

## February 01, 2024 CREDITING RATES

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands Guaranty Rate Lock current minimum interest guarantee is 0.50%		
MVA Plans*	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	5.20%	5.30%	5.30%
4-Year	100	4.90%	5.00%	5.00%
5-Year	100	5.25%	5.35%	5.35%
6-Year	90	4.90%	5.00%	5.00%
7-Year	90	4.90%	5.00%	5.00%
8-Year	90	4.90%	5.00%	5.00%
9-Year	90	4.90%	5.00%	5.00%
10-Year	90	4.90%	5.00%	5.00%

For Multi-Year Guaranteed Annuities issued Jan. 1 through June 30, 2024, these rates apply through the life of the contract:

•Guaranteed Minimum Cash Surrender Value Rate of 2.75% applies to 87.5% of the premium.

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WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	155.00%
S&P 500® 5 YEAR	Annual Point-to-Point Par Rate	50.00%
	Annual Point-to-Point Cap	11.00%
	Monthly Sum Cap	3.50%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	160.00%
S&P 500® 7 YEAR	Annual Point-to-Point Par Rate	55.00%
	Annual Point-to-Point Cap	11.65%
	Monthly Sum Cap	3.50%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	160.00%
S&P 500® 10 YEAR (no bonus)	Annual Point-to-Point Par Rate	55.00%
	Annual Point-to-Point Cap	12.00%
	Monthly Sum Cap	3.50%
Horizon Ascend 5%® Index	Annual Point-to-Point Par Rate	120.00%
S&P 500® 10 YEAR (with 5% Premium Bonus)	Annual Point-to-Point Par Rate	45.00%
	Annual Point-to-Point Cap	10.75%
	Monthly Sum Cap	3.50%
Fixed Rate		5.25%

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

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

For Fixed Indexed Annuities issued Jan. 1 through June 30, 2024, these rates apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.75% applies to 87.5% of the premium.
- Fixed Interest Renewal Rate of 2.75% applies to fixed rate funds through the life of the contract.

The Horizon Ascend 5%™ Index is a trademark of Horizon Investments®, LLC ("Horizon") and has been licensed for use for certain purposes by or on behalf of the annuity. The Index is the exclusive property of Horizon and is made and compiled without regard to the needs, including, but not limited to, the suitability needs, of Guaranty Income Life Insurance Company, the annuity, or the annuity contract owners. The annuity is not sold, sponsored, endorsed or promoted by Horizon or any other party involved in, or related to, making or compiling the Index.

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 ("SPDJI") 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 60-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.