

# GUARANTY

INCOME LIFE INSURANCE COMPANY

## GUARANTY RATE LOCK

MULTI-YEAR GUARANTEED ANNUITY

Available for 3 through 10 years



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Are you tired of market fluctuations, complicated products and loss of your hard-earned dollars? If you want the financial peace of mind that guaranteed rates and tax-deferred growth may provide, look no further—the **Guaranty Rate Lock (GRL) annuity** is a powerful combination of guarantees, growth and simplicity.



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Protecting wealth is our Guaranty™.

**THE POWER OF TAX DEFERRAL** allows annuities to grow much faster than alternative vehicles because you:

- Earn interest on your principal.
- Earn interest on your interest.
- Earn interest on money you normally pay in taxes.
- You don't pay tax on interest until you take it out.
- Decide on the best time to withdraw your money.

Annuities allow you to defer taxation on the growth during your higher-earning years, then liquidate later during your retirement years when you are likely at a lower tax bracket. **It's a smart concept.**

## NO FRONT-END CHARGES OR ANNUAL FEES

100% of your money is working for you from day one!

**You choose** the time frame that works best for your plans and goals. The company guarantees a crediting rate for that chosen period. Your money is safe from market fluctuations, which helps to foster financial peace of mind. After the guarantee period is over, you can renew for another term or create an ongoing income stream for retirement. Choices and timing are up to you.

GUARANTY PERIOD	ISSUE AGES	SURRENDER CHARGES (decrease annually)
3 years	0-100	9, 8, 7%
4 years	0-100	9, 8, 7, 6%
5 years	0-100	9, 8, 7, 6, 5%
6 years	0-90	9, 8, 7, 6, 5, 4%
7 years	0-90	9, 8, 7, 6, 5, 4, 3%
8 years	0-90	9, 8, 7, 6, 5, 4, 3, 2%
9 years	0-90	9, 8, 7, 6, 5, 4, 3, 2, 1%
10 years	0-90	9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%



Your **Guaranty Rate Lock** annuity crediting rate is determined by the guaranty period chosen and the amount of premium put into the plan. Visit with a GILICO advisor to obtain current crediting rates.



## GUARANTY RATE LOCK ANNUITY CREDITING RATE

PREMIUM AMOUNT	CREDITING RATE
\$10,000 - \$99,999	Great
\$100,000 - \$249,999	Better
\$250,000+	Best



**LIQUIDITY** is available if needed via Required Minimum Distributions or Free Partial Withdrawals. Excess withdrawals may incur surrender charges and a Market Value Adjustment (MVA)\*.

- **Free Partial Withdrawals** Required Minimum Distributions or 5% of prior anniversary accumulation value, starting in year 2 (\$250 minimum)
- **Systematic Withdrawals** Free Partial Withdrawals or Required Minimum Distributions are available in monthly, quarterly, semi-annual or annual payments
- **Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA** Surrender Charges and MVAs may be waived for a Full or Partial Surrender if qualifications are met

**Guarantees** and annuity values are protected by the financial strength of Guaranty Income Life Insurance Company (GILICO), as they have been since the company was founded in 1926. Rest assured that GILICO will be here to fulfill financial promises and to serve you as you save and plan for an enjoyable retirement.

Product availability and features may vary by state.

\*A Market Value Adjustment (MVA) could increase or decrease cash surrender values during the initial guarantee period. If the applicable Treasury rates increase after the contract is purchased, the surrender value will decrease; if those rates decrease after the contract is purchased, the surrender value will increase. See the contract for more details. You should only consider purchase of an annuity if you intend to hold it through the guarantee period.

Withdrawals are subject to income taxation for the tax year that the withdrawals are made. If withdrawals are made prior to age 59½, they may also be subject to an IRS penalty. If you have Qualified funds, the IRS does enforce Required Minimum Distributions beginning at age 72.

Full Surrender Value will be the greater of Minimum Guaranteed Cash Value and Accumulated Value less surrender charge and MVA. Minimum Guaranteed Cash Value is 87.5% of Premium, less withdrawals or applicable premium taxes, accumulated at standard non-forfeiture interest rate of 1-3%. Guaranteed Minimum Interest Rate (GMIR) is 0.50%.

Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value. Please consult your attorney or tax professional for legal or tax advice.

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## HOME OFFICE

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## ADMINISTRATIVE OFFICE

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[gilico.com](http://gilico.com)

# KUVARE

GILICO IS A PROUD MEMBER OF THE KUVARE FAMILY OF COMPANIES

GILICO is a member of the Kuvare family of companies. With Kuvare as our parent company, GILICO continues to be a best-in-class provider of deferred annuity and long-term care annuity plans.

For more information about Kuvare, visit [kuvare.com](http://kuvare.com).