



Guaranty Rate Lock™

MULTI-YEAR GUARANTEED ANNUITY

Effective Date 6/1/2022

A powerful combination of guarantees, growth and simplicity.

		Premium Bands		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	3.50%	3.60%	3.60%
4-Year	100	3.55%	3.65%	3.65%
5-Year	100	3.85%	3.95%	3.95%
6-Year	90	3.75%	3.85%	3.85%
7-Year	90	3.75%	3.85%	3.85%

Liquidity

Up to 5% of prior anniversary accumulation value or Required Minimum Distributions, starting in year 2.

Terminal Illness & Nursing Home Confinement Waiver

Nursing home waiver available for issue ages 75 and younger. Surrender charges and MVAs will be waived for a full or partial surrender if qualifications are met.

Guaranteed minimum interest rate is 0.50%.

Guaranty Income Life Insurance Company provides 45-day rate protection for transfers and 1035 exchanges. Funds must be received by the home office no later than 3 p.m. CST on the 45th day after rate change.

Guaranty Rate Lock™ Annuity available in all states EXCEPT: AK, HI, ME, NY

*The Market Value Adjustment (MVA) Endorsement could increase or decrease cash surrender values during the initial guarantee period. If interest rates increase on the 5-year Treasury bond after the contract is purchased, the surrender charge will increase; if rates decrease after the issue date, the surrender charge will decrease. You should only consider purchase of an annuity if you intend to hold it through the initial rate guarantee period. Must elect the MVA Endorsement in order to receive the higher MVA Plan interest rates. 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 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%. 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.