

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	5.20%	5.30%	5.30%
4-Year	100	5.30%	5.40%	5.40%
5-Year	100	5.50%	5.60%	5.60%
6-Year	90	4.90%	5.00%	5.00%
7-Year	90	4.90%	5.00%	5.00%
8-Year	90	4.90%	5.00%	5.00%
9-Year	90	4.90%	5.00%	5.00%
10-Year	90	4.90%	5.00%	5.00%
Non-MVA Plans	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	4.95%	5.05%	5.05%
4-Year	100	5.05%	5.15%	5.15%
5-Year	100	5.25%	5.35%	5.35%
6-Year	90	4.65%	4.75%	4.75%
7-Year	90	4.65%	4.75%	4.75%
8-Year	90	4.65%	4.75%	4.75%
9-Year	90	4.65%	4.75%	4.75%
10-Year	90	4.65%	4.75%	4.75%

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.

New business submissions must be received no later than 3 p.m. CST the business day prior to an interest rate decrease in order to hold the prior higher rate.

Current minimum interest rate guarantee is 0.50%.

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

\*You must elect the Market Value Adjustment (MVA) Endorsement in order to receive the higher interest rate. The 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 charges will increase; if rates decrease after the issue date, the surrender charge will decrease. You should only consider purchase of the annuity if you intend to hold it through the initial guarantee period.

If you are purchasing an annuity to fund a retirement plan, such as an IRA that receives preferential tax treatment under the Internal Revenue Code, you should consider that an annuity does not provide any additional tax advantages to those already available from a retirement plan. However, an annuity does offer other features and benefits in addition to tax deferral that other funding vehicles may not offer, including death benefit protection for your beneficiaries and annuity options that guarantee income for life. Withdrawals are subject to ordinary income tax and, if made before age 59½, may be subject to a 10% penalty tax. Please consult your tax advisor for further information.

## Surrender Charges

The following percentages will be assessed on any withdrawals in excess of any remaining free withdrawal amount. The percentage is determined based on the years since the beginning of the guarantee period.  
(May vary by state)

Years Since Beginning of Each Guarantee Period										
	1	2	3	4	5	6	7	8	9	10
Guarantee Period ---- 3 Year	9%	8%	7%							
Guarantee Period ---- 4 Year	9%	8%	7%	6%						
Guarantee Period ---- 5 Year	9%	8%	7%	6%	5%					
Guarantee Period ---- 6 Year	9%	8%	7%	6%	5%	4%				
Guarantee Period ---- 7 Year	9%	8%	7%	6%	5%	4%	3%			
Guarantee Period ---- 8 Year	9%	8%	7%	6%	5%	4%	3%	2%		
Guarantee Period ---- 9 Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	
Guarantee Period -- 10 Year	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%