

Liberty Bankers Enhanced MYGA RATES

9 Years	7 Years	5 Years	3 Years
3.00%	2.90%	2.80%	2.15%
30.48% After 9 Years	22.15% After 7 Years	14.81% After 5 Years	6.59% After 3 Years
2.75% Commission	2.50% Commission	2.50% Commission	2.00% Commission

Guggenheim rates drop! - Preserve Multi-Year Guaranteed Annuity

Guarantee Period	3-Year	4-Year	10-Year
Low Band \$10K–\$250K	2.00%	2.30%	3.00%
High Band \$250K+	2.10%	2.40%	3.10%
Commission (0-80)	1.00%	2.00%	3.25%

10% Free Withdrawals
Full Death Benefit

3.00%

Guaranteed For 5 Years

3.10%

Guaranteed For 7 Years

3.20%

Guaranteed For 10 Years



California & Florida
Rates are 0.10% lower &
include a full death benefit.

CALL 800-373-9697 FOR ILLUSTRATIONS, CONTRACTING & SUPPORT.

Bankers Elite 9

A Single Premium Deferred Annuity
Arizona policy form BankersElite-0112-AZ

A Fixed Annuity Demonstration Prepared for

Sample Client

Prepared by

Agent FSD Insurance Services, Inc

This is a demonstration only. This demonstration is not intended to predict actual performance. Interest rates or values that are set forth in this demonstration are not guaranteed except for those items clearly labeled as guaranteed.

Please review the entire Disclosure Document provided with this demonstration and the Buyer's Guide provided with your Annuity for more detailed information. This demonstration is for illustrative purposes and is not part of the annuity contract. This demonstration must be accompanied by the Product Disclosure.

Liberty Bankers Life Insurance Company
1605 LBJ Freeway
Suite 700
Dallas, Texas 75234

Bankers Elite 9
Single Premium Deferred Annuity

Annuitant: Sample Client	Initial Guaranteed Interest Rate:	3.00%
Age: 60, M	Guaranteed for:	9 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate:	1.00%
State of Residence: Arizona		

IMPORTANT TERMS USED IN THIS DEMONSTRATION

DEMONSTRATION: This demonstration is neither the actual annuity contract nor a part of the contract. It is intended to illustrate how the annuity might perform based on the interest rate and premium assumptions used. The actual contract, when issued, may differ from what is illustrated. In that event, the terms of the actual contract will prevail.

INTEREST RATE: The Company credits interest to the annuity value at a rate, when compounded daily, arrives at the effective annual yield. All interest rates used in this demonstration are stated as an effective annual yield.

MINIMUM GUARANTEED INTEREST RATE: Each year after the Initial Guarantee Period, the minimum guaranteed interest rate can vary from year to year. The minimum guaranteed interest rate is calculated each Contract Year after the Initial Guarantee Period by using the average of the five-year Constant Treasury Rate for each business day starting with October 15th of the preceding calendar year and ending with December 15th of the preceding calendar year, less one hundred twenty-five basis points, then rounded to the nearest 120th of 1%. This rate will not exceed 3% nor fall below 1%.

ACCUMULATED VALUES:

- **Projected Accumulated Value:** The values illustrated are projections only and are not guaranteed beyond the initial rate guarantee period shown above. The values are based on the anticipated premium, accumulated at the initial rate shown above. The projected values assume that the non-guaranteed elements will not change. It is likely that they WILL change and actual values will be higher or lower than those in this demonstration, but they will not be less than the contractually guaranteed minimums.
- **Guaranteed Accumulated Value:** These values are based on the anticipated premium accumulated at the initial guaranteed rate and initial guarantee period shown above and the minimum guaranteed interest rate shown above thereafter.

CASH SURRENDER VALUES: The Cash Surrender Value is the amount available should the annuity contract be surrendered. It is equal to the Accumulated Value, less any applicable surrender charges, any applicable Market Value Adjustment and any applicable premium tax. In no instance will the Cash Surrender Value be less than the minimum values required by the Standard Nonforfeiture Law for Deferred Annuities as defined by applicable state insurance law.

MARKET VALUE ADJUSTMENT: Upon a full surrender or a partial withdrawal in excess of any penalty-free amount, the Company will apply a Market Value Adjustment to the Accumulated Value. The Accumulated Value is adjusted either up or down based on (1) the difference between an external index when the premium was received and the index at the time of the withdrawal and (2) the time remaining to the end of the initial guarantee period shown above. The external index used is the Treasury Constant Maturity Series published by the Federal Reserve for the same duration as the length of time that Surrender Charges apply (see below). A Market Value Adjustment will not apply after the initial guarantee period nor will it ever cause the Cash Surrender Value to be less than the minimum values required by the Standard Nonforfeiture Law for Deferred Annuities as defined by applicable state insurance law.

This demonstration is not valid unless all pages are present.

Date prepared: 06/14/2021

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Bankers Elite 9
Single Premium Deferred Annuity

Annuitant: Sample Client	Initial Guaranteed Interest Rate:	3.00%
Age: 60, M	Guaranteed for:	9 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate:	1.00%
State of Residence: Arizona		

MINIMUM GUARANTEED CASH SURRENDER VALUE: The minimum value determined by the Standard Nonforfeiture Law for Deferred Annuities as determined by applicable state insurance law. It is the minimum amount available at the end of each year if you surrender your contract. The minimum is set by law. The amount you receive may be higher or lower than the Accumulated Value due to the application of any applicable surrender charges and/or Market Value Adjustment, but never lower than this minimum.

SURRENDER CHARGE: A Surrender Charge is imposed on any partial withdrawal in excess of any penalty-free amount or a full surrender. The Surrender Charge is a percentage of the amount subject to the charge. They are shown in the Product Disclosure and on the Table of Illustrated Values.

DEATH BENEFIT: The Death Benefit is equal to the Cash Surrender Value.

PARTIAL WITHDRAWAL: When permitted by law and after the contract has been in force for thirty (30) days, you may withdraw a portion of your policy value by making a partial surrender. ALL partial surrenders, including required minimum distributions from qualified retirement accounts, will be reduced by any applicable surrender charges and MVA. The amount of a partial surrender must be at least \$100. The remaining Accumulated Value after any partial surrender must be at least \$1,000. A 10% IRS penalty may apply to all amounts withdrawn before the owner reaches age 59-1/2.

ANNUITY PAYOUT OPTIONS: You may elect to have the proceeds of the annuity contract paid under a Payout Option. Once a Payout Option is chosen, you may not surrender your contract, nor will you have access to any values in your annuity other than any future income payments. You may select from the options listed in the annuity contract. Sample income payments are illustrated in the following table:

Year	Attained Age	Life Only	10 Years and Life thereafter
10	70	\$878.99	\$821.00

Bankers Elite 9
Single Premium Deferred Annuity

Annuitant: Sample Client	Initial Guaranteed Interest Rate: 3.00%
Age: 60, M	Guaranteed for: 9 Years
Anticipated Premium: \$100,000.00	Minimum Guaranteed Interest Rate: 1.00%
State of Residence: Arizona	

TABLE OF ILLUSTRATED VALUES

Year	End of Year Age	Beginning of Year Premium	End of Year Guaranteed Values Excluding MVA		End of Year Projected Values Excluding MVA		Minimum Guaranteed Cash Surrender Value
			Accumulated Value	Cash Surrender Value	Accumulated Value	Cash Surrender Value	
1	61	100,000.00	103,000.00	94,863.00	103,000.00	94,863.00	94,403.84
2	62	0	106,090.00	98,663.70	106,090.00	98,663.70	98,179.98
3	63	0	109,272.70	102,497.79	109,272.70	102,497.79	102,107.19
4	64	0	112,550.88	106,585.68	112,550.88	106,585.68	106,191.46
5	65	0	115,927.41	110,826.60	115,927.41	110,826.60	110,439.13
6	66	0	119,405.23	115,226.05	119,405.23	115,226.05	114,856.68
7	67	0	122,987.39	119,666.73	122,987.39	119,666.73	119,450.95
8	68	0	126,677.01	124,396.82	126,677.01	124,396.82	124,228.98
9	69	0	130,477.32	129,303.02	130,477.32	129,303.02	129,198.13
10	70	0	131,782.09	131,782.09	134,391.64	134,391.64	131,782.09

Surrender Charges: Year 1: 7.90%, Year 2: 7.00%, Year 3: 6.20%, Year 4: 5.30%, Year 5: 4.40%, Year 6: 3.50%, Year 7: 2.70%, Year 8: 1.80%, Year 9: 0.90%, Year 10+: 0.00%

Bankers Elite 9
Single Premium Deferred Annuity

HYPOTHETICAL MARKET VALUE ADJUSTMENT DEMONSTRATION

A Market Value Adjustment (MVA) may apply to amounts withdrawn or surrendered during the first 9 contract years. The MVA may result in either an increase or decrease in the amount withdrawn or surrendered. Generally, the MVA decreases the amount received when interest rates rise and increases it when interest rates fall.

The table below shows a hypothetical example of an increasing rate scenario. It assumes that the initial Treasury Constant Maturity Series rate is 2.25% and increases to 3.65% at the end of year 9.

End of Year	Guaranteed Accumulated Value	Guaranteed Cash Surrender Value Prior to MVA	Guaranteed Cash Surrender Value After MVA
1	103,000.00	94,863.00	94,713.48
2	106,090.00	98,663.70	98,336.00
3	109,272.70	102,497.79	102,107.19
4	112,550.88	106,585.68	106,191.46
5	115,927.41	110,826.60	110,439.13
6	119,405.23	115,226.05	114,856.68
7	122,987.39	119,666.73	119,450.95
8	126,677.01	124,396.82	124,228.98
9	130,477.32	129,303.02	129,303.02

The table below shows a hypothetical example of a decreasing rate scenario. It assumes that the initial Treasury Constant Maturity Series rate is 2.25% and decreases to 0.85% at the end of year 9.

End of Year	Guaranteed Accumulated Value	Guaranteed Cash Surrender Value Prior to MVA	Guaranteed Cash Surrender Value After MVA
1	103,000.00	94,863.00	94,783.38
2	106,090.00	98,663.70	98,585.50
3	109,272.70	102,497.79	102,479.71
4	112,550.88	106,585.68	106,660.99
5	115,927.41	110,826.60	111,000.85
6	119,405.23	115,226.05	115,474.83
7	122,987.39	119,666.73	119,933.84
8	126,677.01	124,396.82	124,592.36
9	130,477.32	129,303.02	129,303.02

It is important to note that these are hypothetical examples to illustrate how the MVA could affect the cash surrender value under increasing and decreasing rate scenarios. It is not intended to illustrate actual performance. Actual MVA adjustments will be based on actual future movements of the applicable Treasury Constant Maturity Series rate and cannot be predicted.

GUGGENHEIM LIFE AND ANNUITY

Prepared For
Sample Client

Prepared On
June 14, 2021

Prepared By
FSD Agent
Arizona

Preserve MYGA 10 Annuity Illustration

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Customer / Plan Information

Sample Client	Male, Age 60
Purchase Payment	\$100,000.00
Plan Type	Non-Qualified
Issue State	Arizona

Guggenheim Life and Annuity (DBA Guggenheim Life and Annuity Insurance Company in California) (Guggenheim Life), whose office is located at 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana, issues the Preserve Multi-Year Guarantee Annuity on form number GLA-MYGA-01(2011) or a variation of such. The Preserve Multi-Year Guarantee Annuity and/or certain features may not be available in all states. Guggenheim Life is not licensed in New York. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations such as, if applicable, varying surrender periods, surrender charges associated with early withdrawals and market value adjustments. Annuity contracts involve investment risk including possible loss of value. Guarantees are based on the claims-paying ability of Guggenheim Life. © 2016 Guggenheim Life and Annuity Company. All rights reserved. PMYGA-ILL-022017



About Your Illustration

Guggenheim Life and Annuity Company, or “Guggenheim Life” has prepared this illustration along with your financial professional, to help you decide whether the Preserve MYGA 10 Annuity is right for you.

Thank you for considering Preserve MYGA 10 Annuity

The Preserve MYGA 10 Annuity is a single premium deferred fixed annuity. An annuity is an insurance contract between a contract owner and a life insurance company. Product availability and features may vary, and some features may not be available in all states. Guggenheim Life is not licensed in New York.

Guarantees are backed by the financial strength and claims paying ability of Guggenheim Life. The purchase of an annuity is an important financial decision. You should have a full discussion with your Guggenheim Life agent before making any decisions.

Legal Notices

The contract illustrated is designed for accumulation of funds for future needs or retirement. Only holding this contract for a short period of time may not be in the buyer's best interest.

This illustration is not intended as a complete discussion of this annuity contract. In order to obtain a complete understanding, please read your annuity contract carefully. This illustration is not intended to be a substitute for the annuity contract. The terms of the annuity contract are controlling in all cases.

This contract contains annuity options which include Life and Joint Life contingent options. The income available under these options vary on your age and the date of your request.

This material is for informational or educational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or needs of any specific person. You should work with your agent to discuss your specific situation. In providing this information, Guggenheim Life is not acting as your fiduciary as defined by the Department of Labor.

Neither Guggenheim Life nor its representatives provide legal or tax advice. For legal or tax advice concerning your specific situation, please consult an attorney or tax professional.

Definitions and Key Terms

Guaranteed Rate The Guaranteed Minimum Rate is shown on the Declarations Page of your contract.

Account Value The account value equals the premium you pay into your annuity and any interest we credit. Withdrawals, surrender charges, and any other fees or charges, will decrease your account value dollar-for-dollar.

Market Value Adjustment When you make a withdrawal greater than the free withdrawal amount, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. The MVA is not applied to free withdrawals or death benefits.

Surrender Charge A surrender charge is applied to withdrawals in excess of the free withdrawal amount and full surrenders within the first 10 contract years, and is calculated according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10
	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%

At the end of each 10 year term you may withdraw any or all of your funds without an MVA or Surrender Charge or you may renew for another term. The MVA and Surrender Charge will apply for that subsequent term.

Free Withdrawals of Interest Additional free withdrawals are not allowed while taking Free Withdrawals of interest.

Surrender Value The surrender value equals the account value, plus / minus the market value adjustment that would apply on a surrender, and minus the surrender charge that would apply on a surrender. Your cash surrender value will never be less than the Minimum Guaranteed Contract Value.

PMYGA-ILL-022017

Contract Values

Here's how the Preserve MYGA 10 Annuity might look over the initial term.

Prepared By:	FSD Agent	Type of Funds:	Non-Qualified
Prepared For:	Sample Client Male, Age 60	Purchase Payment:	\$100,000.00

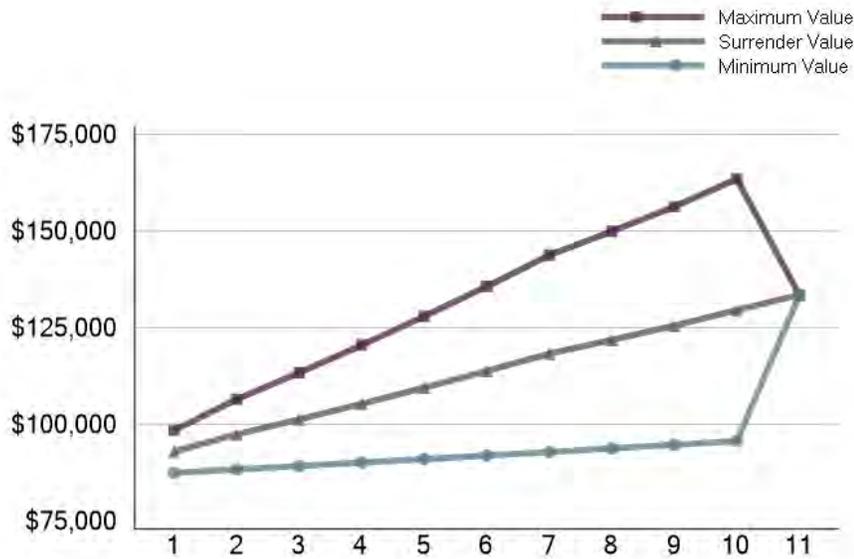
End of Contract Year	Age	Guaranteed Interest Rate	Interest Credited to Your Account	Withdrawals	Account Value	Surrender Value
1	61	3.00%	3,000	0	103,000	95,790
2	62	3.00%	3,090	0	106,090	100,343
3	63	3.00%	3,183	0	109,273	104,340
4	64	3.00%	3,278	0	112,551	108,486
5	65	3.00%	3,377	0	115,927	112,787
6	66	3.00%	3,478	0	119,405	117,249
7	67	3.00%	3,582	0	122,987	121,877
8	68	3.00%	3,690	0	126,677	125,533
9	69	3.00%	3,800	0	130,477	129,299
10	70	3.00%	3,914	0	134,392	133,482

At the end of each 10 year term you may withdraw any or all of your funds without an MVA or Surrender Charge or you may renew for another term. The MVA and Surrender Charge will apply for that subsequent term. The new term will be for the same period as the prior term, unless you choose a different term offered by Us.

The Surrender Values shown above do not include a Market Value Adjustment (MVA) which could increase or decrease the amount payable. Please see the MVA definition for further details.

Maximum MVA Impact on Surrender Value Projected on a Current Basis (Non-Guaranteed)

When you make a withdrawal greater than the free withdrawal amount, the amount you receive may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after you buy your annuity, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. The MVA is not applied to free withdrawals or death benefits. Since we cannot predict what the interest rate environment will be in the next 10 years, the graph shows you the highest and lowest amounts that are possible for a full surrender.





A Single Premium Deferred Annuity Illustration

**Personal Choice Multi Year Guarantee Annuity
5-Year Guarantee Period**

Designed for
Sample Client

Presented by
Sentinel Security Life Insurance Company
Administrative Office
P.O. Box 27248
Salt Lake City, UT 84127-0248
www.sslco.com

June 14, 2021



Sentinel Security Life Insurance Company

Policy Illustration Explanation
Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Sample Client, Male, Age 60

Initial & Renewal Guarantee Periods

This illustration assumes that the initial guarantee period is 5 years. During the last 30 days before the end of a guarantee period, you can choose to continue your contract for another guarantee period that can be different from the preceding one. This illustration assumes that each renewal period is for the same period as the initial. The new guarantee period cannot extend beyond the maturity date.

Contract Value

The contract value equals the single premium plus interest credited less any withdrawals or surrender charges. The current cash values illustrated are accumulated at 3.00% in all years. During the 5-year guarantee period, the current rate is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at 1.00%. During renewal guarantee periods, a new guaranteed interest rate will be in effect. The interest rate is guaranteed never to go below 1.00%.

Cash Surrender Values

A surrender charge is taken on partial withdrawals or full surrenders during any surrender charge period. The surrender charge is the partial withdrawal amount or the contract value (for full surrenders) multiplied by the market value adjustment, multiplied by the surrender charge percentages shown below. Surrender charge calculations may be affected by the addition of riders.

Surrender Schedule:

Year 1	8%	Year 4	6%	Year 7	5%	Year 10	5%
Year 2	8%	Year 5	5% *	Year 8	5%		
Year 3	7%	Year 6	5%	Year 9	5%		

Surrender charges during renewal periods: 5% * all years

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges.



Sentinel Security Life Insurance Company

Policy Illustration Explanation
Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Sample Client, Male, Age 60

Market Value Adjustment

Selling an investment security before its due date can result in an unanticipated gain or loss in value. That gain or loss affects the value of the annuity. Accordingly, the market value adjustment (MVA) is a factor by which the contract value and/or partial withdrawal amounts are adjusted during any surrender charge period to reflect such gain or loss. The MVA is based on the constant maturity treasury (CMT) rate appropriate for the guarantee period. The values in this illustration do not reflect the MVA.

Riders

This illustration contains no riders.



Sentinel Security Life Insurance Company

Policy Illustration Explanation

Personal Choice Multi Year Guarantee Annuity - Form SSLANPOL11-AZ

Designed for: Sample Client, Male, Age 60

Single Premium: \$100,000

Year	Age	Guaranteed - 1.00%			Current - 3.00%			Surrender Charge Percentage
		Interest Rate	Contract Value	Cash Surrender Value ±	Interest Rate	Contract Value	Cash Surrender Value ±	
1	61	3.00%	103,000.00	94,760.00	3.00%	103,000.00	94,760.00	8%
2	62	3.00%	106,090.00	97,602.80	3.00%	106,090.00	97,602.80	8%
3	63	3.00%	109,272.70	101,623.61	3.00%	109,272.70	101,623.61	7%
4	64	3.00%	112,550.88	105,797.83	3.00%	112,550.88	105,797.83	6%
5 *	65	3.00%	115,927.41	115,927.41	3.00%	115,927.41	115,927.41	0%
6	66	1.00%	117,086.68	111,232.35	3.00%	119,405.23	113,434.97	5%
7	67	1.00%	118,257.55	112,344.67	3.00%	122,987.39	116,838.02	5%
8	68	1.00%	119,440.13	113,468.12	3.00%	126,677.01	120,343.16	5%
9	69	1.00%	120,634.53	114,602.80	3.00%	130,477.32	123,953.45	5%
10 *	70	1.00%	121,840.88	121,840.88	3.00%	134,391.64	134,391.64	0%
11	71	1.00%	123,059.29	116,906.33	3.00%	138,423.39	131,502.22	5%
12	72	1.00%	124,289.88	118,075.39	3.00%	142,576.09	135,447.29	5%
13	73	1.00%	125,532.78	119,256.14	3.00%	146,853.37	139,510.70	5%
14	74	1.00%	126,788.11	120,448.70	3.00%	151,258.97	143,696.02	5%
15 *	75	1.00%	128,055.99	128,055.99	3.00%	155,796.74	155,796.74	0%
16	76	1.00%	129,336.55	122,869.72	3.00%	160,470.64	152,447.11	5%
17	77	1.00%	130,629.92	124,098.42	3.00%	165,284.76	157,020.52	5%
18	78	1.00%	131,936.22	125,339.41	3.00%	170,243.30	161,731.13	5%
19	79	1.00%	133,255.58	126,592.80	3.00%	175,350.60	166,583.07	5%
20 *	80	1.00%	134,588.14	134,588.14	3.00%	180,611.12	180,611.12	0%

Contract values are as of the end of the policy year.

± The cash surrender values do not reflect a market value adjustment. In no event will your cash surrender value be less than the minimum described in the contract.

* During the last 30 days before the end of any guarantee period, the contract can be surrendered with no market value adjustment or surrender charges. However, surrender of the contract at any time prior to the final 30 days of the guarantee period will result in a market value adjustment and surrender charge.

During the initial 5-year guarantee period, the current rate of 3.00% is guaranteed. Thereafter, the guaranteed contract values illustrated are accumulated at minimum guaranteed interest rate of 1.00%.

The values in the current columns assume that the current scale for interest credited will remain unchanged for all years shown. This is not likely to occur, and results may be more or less favorable. A new guaranteed interest rate will be in effect during renewal guarantee periods.

This illustration does not reflect any applicable state premium taxes.

Guaranty Rate Lock™ Multi-Year Guaranteed Annuity		Premium Bands 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	1.90%	1.90%	2.00%
4-Year	100	1.95%	1.95%	2.05%
5-Year	100	2.30%	2.40%	2.50%
6-Year	90	2.35%	2.35%	2.45%
7-Year	90	2.55%	2.55%	2.65%
8-Year	90	2.65%	2.65%	2.75%
9-Year	90	2.90%	2.90%	3.00%
10-Year	90	2.90%	2.90%	3.00%
Non-MVA Plans	Maximum Age	\$10,000 - 99,999	\$100,000 - 249,999	\$250,000+
3-Year	100	1.65%	1.65%	1.75%
4-Year	100	1.70%	1.70%	1.80%
5-Year	100	2.05%	2.15%	2.25%
6-Year	90	2.10%	2.10%	2.20%
7-Year	90	2.30%	2.30%	2.40%
8-Year	90	2.40%	2.40%	2.50%
9-Year	90	2.65%	2.65%	2.75%
10-Year	90	2.65%	2.65%	2.75%
Flexible Premium Plans	Maximum Age	Rate		Notes
FlexPlus 5	79	2.15%		Guaranty, AnnuCare & FlexPlus floor rate: 1.00%
FlexPlus 7	79	2.30%		
FlexPlus 10	79	2.45%		
Annuity / LTC Combo Plans	Maximum Age	Rate		* Multi-year rates guaranteed through the stated period for the following plans: Guaranty 4, 6 and 8.
AnnuCare®5	85	2.15%		
AnnuCare®7	85	2.30%		
AnnuCare®10	79	2.45%		
Single Premium Plans	Maximum Age	Rate		Effective 10/1/2020: AnnuCare 4, 6 and 8 are no longer available.
Guaranty 4 (CA only)	100	1.75%		
Guaranty 6 (CA only)	90	2.10%		
Guaranty 8 (CA only)	79	2.20%		

WealthChoice Fixed Indexed Annuity		New Money Rate*
Index	Crediting Method	
Horizon Ascend 5%® Index S&P 500® Price Return Options 5 YEAR	Annual Point-to-Point Par Rate	70.00%
	Annual Point-to-Point Par Rate	20.00%
	Annual Point-to-Point Cap	4.50%
	Monthly Sum Cap	1.00%
Horizon Ascend 5%® Index S&P 500® Price Return Options 7 YEAR	Annual Point-to-Point Par Rate	80.00%
	Annual Point-to-Point Par Rate	22.00%
	Annual Point-to-Point Cap	5.00%
	Monthly Sum Cap	1.00%
Horizon Ascend 5%® Index S&P 500® Price Return Options 10 YEAR (no bonus)	Annual Point-to-Point Par Rate	100.00%
	Annual Point-to-Point Par Rate	25.00%
	Annual Point-to-Point Cap	4.00%
	Monthly Sum Cap	1.25%
Horizon Ascend 5%® Index S&P 500® Price Return Options 10 YEAR (with Premium Bonus)	Annual Point-to-Point Par Rate	60.00%
	Annual Point-to-Point Par Rate	15.00%
	Annual Point-to-Point Cap	3.00%
	Monthly Sum Cap	1.00%
Fixed Rate		1.50%

*Rates may not be applicable to existing policy renewals.

WealthChoice available in all states excluding: AK, DE, HI, ME, MN, NY, SD

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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.

New enhanced Milestone MYGA rates from an A- rated carrier, effective April 8, 2021

Help your clients increase their retirement savings with Sagicor’s Milestone MYGA single premium deferred fixed annuity, offering:

- **Guaranteed rates for 3, 4, 5, 6 or 7 years¹**
- 10% penalty-free withdrawals beginning contract-year two
- Issue up to age 90

Check out Sagicor’s new 5-Year guaranteed rates

National Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	1.95%	2.00%	2.55%	2.40%	2.50%
\$50,000+	1.40%	1.50%	2.15%	2.25%	2.30%
\$15,000+	1.00%	1.00%	1.70%	1.80%	1.85%

California Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	1.90%	1.95%	2.50%	2.35%	2.45%
\$50,000+	1.35%	1.45%	2.10%	2.20%	2.25%
\$15,000+	0.95%	0.95%	1.65%	1.75%	1.80%

Florida Rates

Premium Levels	3-Year*	4-Year*	5-Year*	6-Year*	7-Year*
\$100,000+	1.90%	1.95%	2.55%	N/A	2.50%
\$50,000+	1.40%	1.45%	2.15%	N/A	2.30%
\$15,000+	1.00%	0.95%	1.70%	N/A	1.85%

¹6-Year guaranteed rates not available in FL, DC, DE, ND & SD.

*Years referenced are contract-year terms. Interest rates current as of April 8, 2021. Rates subject to change.

Questions?

For more information about planning with Sagicor’s Milestone MYGA, please call the Producer Resource Center at **888-724-4267, ext. 4680**, or email PRC@SagicorLifeUSA.com.

Visit us online at SagicorProducer.com.

Products issued by Sagicor Life Insurance Company. Home Office: Scottsdale, AZ. Products not available in all states, and state variations may apply. Products may have limitations and restrictions including surrender charges. Current rates are subject to change at any time and at the discretion of the company. Contract Forms: ICC173008, 3008, 3008CA, 3008FL, 3008ND.

Sagicor is rated “A-” (Excellent) by A.M. Best Company (4th best out of 16 possible ratings), affirmed as of September 11, 2020. Rating based on the claims-paying ability of issuing insurer.

Insurance Professional Only. No Public Distribution.

MM-FLY0452 | April 6, 2021

June 1, 2021

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BANKERS ELITE SERIES

ENHANCED RATE / MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	2.15%	2.80%	2.90%	3.00%
Current Rate Guarantee:	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Renewal Rate Strategy:	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 9 Yrs
Minimum Guaranteed Rate[■]:	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.			
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90 <small>(75 in CA & FL)</small>	90 <small>(75 in CA & FL)</small>	85 <small>(70 in CA & FL)</small>	80 <small>(65 in CA & FL)</small>
Minimum Premium^{**}:	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	3 Yrs <small>7.9, 7.0, 6.2, 0% +/- MVA 1st 3 Yrs (No MVA in PA & MO)</small>	5 Yrs <small>7.9, 7.0, 6.2, 5.3, 4.4, 0% +/- MVA 1st 5 Yrs (No MVA in PA & MO)</small>	7 Yrs <small>7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 0% +/- MVA 1st 7 Yrs (No MVA in PA & MO)</small>	9 Yrs <small>7.9, 7.0, 6.2, 5.3, 4.4, 3.5, 2.7, 1.8, 0.9, 0% +/- MVA 1st 9 Yrs (No MVA in PA & MO)</small>
Penalty Free Withdrawals:	NO PENALTY FREE WITHDRAWALS FOR ANY REASON (INCLUDING RMDs) DURING SURRENDER CHARGE PERIOD; THEREAFTER, 100% LIQUID			
N Home & Disability Waiver:	No			
Death Benefit (Annuitant/Owner):	SURRENDER VALUE. Surviving spouses may elect to continue the policy as their own and avoid surrender charges. Non-spousal beneficiaries may reduce or avoid charges by deferring payment or taking a periodic income. CA Only: Death Benefit equals Accumulation Value for policies issued ages 65 and above. FL Only: Death Benefit equals Accumulation Value for policies issued at all ages.			
Suitability Comments:	Most suitable for those seeking higher rates; not needing liquidity, including RMDs, during initial rate guarantee period and desiring full liquidity and control after surrender charges expire. No automatic renewal of surrender charges! CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.			
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY			
Available through Capitol Life:	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			
Products NOT Available in:	DE, NY			
1st Yr Gross Commission (level 8)^{***}:	2.00% at all ages	2.25% at all ages	2.50% at all ages	2.75% at all ages

^{♦♦}The maximum premium without prior approval is \$500,000.

[■]The Minimum Guaranteed Rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.

^{***}CA & FL Only: For issue ages 65 or greater, 100% commission charge back in the event of death during the first policy year.

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BANKERS SERIES

MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers 3	Bankers 5	Bankers 5 Premier	Bankers 5 Premier Plus	Bankers 7	Bankers 7 Premier
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	2.00%	2.30%	2.60%	3.40% <small>2.40% Yrs 2-5</small>	2.45%	2.75%
Current Rate Guarantee:	3 Yrs	5 Yrs	5 Yrs	5 Yrs	7 Yrs	7 Yrs
Renewal Rate Strategy:	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 7 Yrs
Minimum Guaranteed Rate**:	1.00%*	1.00%*	1.00%*	1.00%*	1.00%*	1.00%*
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	90 <small>(85 in OK)</small>	85	85
Minimum Premium**:	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	3 Yrs 8, 7, 6% +/- MVA 1st 3 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 8, 7, 6, 5.5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	5 Yrs 8.1, 7.3, 6.4, 5.5, 4.5% +/- MVA 1st 5 Yrs <small>(No MVA in PA & MO)</small>	7 Yrs Ages 0-55: 12, 11, 10, 8, 6, 5, 4% Ages 56+: 8, 7, 6, 5, 4.5, 3.5, 2.5% +/- MVA 1st 7 Yrs <small>(No MVA in PA & MO)</small>	7 Yrs Ages 0-55: 12.4, 11.5, 10.5, 8.5, 6.5, 5.5, 4.5% Ages 56+: 8.1, 7.1, 6.1, 5.1, 4.5, 3.5, 2.5% +/- MVA 1st 7 Yrs <small>(No MVA in PA & MO)</small>
Penalty Free Withdrawals:	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
N Home & Disability Waiver***:	Yes	Yes	Yes	Yes	Yes	Yes
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Suitability Comments:	3 Yr MYG; MVA for 3 Yrs Only Liquid After 3 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	5 Yr MYG; MVA for 5 Yrs Only Liquid After 5 Yrs	7 Yr MYG; MVA for 7 Yrs Only Liquid After 7 Yrs	7 Yr MYG; MVA for 7 Yrs Only Liquid After 7 Yrs
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY	AR, AZ, CA, CO, CT, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY
Available through Capitol Life:	AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, ME, MI, MO, TX, VT	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT	AK, AL, DC, HI, ME, MI, MO, TX, VT	AK, DC, HI, MA, ME, MI, MO, TX, VT
Products Not Available In:	NY	NY	DE, NY	DE, NY	DE, NY	AL, DE, IA, NM, NY
1st Yr Gross Commission (level 8):	0-80: 2.00% 81-90: 1.00%	0-80: 3.25% 81-90: 1.50%	0-80: 2.00% 81-90: 0.40%	0-80: 2.00% 81-90: 0.40%	0-80: 4.00% 81-85: 2.00%	0-80: 2.15% 81-85: .45%

*The Minimum Guaranteed Rate for policies issued in 2021 will be 1.00%. **The maximum premium without prior approval is \$500,000. ***Available on nonqualified policies only.

■The Minimum Guaranteed Rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.
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TRADITIONAL

LIBERTY SERIES
FLEXIBLE / SINGLE PREMIUM ANNUITIES

SPIA

IMMEDIATE
ANNUITY

Features	Liberty Choice	Liberty Select
1st Year Rate: <small>(All interest rates are Annual Effective Yields)</small>	2.65% <small>(1.65% Base Rate Plus 1.00% 1st Year Bonus)</small>	3.30% <small>(1.80% Base Rate Plus 1.50% 1st Year Bonus)</small>
Current Rate Guarantee:	1 Yr	1 Yr
Renewal Rate Strategy:	Rate Determined Annually	Rate Determined Annually
Minimum Guaranteed Rate**:	1.00%	1.00%
Maximum Issue Age: <small>(Annuitant & Owner ALB)</small>	90 <small>(85 in OK)</small>	85
Minimum Premium**:	\$5,000 Single; \$100 Monthly Additions	\$5,000 Single; \$100 Monthly Additions
Use:	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>	Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	5 Yrs <small>8, 7, 6, 5, 4% +/- MVA 1st 5 Yrs</small>	7 Yrs <small>Ages 0-55: 12, 11, 10, 8, 6, 4, 2% Ages 56+: 8, 7, 6, 5, 4, 3, 2% +/- MVA 1st 7 Yrs</small>
Penalty Free Withdrawals:	Accum Interest Twice Yearly; OR Monthly Int if > \$100	Accum Interest Twice Yearly; OR Monthly Int if > \$100
N Home & Disability Waiver***:	Yes	Yes
Death Benefit (Annuitant/Owner):	Accumulation Value	Accumulation Value
Suitability Comments:	Accepts Additional Premiums	
Available through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY	
Available through Capitol Life:	Not Available	
Products NOT Available in:	AL, HI, NY	
1st Yr Gross Commission (level 8):	0-80: 4.00% 81-90: 2.00% Eligible for 25 BP Annual Trail	0-80: 5.50% 81-85: 2.50% Eligible for 25 BP Annual Trail

Income Annuity
Illustration
Term of Contract
N/A
N/A
100 Period Certain; 80 Life Contingent and/or Joint
\$25,000
Q or NQ <small>(not available as 403(b) or SIMPLE IRA)</small>
N/A
Period Certain: 5-30 Yrs Life Only or Life with Term Certain Joint & Survivor
No
None
Current payouts based on \$100,000 premium:
5 yr Term Certain: \$1,731 10 yr Term Certain: \$ 915 Life Only Male 65: \$ 526
AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NE, NH, NJ, NV, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WV, WI, WY
AK, AL, DC, HI, ME, MI, MO, TX, VT
NY
2.50% Life Only 2.00% Term Certain (5-9 Yrs) 2.50% Term Certain (10+ Yrs)

*The Minimum Guaranteed Rate for policies issued in 2021 will be 1.00%. **The maximum premium without prior approval is \$500,000. ***Available on nonqualified policies only.

■The Minimum Guaranteed Rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.
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FIXED INDEXED ANNUITIES

MODIFIED AND LIMITED SINGLE PREMIUM DEFERRED ANNUITIES

Features:	Summit Prime 5 Modified Single Premium	Summit Prime 7 Modified Single Premium	Summit Prime 10 Limited Flexible Premium	Summit Prime 10 Limited Flexible + Premium Bonus
Term:	5 Yrs	7 Yrs	10 Yrs	10 Yrs
Maximum Issue Age:	89 <small>(75 in FL)</small>	85 <small>(70 in FL)</small>	80 <small>(65 in FL)</small>	80 <small>(65 in FL)</small>
Premium Limits:	\$10,000 (NQ) or \$5,000(Q) - \$500,000*	\$10,000 (NQ) or \$5,000 (Q) - \$500,000*	\$10,000 (NQ) or \$5,000(Q) - \$500,000	\$10,000 (NQ) or \$5,000(Q) - \$500,000
Additional Premiums:	1st Year Only	1st Year Only	Allowed 1st 3 Years	Allowed 1st 3 Years
Interest Rate Crediting Strategies:				
Fixed Rate	2.00%	2.00%	2.00%	1.50%
S&P 500 [®]				
Annual Point to Point with Cap	4.40%	4.50%	4.50%	3.50%
Annual Point to Point with Participation Rate	20.00%	28.00%	30.00%	25.00%
Annual Monthly Average with Cap	4.60%	4.80%	5.15%	3.75%
Nasdaq-100 [®]				
Annual Point to Point with Cap	4.40%	4.50%	4.50%	3.50%
Annual Point to Point with Participation Rate	20.00%	28.00%	30.00%	25.00%
Annual Monthly Average with Cap	4.60%	4.80%	5.15%	3.75%
Guaranteed Minimum Interest on Fixed Account	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.00%.			
Guaranteed Minimum Surrender Value:	87.5% of premiums accumulated at 1%			
Reallocations:	Annually on anniversary			
Surrender Charges:	9,9,8,7,6,0%	9,9,8,7,6,5,4,0%	9,9,8,7,6,5,4,3,2,1,0%	9,9,8,7,6,5,4,3,2,1,0%
Death Benefit (Annuitant/Owner)	Accumulation Value	Accumulation Value	Accumulation Value	Accumulation Value
Market Value Adjustment:	5 Years	7 Years	10 Years	10 Years
Penalty Free Withdrawals:	10% of Accumulated Value after Yr 1			
Health Care Benefits**:	Nursing Home Confinement • Terminal Illness Diagnosis • Total Disability • Home Health Care 1st Year 10% of Accumulated Value, thereafter 50%			
5 x 5 Annuitization:	N/A	N/A	Available after 5 Years	
Premium Bonus Rider:	N/A	N/A	6% on 1st Year Premiums Only Vests over 10 years Recovery will apply to any withdrawals made during the 1st policy year Does not apply after the Surrender Charge period or upon death of Owner	
Product Availability:	ONLY THROUGH CAPITOL LIFE: All states, EXCEPT CA, DE, NY, RI			
1st Yr Gross Commission (level 8)	0-75: 3.75% 76-89: 2.00%	0-75: 5.50% 76-85: 4.50%	0-75: 7.00% 76-80: 5.00%	0-75: 7.00% 76-80: 5.00%

*Premium over \$500,00 requires prior approval of Jumbo Questionnaire. **Available on qualified and non-qualified policies.

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Interest Rates (Continued)

Rates as of May 19, 2021

SILAC SECURE SAVINGS™ Multi-Year Guaranteed Annuity with Built-in Flexibility

Product Feature	Secure Savings 2	Secure Savings 5
Rate Guarantee Period	2	5
Fixed Rate	1.75%	2.70%
5% Penalty Free Withdrawals	Included	Included
Accumulated Interest Withdrawals	Included	Included
Required Minimum Distributions	Included	Included
Death Benefit	Account Value	Account Value

SECURE SAVINGS™ *Elite* Multi-Year Guaranteed Annuity with Optional Flexibility

Product Feature	Secure Savings Elite 2	Secure Savings Elite 2-FL	Secure Savings Elite 5	Secure Savings Elite 5-FL
Rate Guarantee Period	2	2	5	5
Fixed Rate	2.15%	1.85%	2.95%	2.80%
Rate Reduction for Optional Riders:				
5% Penalty Free Withdrawals	0.06%	0.06%	0.06%	0.06%
Accumulated Interest Withdrawals	0.06%	0.06%	0.06%	0.06%
Required Minimum Distributions	0.10%	0.10%	0.10%	0.10%
Death Benefit	Cash Value	Account Value	Cash Value	Account Value

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ViStar Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	2.75%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	5.25%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	40%
S&P 500 Sector Rotator Daily RC2 5% Index ER	1-Year Pt-to-Pt w/ Participation	100%
S&P Economic Cycle Factor Rotator Index	1-Year Pt-to-Pt w/ Participation	100%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	110%

Highlander 7™ Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	2.75%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	40%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	5.00%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	105%

Highlander™ Fixed Indexed Annuity

Strategies

Fixed Rate	1-Year Fixed Rate	2.30%
S&P 500 Index	1-Year Pt-to-Pt w/ Participation	35%
S&P 500 Index	1-Year Pt-to-Pt w/ Annual Cap	4.25%
S&P MARC 5% Excess Return Index	1-Year Pt-to-Pt w/ Participation	95%

Preserve Multi-Year Guaranteed Annuity

Guaranteed Period Option	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Low Band Q-\$5,000 NQ- \$10,000-\$249,999	2.00%	2.30%	2.60%	2.65%	2.70%	2.75%	2.80%	3.00%
High Band \$250,000+	2.10%	2.40%	2.70%	2.75%	2.80%	2.85%	2.90%	3.10%

ProOption Multi-Year Guaranteed Annuity with Return of Premium

Guaranteed Period Option	1-Year	2-Year	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
5-Year	2.05%	2.15%	2.25%	2.35%	2.45%					
7-Year	2.05%	2.15%	2.25%	2.35%	2.45%	2.55%	2.65%			
10-Year	2.20%	2.30%	2.40%	2.50%	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%

The rates shown above will apply to applications received in the Home Office on or after the date in which a rate change becomes effective. We will hold previous rates if the signed application is received into the Home Office on the last business day prior to the rate change, by 5:00 pm EST. The previous rates will be held for up to 45 calendar days from the date the application is received. If the policy is not issued within 45 calendar days of the date received, current rates will be used.

Rates as stated are effective as of 06/01/2021 and guaranteed for the initial term.

Future rates are subject to change at the discretion of Guggenheim Life and Annuity Company, subject to the minimum guarantees.

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Guggenheim Life, whose office is located at 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana, issues the ViStar Fixed Indexed Annuity on form number GLA-INDEX-02, the Highlander Fixed indexed Annuity on form number GLA-INDEX-02, the Highlander 7 Fixed Indexed Annuity on form number GLA-INDEX-07M, and the Preserve and ProOption Multi-Year Guaranteed Annuities on form number GLA-MYGA-01, or variations of such. Product and/or certain features may not be available in all states. Guggenheim Life is not licensed in New York.

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SENTINEL SECURITY LIFE

INSURANCE COMPANY

MYGA & INDEX RATE SHEET
EFFECTIVE 06/01/2021

AGENT USE ONLY	Personal Choice	Personal Choice Plus+
Interest Rate Guarantees		
5 Years Fixed	All Other - 3.00% CA, FL - 2.90%* MN - 2.70%**	All Other - 2.70% CA, FL - 2.60%*
7 Years Fixed	All Other - 3.10% CA, FL - 3.00%* MN - 2.80%**	NA
10 Years Fixed	All Other - 3.20% CA, FL - 3.10%* MN - 2.70%**	NA
Indexing Strategy Caps		
Annual Point-to-Point	NA	4.10%
Monthly Averaging	NA	4.20%
Monthly Sum	NA	1.75%
Riders		
Optional Riders and Cost	Required Minimum Distribution - 0.16% interest reduction Preferred 10% Free Withdrawal - 0.08% interest reduction Terminal Illness/Nursing Home Care - 0.15% interest reduction 72(t) Free Withdrawal - 0.05% interest reduction Death Benefit Feature - 0.35% interest reduction* Accumulated Interest Withdrawal - 0.08% interest reduction	Required Minimum Distribution - 0.16% fee Preferred 10% Free Withdrawal - 0.08% fee Death Benefit Feature - 0.35% fee* Accumulated Interest Withdrawal - 0.08% fee

*Death Benefit Feature is required in California and Florida and is priced into the California and Florida rates.
All California and Florida contracts are issued with the Death Benefit Feature.

**Minnesota contracts do not include Market Value Adjustments (MVA).

All Owners 86-90 are required to purchase the Death Benefit Rider in all states except California and Florida.
Nursing Home Rider/Terminal Illness Rider Not Available in California, Florida, and Pennsylvania.

Interest rates as of June 1, 2021 and are subject to change without notice.

Quoted rates may vary due to state regulations and taxes.

Not all annuities and optional riders are available in all states.

	Summit Bonus Index	Guaranteed Income Annuity		Accumulation Protector Plus SM	
Premium Bonus	Base Contract - 7% With Income Rider - 8%	GLWB Rider:	8%*	Base Contract - 5% With Rate Enhancement Rider - 5%	
		Legacy Rider:	10% for issue ages under 71 5% for issue ages 71-80 3% for issue ages 81-85		
		Accum Rider:	10% for issue ages below 71 8% for issue ages 71-80 6% for issue ages 81-85		
Interest Rate Guarantees				No Rider	Rate Enhancement Rider
1st Year Fixed Rate	1.50%	1.00% (with subsequent purchase premium)		2.35%	3.20%
Current Rate Guarantee	1 Yr	2 Yrs		1 Yr	1 Yr
Other Guarantees	NA	NA		***The Participation Rates for the Credit Suisse Momentum Index One-year point-to-point and Two-year point-to-point crediting strategies are guaranteed for 10 years from the annuity issue date, provided that Sentinel Security Life Insurance Company continues to have access to the Credit Suisse Momentum Index.	
Indexing					
Index/Benchmark	S&P 500 [®]	LIBOR		S&P 500 [®] and Credit Suisse Momentum Index	
Trigger Rate	NA	NA		No Rider	Rate Enhancement Rider
Participation Rates	NA	65%	Credit Suisse Momentum Index 1 Year with Trigger Rate	4.00%	5.50%
			Credit Suisse Momentum Index 1 Year Point-to-Point with Participation Rate***	100%	140%
			Credit Suisse Momentum Index 2 Year Point-to-Point with Participation Rate***	150%	200%
			Credit Suisse Momentum Index 3 Year Point-to-Point with Participation Rate	180%	250%
			S&P 500 [®] 1 Year Point-to-Point with Participation Rate	30%	38%
Caps	Annual Point-to-Point Cap: 2.50% Monthly Averaging Cap: 2.50% Daily Averaging Cap: 2.50% Monthly Sum Cap: 1.10%	NA	S&P 500 [®] 2 Year Point-to-Point with Participation Rate	42%	55%
			S&P 500 [®] 1 Year Point-to-Point with Cap Rate	4.80%	6.00%
Riders					
Optional Riders and Cost	Income Rider - 1.05% fee	GLWB Rider:	1.25% fee years 1-5 1.60% fee years 6-10	Rate Enhancement Rider: 0.95% fee	
		Legacy Benefit Rider:	1.25% fee years 1-5 1.60% fee years 6-10		
		Accumulation Rider:	No fee		

*Credited to Income Account only

Interest rates as of June 1, 2021 and are subject to change without notice.
Quoted rates may vary due to state regulations and taxes.
Not all annuities and optional riders are available in all states.