

<b>Guaranty Rate Lock™</b> Multi-Year Guaranteed Annuity		<b>Premium Bands</b> Guaranty Rate Lock current minimum interest rate guarantee is 0.50%		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	<b>4.80%</b>	<b>4.90%</b>	<b>4.90%</b>
4-Year	100	<b>4.90%</b>	<b>5.00%</b>	<b>5.00%</b>
5-Year	100	<b>5.10%</b>	<b>5.20%</b>	<b>5.20%</b>
6-Year	90	<b>4.90%</b>	<b>5.00%</b>	<b>5.00%</b>
7-Year	90	<b>4.90%</b>	<b>5.00%</b>	<b>5.00%</b>
8-Year	90	<b>4.90%</b>	<b>5.00%</b>	<b>5.00%</b>
9-Year	90	<b>4.90%</b>	<b>5.00%</b>	<b>5.00%</b>
10-Year	90	<b>4.90%</b>	<b>5.00%</b>	<b>5.00%</b>
Non-MVA Plans	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	<b>4.55%</b>	<b>4.65%</b>	<b>4.65%</b>
4-Year	100	<b>4.65%</b>	<b>4.75%</b>	<b>4.75%</b>
5-Year	100	<b>4.85%</b>	<b>4.95%</b>	<b>4.95%</b>
6-Year	90	<b>4.65%</b>	<b>4.75%</b>	<b>4.75%</b>
7-Year	90	<b>4.65%</b>	<b>4.75%</b>	<b>4.75%</b>
8-Year	90	<b>4.65%</b>	<b>4.75%</b>	<b>4.75%</b>
9-Year	90	<b>4.65%</b>	<b>4.75%</b>	<b>4.75%</b>
10-Year	90	<b>4.65%</b>	<b>4.75%</b>	<b>4.75%</b>
Flexible Premium Plans	Maximum Age	Rate		Notes
FlexPlus 5	79	<b>3.00%</b>		Guaranty, AnnuCare & FlexPlus floor rate: <b>1.00%</b>
FlexPlus 7	79	<b>3.15%</b>		
FlexPlus 10	79	<b>3.30%</b>		
Annuity / LTC Combo Plans	Maximum Age	Rate		
AnnuCare®5	85	<b>3.00%</b>		
AnnuCare®7	85	<b>3.15%</b>		
AnnuCare®10	79	<b>3.30%</b>		

WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
<b>5 YEAR</b>	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
<b>7 YEAR</b>	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
<b>10 YEAR (no bonus)</b>	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
<b>10 YEAR (with Premium Bonus)</b>	Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate
	S&P 500®	Annual Point-to-Point Par Rate
		Annual Point-to-Point Cap
		Monthly Sum Cap
<b>Fixed Rate</b>		

\*Rates may not be applicable to existing policy renewals.

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

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The **S&P 500® Price Return Index** is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by **Guaranty Income Life Insurance Company**. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). **Guaranty Income Life Insurance Company's** insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index.

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.