



## Interest Rate Decrease - Effective 9/1/2019

Paper applications must be received in the home office by the close of business on Friday 8/30/2019.

For Electronic Order entry platforms such as AnnuityNet, Affirm, Subscribe, etc., the representative's "submit date" must be on or before 8/31/2019. (the submit date used is the final submit date associated with the completed order transmitted to GILICO and not the original submit date when any type of resubmission occurs). Approvals or originals need to be in our office by 9/6 in order to hold the August rate.

Please Note: 45-Day Rate Lock (for rate decreases) is based on the date the application is received in the Home Office.

	3 Years	5 Years	7 Years
<b>Option 1 –</b>			
<b>Fixed Account Rate with Liquidity Rider</b>	<b>2.55%</b>	<b>2.65%</b>	<b>2.80%</b>
<b>Fixed Account without Liquidity Rider</b>	<b>2.65%</b>	<b>2.75%</b>	<b>2.90%</b>
<b>Option 2 –</b>			
<b>Floating Account Base Rate* with Liquidity Rider</b>	<b>0.40%</b>	<b>0.90%</b>	<b>0.95%</b>
<b>Floating Account Base Rate* without Liquidity Rider</b>	<b>0.50%</b>	<b>1.00%</b>	<b>1.05%</b>

### 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.

	3 Years	5 Years	7 Years
<b>Current EFFR**</b>	<b>2.12%</b>	<b>2.12%</b>	<b>2.12%</b>
<b>Total 1<sup>st</sup> Yr. Credited Interest Rate with Liquidity Rider</b>	<b>2.52%</b>	<b>3.02%</b>	<b>3.07%</b>
<b>Total 1<sup>st</sup> Yr. Credited Interest Rate without Liquidity Rider</b> (Guaranteed Base Rate + EFFR)	<b>2.62%</b>	<b>3.12%</b>	<b>3.17%</b>
<b>Maximum Interest Rate</b> (Guaranteed Base Rate + 4% Rate Cap)	<b>4.50%</b>	<b>5.00%</b>	<b>5.05%</b>

\* Guaranteed rate for 3, 5 or 7 Years

\*\* The Effective Federal Funds Rate (EFFR) is subject to change and the rate shown was from 8-22-2019. 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 on All Plans

Liquidity Rider –10 bps

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

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



#### HOME OFFICE

2638 S. Sherwood Forest Blvd. Suite 200. // Baton Rouge, LA 70816 // 800.535.8110 TOLL FREE

#### ADMINISTRATIVE OFFICE

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

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