

GUARANTY GROWTH BUILDER[®]

Consumer Guide

Built for growth. Enhanced with access.



Kuvare
▶ GUARANTY
INCOME LIFE INSURANCE

YOUR PRIORITY

With any important purchase or savings decision, you look for reliable options that could help you achieve your goals, without compromising value or quality. This is the case whether you are purchasing a home, car, kitchen appliance or saving for retirement.

Finding a fitting solution for your retirement savings and income goals is likely a high priority. Interest rates and markets fluctuate and cannot guarantee at what rate your savings will grow. Fixed Indexed Annuities (FIAs) are designed to help you achieve your goals for retirement savings while providing protection against major financial risks, such as incurring market losses and outliving your money.

Guaranty Growth Builder® is a Single Premium Fixed Indexed Annuity (FIA) that provides an array of interest crediting options for competitive growth and fosters financial peace of mind in knowing that you have principal protection from market risk, liquidity and additional benefits may be available for life's unexpected events.

Get started by visiting with a licensed professional to review your financial goals and discuss if the Guaranty Growth Builder® Fixed Indexed Annuity may be a good fit with your overall financial plan.

ACHIEVE YOUR GOALS

Guaranty Growth Builder® could be a versatile solution if you seek any of the following:

Competitive Growth Potential:

Tax-deferred growth based on the positive performance of chosen market indexes. A fixed interest option is also available.

Principal Protection:

Your funds are protected against loss during market downturns.

Guarantees:

Minimum crediting rates are guaranteed for each interest crediting option.

Immediate Growth:

Premium Bonus opportunities instantly elevate your Accumulation Value.

Access:

Multiple liquidity options are available, including a 10% penalty free withdrawal each year that begins in year two.

Continuous Care Benefits:

If you become unable to perform at least two of the six Activities of Daily Living, you could receive additional benefits for up to six year – whether care is received in a facility or at home.

Income:

When you are ready to turn on your 'retirement paychecks,' several payout options are available.

Choice:

5-, 7-, 10- and 14-year plans are available to choose from. You decide how to allocate the premium among the interest crediting options.

Not all durations available in all states.



▶ Building Block Basics

The Issue Ages for this product are 18 to 80 years, and the minimum initial single premium payment is \$20,000 to \$1,000,000 (without company review).

Owner/Annuitants:

- Single must also be Single Annuitant.
- Joint owners must be spouses.
- Trust annuitant must be the trust grantor.

Available Surrender Charge Durations include:

5 Year

7 Year

10 Year

14 Year

Not all durations are available in all states.

▶ Key Building Options

#1

OUTSTANDING BONUS & BUY-UPS

*Premium bonus included

Higher cap & par rates available for a low cost

#2

ENHANCED ACCESS TRIO

Optional Rider:

*Instant premium bonus

Surrender-free withdrawals with carryover

ADL benefits

#3



Citi Risk Balanced 5% Net Index

The Citi Index option features an innovative intraday volatility control mechanism

*Ask your financial professional for current bonus and crediting rates. Benefits and availability may vary by state.

Dynamic Growth & Access Features

Premium Bonus*

Growth Builder plans include an automatic Premium Bonus at no extra cost.* An extra lump-sum is immediately added to the funds you place into this annuity! This helps create an instantly stronger base from which to grow. *Bonus Recapture Charges may apply for early surrenders.*

Buy-Up Option

With each indexed interest crediting strategy, you can choose an increased participation or cap rate to further enhance your potential interest returns. The buy-up option is available at an annual cost of 1.50% of Accumulated Value which is divided by 12 and deducted monthly.

Visit with your licensed professional to inquire about current crediting rates.

Enhanced Access Trio

Enhanced Access Rider*

Hopefully you may never require extended health and medical care; however, it is a good idea to have a plan in place should it happen. This optional rider:

- **Provides an instant Premium Bonus** at issue to help bulk up Accumulated Value that may need to be accessed later.
- **Allows you to carry forward unused annual free withdrawals**, up to 30%.
- **ADL Benefits** (Not available in CA) if you become unable to perform at least two of the six Activities of Daily Living, whether you live at home or in a facility, this rider may:
 - ▶ **Waive Surrender Charges**
 - ▶ **Pay additional bonus interest for up to six years**, available beginning in year three and increases over time:

3% in Year 3	7% in Year 12
4% in Year 4	8% in Year 13
5% in Years 5-10	9% in Year 14
6% in Years 11	10% max in years 15+

The Enhanced Access Rider is available at an annual total cost of 0.90% of Accumulated Value, which is divided by 12 and deducted monthly.

The six Activities of Daily Living include: bathing, continence, dressing, eating, toileting and transferring oneself.
Bonus Recapture Charges may apply for early surrenders.

Interest Crediting Options

While the interest credited to a fixed indexed annuity is linked to the movement of various market indexes,** you are not actually buying shares of stock or an index. Your annuity is guaranteed to never lose principal due to market downturns. Fixed indexed annuities offer participation for some of the market's growth in up times, but also protection in down times.

You may allocate your funds to any combination of the following interest crediting options, as long as the total allocations add up to 100%. You have the opportunity to reallocate each contract anniversary or simply continue your original selections — the choice is always yours.

Citi Risk Balanced 5% Net Index

Guaranty Growth Builder® is the first fixed indexed annuity to utilize the new Citi Risk Balanced 5% Net Index. It features an innovative intraday volatility control mechanism that rebalances up to every two hours to respond to market changes quickly — compared to conventional risk control mechanisms that are limited to a daily adjustment.

Details about this index may be found at:
<https://investmentstrategies.citi.com/indice/CII5RB5N/15/2>

S&P 500 Price Return Index

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index tracks the capital gains of a group of top performing stocks over time.

Details about this index may be found at:
<https://www.spglobal.com/spdji/en/indices/equity/sp-500/#overview>

S&P MARC 5% Index (Multi-Asset Risk Control)

The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk-weighting framework, tracking three underlying component indexes that represent three asset classes: equities, commodities and fixed income.

Details about this index may be found at:
<https://www.spglobal.com/spdji/en/indices/multi-asset/sp-marc-5-index/#overview>

Fixed Interest

The fixed account rate is set by the company and is earned daily. The fixed rate is declared each contract anniversary and guaranteed for one year.

*Ask your financial professional for crediting rates as well as current bonus and availability.

**Past index performance is not intended to predict future performance.

Liquidity & More Building Blocks

Free Partial Withdrawals

There are times when “life happens,” and you may need to access a portion of your funds sooner than expected. You may withdraw up to 10% of your Accumulation Value each year, beginning in the second contract year. If you take withdrawals in excess of your Free Partial Withdrawal amount during the term of your contract, the excess amount will be subject to a Surrender Charge, Market Value Adjustment (MVA) and Premium Bonus Recapture. The percentage of the surrender penalty depends on your contract year and varies by state. Refer to the Enhanced Access Rider section regarding additional optional liquidity.

Required Minimum Distributions

Guaranty Growth Builder® is “RMD Friendly.” The amount that the IRS requires you to withdraw annually after age 73 is available beginning in the second contract year without a surrender charge penalty, even if the amount is greater than your 10% free annual withdrawal amount.

Systematic Withdrawals

Depending on your withdrawal preference, your contract will allow you to set up payouts on an annual, semi-annual, quarterly or monthly basis.

Death Benefit

The greater of the Accumulation Value and the Minimum Guaranteed Surrender Value is paid out on death prior to an annuity option being selected.

Full Surrender

You have the flexibility to fully surrender the contract for the Surrender Value at any point. This amount is your Accumulated Value less any Surrender Charge and Market Value Adjustment during the surrender charge period.

If you develop a Terminal Illness or are Confined in a Hospital or Long-Term Care Facility, you may make a Full or Partial Surrender without incurring a Surrender Charge or Market Value Adjustment.

Start Retirement Payments

When you are ready to trigger ongoing income payouts, you have a choice among several annuitization options:

- ▶ Period Certain Payments – equal payments for a fixed period of 10 to 30 years, as chosen.
- ▶ Lifetime Income – equal payments will be made for the life of the Annuitant.
- ▶ Life Income with Guaranteed Period – equal payments will be made for the life of the Annuitant with a guaranteed period of 10, 15, 20, 25 or 30 years, as selected.
- ▶ Joint and Survivor Lifetime Income – equal payments will be made for the life of the Annuitant or the life of the Joint Annuitant, whichever is longer.
- ▶ Joint and Survivor Lifetime Income with Guaranteed Period – equal payments will be made for the greater of the lifetimes of the Joint Annuitants with a guaranteed period of 10, 15, 20, 25 or 30 years, as selected.



► Liquidity Provisions

Surrender Charge Durations	5, 7, 10 and 14 – year options (14–year option not available in all states Guaranty Income Life Insurance Company is approved in)
Surrender Charge Schedule May vary by state	

Contract year of surrender	1	2	3	4	5	thereafter
Surrender charge percentage	8%	7%	6%	5%	4%	0%
Surrender charge percentage for CA	7.8%	7.8%	6.95%	5.9%	4.9%	0%

Contract year of surrender	1	2	3	4	5	6	7	thereafter
Surrender charge percentage	9%	8%	7%	6%	5%	4%	3%	0%
Surrender charge percentage for CA	7.8%	7.8%	6.95%	5.9%	4.9%	3.8%	2.7%	0%

Contract year of surrender	1	2	3	4	5	6	7	8	9	10	thereafter
Surrender charge percentage	12%	12%	11%	11%	10%	9%	8%	7%	6%	4%	0%
Surrender charge compact	9.2%	8.25%	7.25%	6.5%	5.5%	4.5%	3.5%	2.5%	1.5%	0.5%	0%
Surrender charge percentage for CA for 9–year contract	7.8%	7.8%	6.95%	5.9%	4.9%	3.8%	2.7%	1.55%	0.5%	0%	0%

Contract year of surrender	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Surrender charge percentage	14%	14%	12%	12%	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%

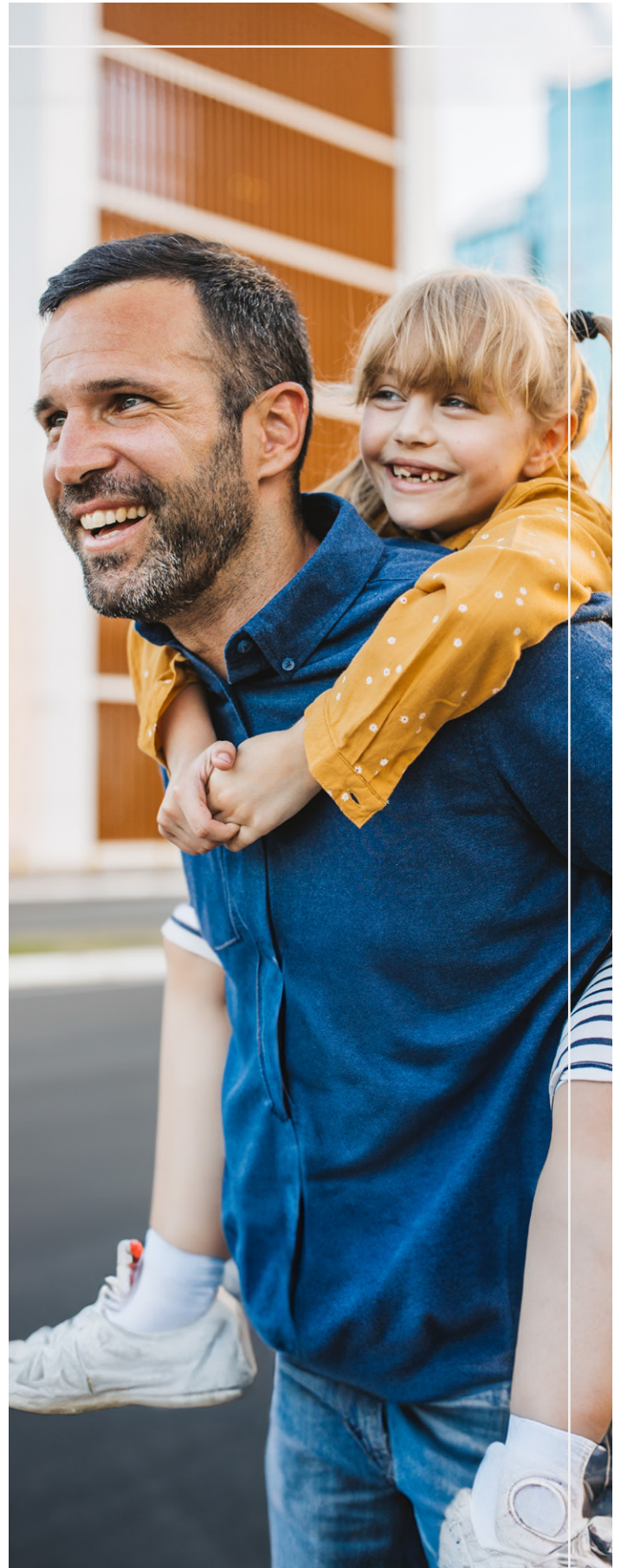
Visit with a licensed professional to review your financial goals and discuss if the Guaranty Growth Builder® Fixed Indexed Annuity may be a good fit with your overall financial plan.

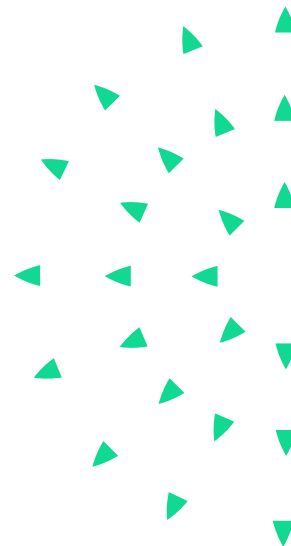
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A fixed indexed annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance. Guaranty Growth Builder® is issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product and rider availability may vary by state. Please read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as it is generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Policy form 21-GI-FIA03.

Not FDIC/NCUA insured – Charges may apply – Not bank/CU guaranteed
– Not a deposit – Not insured by any federal agency





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