONS & GUARANTEED MINIMUM RATES	<p>The <b>Fixed Rate</b> 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 1% minimum guaranteed interest rate.</p> <div>Fixed Rate = current interest rate declared at time of issue/renewal for chosen duration</div> <p>The <b>Floating Rate</b> 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.</p> <p>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.</p> <div>Floating Rate = Floating Base Rate declared at time of issue/renewal + Effective Federal Funds Rate on the Issue/Anniversary Date</div>																																

# BASE PRODUCT FACTS

FEATURE/BENEFIT	DETAILS
<b>MARKET VALUE ADJUSTMENT</b>	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.
<b>CASH VALUE</b>	<p>The contract can be fully surrendered for cash value at any time. The amount payable upon surrender is the greater of the base Cash Surrender Value or the Minimum Guaranteed Cash Value.</p> <p>If the contract is within the surrender charge period, the base Cash Surrender Value is equal to the following:</p> <p><b>Accumulation Value - Surrender Charge +/- Market Value Adjustment</b></p>
<b>DEATH BENEFIT</b>	<p>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.</p> <p>If the sole beneficiary is the Legal Spouse, he/she has the option to continue the contract and will become the owner/annuitant.</p>
<b>MINIMUM GUARANTEED CASH VALUE</b>	87.5% of Premium, less withdrawals or applicable premium taxes, accumulated at standard non-forfeiture interest rate of 1%.



# 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.

*Note: These options may vary by state.*





# LIQUIDITY RIDER FACTS

FEATURE/BENEFIT	DETAILS
LIQUIDITY OVERVIEW	<p>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 the following:</p> <ul style="list-style-type: none"><li>» Interest credited in the first Contract Year.</li><li>» Up to 10% of the prior contract anniversary Accumulation Value beyond the first Contract Year.</li><li>» The Required Minimum Distributions at any amount beyond the first Contract Year, for Tax Qualified contracts.</li></ul>
TERMINATION	<p>The Rider will terminate when the client terminates the Base Contract.</p>







*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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