

October 1, 2026 CREDITING RATES

The guaranteed rates of the Guaranty Rate Lock multi-year guaranteed annuity could help provide financial peace of mind. You choose the guarantee period that fits with your financial goals. Each option includes tax-deferred growth at a guaranteed rate of return and free withdrawals for Required Minimum Distributions. Annual Percentage Yield (APY) reflects compounding and may decrease with withdrawals.

Guaranty Rate Lock®		Premium Bands		
Multi-Year Guaranteed Annuity		Guaranty Rate Lock current minimum interest guarantee is 0.50%		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	90	3.60%	3.90%	4.10%
4-Year	90	3.80%	4.10%	4.30%
5-Year	90	4.10%	4.40%	4.60%
6-Year	90	3.40%	3.70%	3.90%
7-Year	90	4.10%	4.40%	4.60%
8-Year	90	3.40%	3.70%	3.90%
9-Year	90	3.40%	3.70%	3.90%
10-Year	90	3.40%	3.70%	3.90%

Talk to a financial professional about how an annuity could fit into your retirement plans.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at Guaranty Income. If money is received within that period and the rates have changed, we will guarantee* the higher rate. If we do not receive the money within the 60-day period, we will guarantee* the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. * Subject to the terms of the policy.

For Guaranty Rate Lock contracts issued Oct. 1 through Dec 31, 2026, the Guaranteed Minimum Cash Surrender Value Rate of 2.45% applies to 87.5% of the premium.

Guaranty Rate Lock Multi-Year Guaranteed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. *Surrender charges and Market Value Adjustment (MVA) may apply. For tax advice contact your tax advisor.

Nursing Home & Terminal Illness rider not available in California.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC20-GI-MYGA02, which may vary by state.

Not FDIC/NCUA insured – Charges may apply – Not bank/CU guaranteed – Not a deposit – Not insured by any federal agency

Please consult your attorney or tax professional for legal or tax advice.

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WealthChoice® is a fixed indexed annuity with interest crediting options that include a fixed rate and multiple methods tied to market indices—providing **opportunities for diversification**, **wealth accumulation**, and **financial security** without experiencing losses during market downturns. New money rates below may not be applicable to policy renewals.

CREDITING METHODS	5-Year	7-Year	10-Year w/ Bonus ¹	10-Year No Bonus
1-Year Fixed Rate	3.00%	3.00%	3.00%	3.00%
S&P 500® Index				
Annual Point-to-Point Cap	8.75%	8.75%	5.50%	9.00%
Bailout Cap Rate ²	4.75%	4.75%	2.50%	6.50%
Annual Point-to-Point Par Rate	45.00%	45.00%	25.00%	40.00%
Annual Point-to-Point Performance Trigger ³	7.00%	7.10%	5.30%	6.70%
Monthly Sum Cap	2.50%	2.50%	2.00%	2.25%
Barclays Global Quality Index⁴				
Annual Point-to-Point Par Rate	160%	165%	125%	165%
S&P 500® Dynamic Intraday TCA Index⁴				
Annual Point-to-Point Cap	12.75%	13.00%	8.00%	11.00%
Horizon Ascend 5%® Index				
Annual Point-to-Point Par Rate	10%	10%	10%	10%

¹ The Bonus rate on WealthChoice 10 is currently 10.00%. ² Bailout Cap Rate depends on the Contract Issue Date; it is not subject to the 60-day rate lock.

³ Performance Trigger Threshold is currently 0.00%.

⁴ Guaranty Income Life guarantees the rate on the Barclays Global Quality Index and S&P 500 Dynamic Intraday TCA Index for the surrender charge period. The first-year rate could be higher if the new money crediting rate decreases before a contract is issued.

For Fixed Indexed Annuities issued October 1 through Dec 31, 2026, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.45% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.45% applies to fixed rate funds.

Talk to a financial professional about how a fixed indexed annuity could fit into your retirement plans.