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We know you  
are in it for  
the long term...  
and so are we!

## WEALTH CHOICE

FIXED INDEXED ANNUITY

# Great Rates + Consistency

## Both Matter

### Guaranty Income Life Insurance Company

currently offers competitive S&P Cap rates in the market, but we understand that consistency is also important. To deliver the balance your clients seek, we emphasize stable renewal rates through the duration of the annuity contract surrender period. We are proud to display a near-perfect track record regarding our renewal rate history for the **WealthChoice FIA**.

### Our renewal rate strategy values stability and makes us a dependable partner!

Guaranty Income Life Insurance Company aims to spend the same on options from year to year. Many other factors, such as volatility and interest rates, which are beyond our control, can still affect the ultimate rate. However, we strive to keep rates stable....and so far we have!

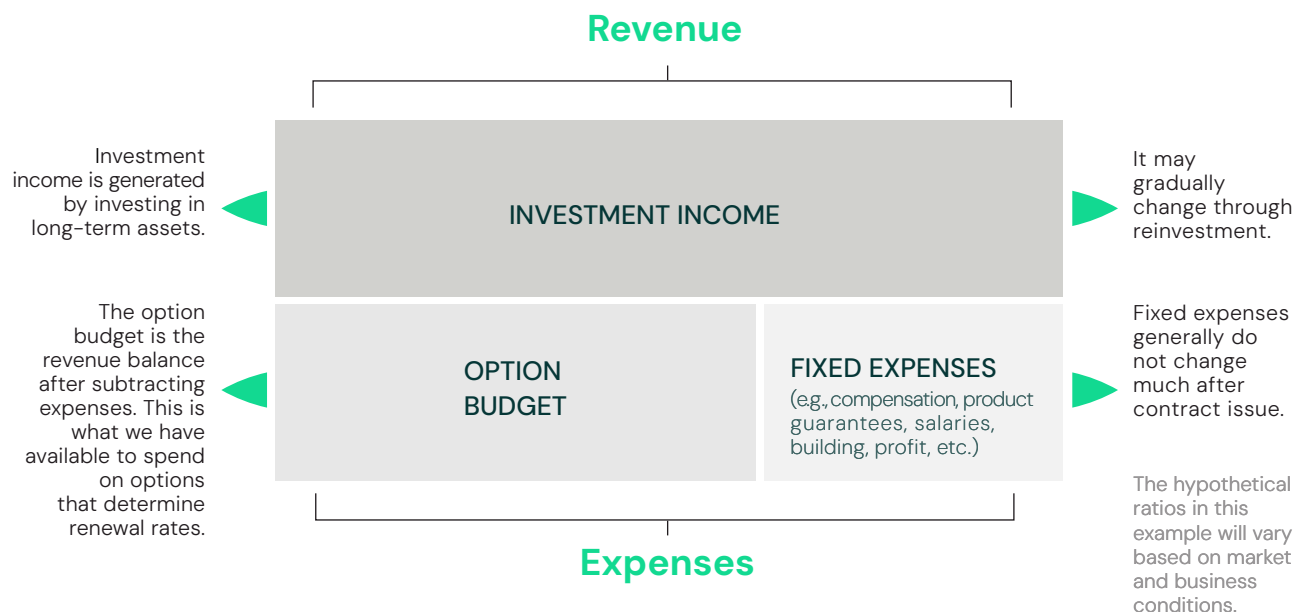
100% OF WEALTHCHOICE CAP AND PAR RATES  
of Indexed Crediting Options have Renewed at or above 100% of the Initial Rate  
SINCE PRODUCT INCEPTION\*

## Setting Renewal Rates

When your client secures a WealthChoice FIA, the declared rates apply for the first contract year. For subsequent years, we declare renewal rates that apply to the next contract year.

Our tandem goals for setting renewal rates are to provide both short-term value and long-term sustainability. We aim for consistency, though there are certain factors that could influence renewal rate adjustments, such as external economic factors and our option budget. Economic factors such as volatility and interest rates drive the cost of options. The performance of our investment portfolio helps determine the budget available to spend on options.

Why do we talk about options? Because options are the mechanisms that allow us to credit interest based on the performance of different indices. They are financial instruments that are structured to fund the unknown future indexed interest payable to customers.



Though we value transparency and simplicity, there are other more complicated factors that could influence renewal rate setting. Our product and pricing experts diligently manage the various intricacies that impact renewal rate setting and strive to maintain balance and integrity.

**For more information please contact your IMO or the  
Guaranty Income Life sales desk at 1-800-535-8110.**

\*WealthChoice was introduced February 2020. Accurate as of October 2024, although past performance does not guaranty 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, and some features may not be available in all states.

Not FDIC/NCUS insured • Charges may apply • Not bank/CU guaranteed  
• Not a deposit • Not insured by any federal agency • May go down in value

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INCOME LIFE INSURANCE

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