



# PRODUCT MENU

Everything you need to know  
about **our best-in-class  
wealth solutions** is all here,  
**at the tip of your fingers.**

**GUARANTY**  
INCOME LIFE INSURANCE COMPANY

*a KUVARE company*



# ABOUT US

## Innovative Wealth Solutions

Guaranty Income Life Insurance Company (GILICO) has a 90+ year history of delivering best-in-class wealth solutions to generate both income and financial peace of mind for individuals and families. Take a look at our innovative annuity products and long-term care benefits and see how they may help your clients achieve the financial security they desire.

GILICO is a proud member of the Kuvare® family of companies, dedicated to a sustainable growth strategy to serve the middle market with value-oriented solutions.

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## **WealthChoice** Fixed Indexed Annuity

For clients who seek both growth opportunities and protection from market downturns, consider Guaranty Income's *WealthChoice* FIA. The *WealthChoice* index allocation lineup features:

- The Horizon Ascend 5%™ Index, which utilizes eight popular ETFs across four asset classes to provide diversification
- S&P 500® Price Return Options for industry-leading S&P 500® Caps
- The safety of a fixed guaranteed interest rate
- Starting in the first contract year, 10% penalty-free withdrawals of initial premium

Unlike other FIAs, *WealthChoice* 5 and 7 are available up to age 90 and to age 80 on *WealthChoice* 10.

Surrender charge schedule:

**WealthChoice 5:** 9, 8, 7, 6, 5% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70%)

**WealthChoice 7:** 9, 8, 7, 6, 5, 4, 3% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50%) Guaranteed Living Benefit Rider available through age 75.

**WealthChoice 10:** 10, 9, 8, 7, 6, 5, 4, 3, 2, 1% (CA only: 8.65, 7.90, 6.85, 5.75, 4.70, 3.60, 2.50, 1.35, 0.25, 0%). Guaranteed Living Benefit Rider available through age 75. Optional Premium Bonus Rider.

## **Guaranteed Living Benefit Rider (GLBR)**

In addition to working as an accumulation vehicle, *WealthChoice* delivers a powerful income story with the GLBR on *WealthChoice* 7 and 10.

- GLBR can be triggered in contract year 4
- Income payouts are 10% of the client's age, (65-year-old = 6.5%)
- Payouts have NO reductions for joint income, which is based on the age of the younger spouse
- With a guaranteed increasing income option, income payments continue to grow at 3%, even after the account value is depleted.
- The rider fee is 0.75% of accumulated policy value each policy anniversary.

## **Guaranty Rate Lock™** **Multi-Year Guaranteed Annuity**

Our Guaranty Rate Lock™ MGYA is a single premium, tax-deferred annuity that is packed with powerful guarantees, growth and simplicity with:

- Guarantee periods ranging from 3-10 years
- Issue ages up to 100 for guarantee periods of 3-5 years
- Available with or without MVA
- Free Partial Withdrawals – up to 5% of prior anniversary accumulation value or RMD, starting in year 2, \$250 minimum
- Death benefit equals full accumulation value before annuitization
- If qualifications are met, surrender charges and MVAs are waived for a full or partial surrender through a Terminal Illness & Nursing Home Confinement Waiver

Clients can select the timeframe that works best for their goals. Knowing their money is safe from fluctuations may help foster financial peace of mind during turbulent market conditions. With no front-end charges or annual fees, your clients' money is working for them from day one.

Surrender charge schedule:

- GRL 3:** 9, 8, 7%
- GRL 4:** 9, 8, 7, 6%
- GRL 5:** 9, 8, 7, 6, 5%
- GRL 6:** 9, 8, 7, 6, 5, 4%
- GRL 7:** 9, 8, 7, 6, 5, 4, 3%
- GRL 8:** 9, 8, 7, 6, 5, 4, 3, 2%
- GRL 9:** 9, 8, 7, 6, 5, 4, 3, 2, 1%
- GRL 10:** 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%

**Call our Sales Team at 800-535-8110 today  
to learn more about our full suite of products!**