



WealthChoice FIA

with Guaranteed Living Benefits Rider



Instant Retirement Income for Life

Help your clients create competitive lifetime income payouts by taking advantage of Guaranty Income's WealthChoice 10 FIA with bonus and Guaranteed Living Benefits Rider (GLBR). During the first three years your client could take penalty free withdrawals. Exercise the GLBR in the fourth year to trigger guaranteed payouts for the rest of their lifetime- even after the account balance hits zero!

No complex calculations needed, we've figured that part out for you. The simple age and crediting strategy factors below can be applied to the original premium amount to estimate the **minimum annual income payouts**. If the client uses the index strategy, income payouts could be **even higher** if the index has positive performance.

MINIMUM EFFECTIVE PAYOUT FACTORS*		
ISSUE AGE	FIXED STRATEGY	INDEX STRATEGY
60	5.566%	5.419%
61	5.639%	5.491%
62	5.713%	5.563%
63	5.786%	5.634%
64	5.858%	5.705%
65	5.930%	5.775%
66	6.002%	5.845%
67	6.073%	5.915%
68	6.144%	5.984%
69	6.215%	6.053%
70	6.285%	6.122%
71	6.355%	6.190%
72	6.424%	6.258%
73	6.494%	6.325%
74	6.562%	6.393%
75	6.631%	6.460%

Hypothetical Example

Gina is 65 and places \$100,000 into the **WealthChoice 10** plan with bonus and Guaranteed Living Benefits Rider. She allocates 100% to an index crediting strategy and wishes to take income right away.

$$5.775\% \times \$100,000 = \$5,775 \text{ minimum annual income payout}$$

Gina would receive at least \$5,775 each year

from the start, which would remain unchanged when the GLBR turns on in year 4.

If the index has positive performance, the income amount could be higher, but she would never receive less than \$5,775*.

*Net effective factors for payouts taken in years 1-3 calculated based on the maximum 10% surrender free withdrawals, guaranteed minimum crediting rates and no bonus recapture. These are estimates and actual results may vary. **Assumes 1% return for Fixed Strategy and 0% return for Indexed Strategy.** These factors assume that no extra withdrawals are taken. Excess withdrawals will reduce income payouts.

Not insured by FDIC/NCUA or any federal agency – Charges may apply – Not bank/CU guaranteed - Not a deposit – May go down in value

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.