



WEALTHCHOICE™

5, 7, & 10-YEAR OPTIONS

GUARANTY
INCOME LIFE INSURANCE COMPANY



WEALTHCHOICE™

WealthChoice™ is a Fixed Indexed Annuity.

While building your retirement savings, you deserve choices that will not compromise the safety of your money. If you seek accumulation opportunities that will protect you from market downturns, WealthChoice™ can help you achieve your individual goals.

Most people desire a happy retirement without worrying about outliving their resources. Guaranty Income Life Insurance Company wants that for you, too. With WealthChoice™, you can preserve your hard-earned wealth, ideally aligned to your own growth and allocation preferences.

WHAT IS A FIXED INDEXED ANNUITY?

A Fixed Indexed Annuity is a tax-deferred contract with an insurance company, which can also provide payments to the owner at some point in the future when additional income is needed for a comfortable retirement. Taxes are deferred until you withdraw your earnings, and as a result, you earn interest on principal and interest on interest, all on a compounding basis.

A **Fixed Indexed Annuity** credits interest based on the greater of:

- a) An annual, guaranteed minimum interest rate; or
- b) A portion of the return from a specified market index, credited as interest to the contract.

While the interest credited to a fixed indexed annuity is linked to various market indexes, the annuity does not participate in any stock, bond or equity investments. You are not buying shares of stock or an index. The index performance is used to determine the interest rate for the index(es) you have chosen. However, the annuity is not credited the same performance as the measuring index. This is because the annuity premium is also guaranteed to never lose principal due to market downturns. Fixed index annuities offer participation for some of the market's growth in up times, but also protection in down times.

G R O W T H

GROWTH AND SAFETY ADVANTAGES

As a Fixed Indexed Annuity, WealthChoice™ offers you many financial perks.

- » **Diversified Savings Tool.** You have competitive alternatives designed to perform well in different financial environments with a variety of interest rates.
- » **Tax-Deferred Compounding.** The growth power of an annuity may increase significantly throughout the life of your contract.
- » **Protection from Declines.** If indexes do decrease, your WealthChoice™ annuity will not be affected, because our guarantees will mitigate that risk.





INTEREST CREDITING ACCOUNTS

WealthChoice™ has attractive allocation choices, including a fixed interest account and indexed options that are tied to various market indexes. You may allocate your funds to any of the following interest crediting strategies. You have the opportunity to reallocate among these options each contract anniversary, or simply continue your original selections — the choice is always yours.

| FIXED ACCOUNT | S&P 500® PRICE RETURN INDEX, POINT-TO-POINT CAP | S&P 500® PRICE RETURN INDEX, POINT-TO-POINT PARTICIPATION | S&P 500® PRICE RETURN INDEX, MONTHLY SUM CAP |
|--|--|---|--|
| The fixed account is set by the issuing company. | The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The Price Return index tracks the capital gains of a group of top performing stocks over time. | | |
| The fixed rate is declared each contract anniversary and guaranteed for one year. The fixed rate will never be less than 1%. Interest is credited daily. | Index growth is calculated from one contract anniversary to the next. If index growth is positive, then subject to an Interest Cap, credited annually. Cap will never be less than 1%. | Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a Participation % that is credited annually. Participation rate will never be less than 10%. | Based on the sum of 12 monthly Index changes each contract year, not to exceed the Monthly Change % Cap. Negative monthly changes have no downside limit and can reduce the maximum Indexed Interest Credit. Monthly sum caps will never be less than 0.10% per month. |

WealthChoice™ can be purchased for a 5-, 7- or 10-year period* with a single premium payment from \$20,000 to \$1,000,000. Throughout the first contract year, additional premiums may be applied (at a minimum of \$5,000 and not to exceed \$1,000,000 total). Additional premiums can be reallocated at the next contract anniversary.

* Check with your agent for availability. WealthChoice™ 10 may not be available at bank locations.

FLEXIBILITY

WITHDRAWALS AND PAYOUTS

Although annuities facilitate retirement savings and income augmentation, occasionally you might need to access your assets sooner than anticipated. Or perhaps the federal government has indicated that you must now take Required Minimum Distributions on your Social Security provisions. WealthChoice™ can accommodate both scenarios.

FREE PARTIAL WITHDRAWALS

Starting your first contract year, you may withdraw up to 10% of your initial premium. Each following contract year you may withdraw up to 10% of the prior anniversary's value.

If you surrender your account or take withdrawals in excess of your Free Partial Withdrawal amount during your contract surrender period, the amount in excess of your 10% free amount will be subject to a surrender charge and Market Value Adjustment (MVA). The percentage of the surrender penalty depends on your contract year.

ANNUITY PAYOUT OPTIONS

Once you are ready to turn on those retirement paychecks, you have several payout options to choose from:


- » You choose a set number of payout years between 10 and 30 years
- » Payout guaranteed for your lifetime
- » Payout guaranteed for your lifetime, with a guaranteed period set between 10 and 30 years
- » Joint lifetime income for spouses
- » Joint lifetime income for spouses, with a guaranteed period set between 10 and 30 years

REQUIRED MINIMUM DISTRIBUTIONS

The amount that the IRS requires you to withdraw annually after age 72 is always available without a surrender charge penalty, even if the amount is greater than your free annual withdrawal amount.

GUARANTEED LIVING BENEFITS RIDER (GLBR)

This elective benefit is offered within WealthChoice™ 7- or 10-year plans and costs 0.75% of the accumulated value each anniversary. The GLBR rider permits lifetime withdrawals without excessive penalties or regard to existing funds. Based on the owner's age and whether he or she designates level or increasing payments, the whole withdrawal amount is multiplied by the account value to arrive at the Lifetime Yearly Income maximum.



SPOUSAL CONTINUATION

If Joint Income is elected for the spouse, who is also listed as the primary beneficiary, the surviving spouse could continue receiving the lifetime income payments.

SYSTEMATIC WITHDRAWALS

Depending on your withdrawal preference, you can elect to be paid on an annual, semi-annual, quarterly or monthly basis.

ADDITIONAL FEATURES

PREMIUM BONUS RIDER

This optional rider is available on WealthChoice™ 10. Your initial premium and any additional premiums paid within the first 90 days will receive a premium bonus of 5%, which is applied to the Account Values as allocated. There is no fee for the rider, though caps and pars may be lower than if no Premium Bonus Rider had been selected. The bonus is recaptured if withdrawals occur in the first five years. The bonus is fully vested in year six.

DEATH BENEFIT

In the event of death, the account value will be paid to your beneficiaries. If the sole primary beneficiary is the legal spouse of the owner, they will be able to assume ownership.

5-Year Death Benefit Enhancement: If the beneficiary elects the 5-year payout option, the death benefit will be multiplied by 110% prior to determining the periodic payment.

RETURN OF PREMIUM GUARANTEE

WealthChoice™ provides a return of premium guarantee. After the end of your fifth contract year, the amount available for Full Surrender will never be less than the initial premium, adjusted for any withdrawals taken to that point.



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Not FDIC/NCUA insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency • May go down in value

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

WealthChoice™ Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary, and some features may not be available in all states.

Availability of product options and features may vary by distribution channel.

GUARANTY

INCOME LIFE INSURANCE COMPANY

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