

RATEWISE ANNUITY™

A wise blend of
safety and growth



With *RateWise*™, you choose how to balance your retirement savings with two options:

- **Safety** of a *fixed guaranteed interest rate**; and
- **Opportunity to benefit from rising interest rates** with a *floating rate* that pays a guaranteed interest rate *plus* EFFR.**

Visit with your financial representative to learn more about RateWise.™

3 YEAR	2.45% * 0.50% ** _{+ EFFR}	FIXED FLOATING
5 YEAR	2.65% * 1.00% ** _{+ EFFR}	FIXED FLOATING
7 YEAR	3.00% * 1.05% ** _{+ EFFR}	FIXED FLOATING

GUARANTY

INCOME LIFE INSURANCE COMPANY

Optional liquidity rider available for 10 basis points.

*Fixed interest rate is guaranteed for the 3, 5, or 7-year period.

Rates valid as of 11/01/2019 and are subject to change.

**The Effective Federal Funds Rate (EFFR) is the interest rate at which a depository institution lends funds maintained at the Federal Reserve overnight to another depository institution. The EFFR is one of the most influential interest rates in the U.S. economy. GILICO makes no warranty, express or implied, as to the results to be obtained from the use of the EFFR. The rate for EFFR is determined at issue and resets each anniversary with a rate cap of 4% and floor of 0%. Guaranteed rate varies by date.

Annuities are products of the insurance industry and are not FDIC insured, not a deposit, not insured by any Federal Government Agency, not guaranteed by the institution and may go down in value.

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