

	ANNUICARE®10	ANNUICARE®7	ANNUICARE®5
PRODUCT	FlexPlus Deferred Annuity		
MAX ISSUE AGE	79	85	85
PENALTY-FREE WITHDRAWAL	<ul style="list-style-type: none"> • 100% of Accumulated Interest • Minimum interest payment of \$200 (Each \$1 withdrawn reduces LTC benefit by \$3) 		
SURRENDER CHARGES	9, 8, 7, 6, 5, 5, 4, 3, 2, 1, 0% (8, 7, 6, 6, 5, 4, 3, 2, 1, 0, 0% IA Only)	8, 7, 6, 5, 5, 4, 3, 0%	8, 7, 6, 5, 4, 0%
PRODUCT DESCRIPTION	Tax-Deferred Annuity with an asset-based Long-Term Care Rider benefit		
CONTRIBUTIONS	<ul style="list-style-type: none"> • Minimum \$36,500 for Non-Qualified, \$50,000 for Qualified (must be at least age 59 ½) • \$600,000 max without company approval & Large Case Questionnaire GI576F (05.2019) 		
INTEREST RATES	Please refer to the current Interest Rate Bulletin		
DEATH BENEFIT	Balance of annuity value with accumulation upon death of policyholder		
LTC BENEFIT	<ul style="list-style-type: none"> • Three times the accumulated annuity value for Home Health Care, Homemaker Services, Hospice Services, Personal Care Services, Assisted Living Facility Care, Alternative Care Services, Nursing Home Care and Respite Care. Adult Day Care at 50% of Daily Maximum (includes Foster Care in OR). • This Tax-Qualified LTC benefit reimburses expenses after 90-day elimination period. Not a Partnership LTC. Benefits come from the annuity value first. 		
LTC BENEFIT TRIGGERS	The insured must be certified by a Licensed Healthcare Practitioner as: being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer's Disease.		
MAXIMUM DAILY BENEFIT	Annuity Value divided by 730 days (2 years)		
LTC BENEFIT PERIOD	Minimum of six years—the Maximum Daily Benefit and depletion of the bucket of funds determines the benefit period.		
LTC PREMIUM	Specified percentage of Annuity Value based on policyholder's issue age, deducted monthly. Refer to the Annuicare® Marketing Guide for premium rates by issue age.		
INFLATION PROTECTION	<ul style="list-style-type: none"> • As annuity value increases the LTC benefits increase automatically. • If annual earned interest is less than 5%, the difference can be added as new annuity premium, within 30 days following each anniversary in order to increase the value and LTC benefits. No evidence of insurability required. 		
TELE-UNDERWRITING	Telephone interview process provides underwriting notification at end of interview (takes approximately 20 minutes). No para-med or medical records ordered.		
STATE APPROVALS	AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY		
CHARGEBACKS	100% for Free Look Cancellation, Surrender within 6 months of issue, Death within 6 months of issue 50% death within 7-12 months of issue		
FORMS & DISCLOSURES	State specific Annuicare® application kits are available at: gilico.com/pre-sales-documents/?password=core19 . You may also email sales@gilico.com to request kits.		
EDUCATION	Many states require a specific license type and completion of LTC and Annuity education prior to soliciting LTC sales. Please check "State Long-Term Care Appointment Requirements" on GILICO.com for your state or call our Business Partner Specialists at 800.535.8110 prior to solicitation.		

Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value. This information is subject to change and is for producer use only- not approved for public distribution.