

## A Retirement Income Guaranteed for Life\*

Single or Joint Life Income Payouts\*\*

| AGE at first payment | LEVEL INCOME<br>PAYOUT FACTOR | INCREASING INCOME† PAYOUT FACTOR |
|----------------------|-------------------------------|----------------------------------|
| 60                   | 6.00%                         | 4.10%                            |
| 65                   | 6.50%                         | 4.60%                            |
| 70                   | 7.00%                         | 5.10%                            |
| 75                   | 7.50%                         | 5.60%                            |
| 80                   | 8.00%                         | 6.10%                            |
| 85+                  | 8.50%                         | 6.60%                            |

- \* Subject to the terms of this GLBR only on the WealthChoice 7 and 10 year
- \*\* Joint Income is based on age of the younger spouse
- † Increasing Income grows by 3.00% every year when this option is selected

## **Industry Leading Payout Factors**

Our GLBR payout factors are very attractive ranging up to 8.50% and there are no reductions for Joint Life payouts!

## **Guaranteed Increasing Income** †

Even after the account value is depleted, the income payments continue to grow at 3%.

## **Low Cost**

The GLBR rider fee is 0.75% of accumulated policy value each policy anniversary. The fee is frozen once exercised and is not assessed once the account value is depleted.

INCOME PAYOUTS CONTINUE EVEN AFTER ACCOUNT BALANCE REACHES \$0\*

Visit with a licensed professional to learn more and discuss whether the WealthChoice fixed index annuity with optional Guaranteed Living Benefit Rider may fit with your financial goals.

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 by state. ICC19-GI-FIA02 ICC19-GI-GLBR02

