

WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	115.00%
S&P 500® 5 YEAR	Annual Point-to-Point Par Rate	40.00%
	Annual Point-to-Point Cap	8.50%
	Monthly Sum Cap	1.00%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	120.00%
S&P 500® 7 YEAR	Annual Point-to-Point Par Rate	43.00%
	Annual Point-to-Point Cap	8.75%
	Monthly Sum Cap	1.00%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	120.00%
S&P 500® 10 YEAR (no bonus)	Annual Point-to-Point Par Rate	45.00%
	Annual Point-to-Point Cap	8.50%
	Monthly Sum Cap	1.25%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	80.00%
S&P 500® 10 YEAR (with Premium Bonus)	Annual Point-to-Point Par Rate	35.00%
	Annual Point-to-Point Cap	7.35%
	Monthly Sum Cap	1.00%
Fixed Rate		3.00%

*Rates may not be applicable to existing policy renewals.

WealthChoice available in all states excluding: AK, HI, ME, NY

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Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate or credit union.

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.

A 45-Day Rate Lock is based on the date the application is date-stamped as received by Guaranty Income Life Insurance Company. Applications received by 3:00pm CST will be credited with the rates on that day. Applications received after 3:00 pm CST will be credited as of the next day.