

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	ISSUE AGE(S)	Maximum
0		90

QUALIFICATION TYPES	OWNERSHIP	PREMIUM TYPE	MATURITY DATE
<ul style="list-style-type: none">■ Non-Qualified■ Traditional IRA■ Roth IRA	<ul style="list-style-type: none">■ Individual■ Trust■ Joint Legal Spouses	True Single Premium, no subsequent premiums accepted after issue.	The policy anniversary date after attaining age 110.

Minimum	PREMIUM LIMITS	Maximum
\$10,000	(contact GILICO for exceptions)	\$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:

Accumulation Value - Surrender Charge +/- 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 1% 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

HOME OFFICE

929 Government St. // Baton Rouge, LA 70802 // 800.535.8110 **TOLL FREE**

ADMINISTRATIVE OFFICE

5801 SW 6th Ave. // PO Box 758583 // Topeka, KS 66675-8583 // 833.444.5426 **TOLL FREE** // 785.228.4505 **FAX**