

PREPARED FOR

Sample Client

PREPARED ON

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WealthChoice G Series Annuity

Hypothetical Illustration

TABLE OF CONTENTS

» About This Illustration	2
» Illustration Assumptions	3
» Guaranteed Values	4
» Hypothetical Values	5
» Account Interest Details	6
» Comparative Index Crediting	7
» Market Value Adjustment (MVA)	8
» Key Product Terms	9
» Disclosures	12

ABOUT THE WEALTHCHOICE G SERIES ANNUITY

The WealthChoice G Series is a modified single premium fixed indexed deferred annuity.

An annuity is a long-term retirement savings product that can help protect you from outliving your money. It is a contract between you and an insurance company. In exchange for your premium, the insurance company agrees to provide certain benefits.

A fixed indexed annuity earns interest, in part, based on changes in an underlying index. Contract values may be affected by an external index (or indices); however, this contract does not directly participate in any stocks, bonds, or equity investments. The value of a fixed indexed annuity will not be less than the guaranteed minimum cash surrender value specified in the contract.

The WealthChoice G Series provides for a stream of income (either for a certain period or for the rest of your life) at the maturity date. Additionally, the income rider can provide a guaranteed annual withdrawal percentage for the rest of your life, even after your Accumulation Value is exhausted.

Product availability and features may vary, and some features may not be available in all states. GILICO only offers the WealthChoice G Series in states where it is duly authorized. This annuity contract is issued under form series ICC19-GI-FIA02 and state variations thereof.

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

ABOUT THIS ILLUSTRATION

The purpose of this illustration is to show how the features of the WealthChoice G Series annuity work.

This is a hypothetical illustration. The benefits and values set out in this illustration are NOT guaranteed, except for those items clearly labeled as guaranteed. The assumptions on which this illustration is based are subject to change. The guaranteed and non-guaranteed (current) elements used in this illustration are as of the date this illustration is prepared. These elements may change before we issue your contract.

This illustration assumes sample index performance will repeat and the non-guaranteed (current) elements of the contract, such as caps, participation rates, and fixed interest rates, will not change. It is likely that such performance will not repeat, the non-guaranteed elements will change, and the actual values will be higher or lower than those in this illustration, but will not be less than the minimum guarantees.

The values in this illustration are not guarantees or even estimates of the amounts you can expect to receive. Please review the entire Disclosure Summary and Buyer's Guides provided with your contract for more detailed information.

In some states, illustrations will include an indexed strategy only if the applicable index has been in existence for at least 10 calendar years.

ABOUT GILICO

Guaranty Income Life's reputation was built on 3 basic principles: service, experience and innovation since 1926.

In addition to our commitment of growing your retirement savings, we offer unique approaches to enjoying enhanced market growth without risk. Guaranty Income offers consumer-focused products and services to help you and your family meet your savings and income goals, now and in the future.

Guaranty Income Life Insurance Company was founded in 1926 and is a Legal Reserve Insurance Company which is required to maintain reserves equal to or greater than the guaranteed values in your contract.

CLIENT INFORMATION	
Issue State	California
Ownership Type	Single
Owner Age	60

PREMIUM	
Single Premium	\$100,000
Tax Type	Non-Qualified

PRODUCT	
Surrender Charge Duration	7 Year
GLWB Rider	No

WITHDRAWALS	
Annual Withdrawals	No Withdrawals

INTEREST CREDITING OPTION	ALLOCATION	PREMIUM ALLOCATED	TYPE	CURRENT
1-year Point-to-Point Cap - S&P 500® Price Return Index	100%	\$100,000	Annual Cap	5.00%

Basic Assumptions - The inputs selected in this hypothetical illustration are listed above. All rates shown are current as of the date this Illustration was prepared and are subject to change. Withdrawals are assumed to occur at the beginning of the year and do not reflect any Surrender Charges or Market Value Adjustments (MVA) that may apply. The Cash Surrender Values do not include any MVA, which may increase or decrease your final value, but will never reduce the value below the Guaranteed Minimum Cash Surrender Value.

Guaranteed Values Table - For the Guaranteed Values we assume the Fixed Account will earn the minimum guaranteed interest rate in effect on the date of the illustration each year and each Indexed Account will earn 0.00% for each indexed term.

Hypothetical Values Tables - For the Hypothetical Values we assume the Fixed Account will earn the current fixed rate shown above. Each Indexed Account will earn interest credits using current caps and/or participation rates shown above and the actual performance of the underlying index during the most recent 10 calendar years. In all later years we repeat the index performance from the first 10-year period.

- Values for the S&P 500® Price Return Indexed Accounts are based on the historical values of the S&P 500® Price Return Index.
- Values for the Horizon Ascend 5%™ Indexed Account are based on historical and back-tested values of the Horizon Ascend 5%™ Index. The launch date of this index was December 17, 2020. For more information, visit www.horizonascend.com and search keyword HZIASC5.

GUARANTEED VALUES

This table shows the guaranteed contract values at the end of each contract year until maturity.

Annual Effective Rate[†] 0.00%

End of Year	Owner Age	Interest Credited	Rider Fees	Withdrawals	Rider Benefit	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Cash Surrender Value
1	61	-	-	-	-	\$100,000	\$92,215	\$88,375
2	62	-	-	-	-	\$100,000	\$92,890	\$89,259
3	63	-	-	-	-	\$100,000	\$93,835	\$90,151
4	64	-	-	-	-	\$100,000	\$94,825	\$91,053
5	65	-	-	-	-	\$100,000	\$95,770	\$91,963
6	66	-	-	-	-	\$100,000	\$100,000	\$92,883
7	67	-	-	-	-	\$100,000	\$100,000	\$93,812
8	68	-	-	-	-	\$100,000	\$100,000	\$94,750
9	69	-	-	-	-	\$100,000	\$100,000	\$95,697
10	70	-	-	-	-	\$100,000	\$100,000	\$96,654
11	71	-	-	-	-	\$100,000	\$100,000	\$97,621
12	72	-	-	-	-	\$100,000	\$100,000	\$98,597
13	73	-	-	-	-	\$100,000	\$100,000	\$99,583
14	74	-	-	-	-	\$100,000	\$100,000	\$100,579
15	75	-	-	-	-	\$100,000	\$100,000	\$101,585
16	76	-	-	-	-	\$100,000	\$100,000	\$102,601
17	77	-	-	-	-	\$100,000	\$100,000	\$103,627
18	78	-	-	-	-	\$100,000	\$100,000	\$104,663
19	79	-	-	-	-	\$100,000	\$100,000	\$105,710
20	80	-	-	-	-	\$100,000	\$100,000	\$106,767
30	90	-	-	-	-	\$100,000	\$100,000	\$117,937
40	100	-	-	-	-	\$100,000	\$100,000	\$130,276
50	110	-	-	-	-	\$100,000	\$100,000	\$143,905
56	116	-	-	-	-	\$100,000	\$100,000	\$152,758

[†] Annual Effective Rate over first 10 years.

HYPOTHETICAL VALUES

This table shows the hypothetical non-guaranteed contract values at the end of each contract year until maturity. **The values in this table are NOT guaranteed.** See page 4 for guaranteed values based on guaranteed elements.

Annual Effective Rate[†] 3.63%

End of Year	Owner Age	Interest Credited	Rider Fees	Withdrawals	Rider Benefit	Accumulation Value	Cash Surrender Value	Guaranteed Minimum Cash Surrender Value
1	61	\$1,544	-	-	-	\$101,544	\$93,626	\$88,375
2	62	\$5,077	-	-	-	\$106,621	\$99,000	\$89,259
3	63	\$5,331	-	-	-	\$111,952	\$105,014	\$90,151
4	64	\$5,598	-	-	-	\$117,550	\$111,435	\$91,053
5	65	-	-	-	-	\$117,550	\$112,578	\$91,963
6	66	\$5,878	-	-	-	\$123,428	\$119,407	\$92,883
7	67	\$6,171	-	-	-	\$129,599	\$126,668	\$93,812
8	68	-	-	-	-	\$129,599	\$129,599	\$94,750
9	69	\$6,480	-	-	-	\$136,079	\$136,079	\$95,697
10	70	\$6,804	-	-	-	\$142,883	\$142,883	\$96,654
11	71	\$2,206	-	-	-	\$145,089	\$145,089	\$97,621
12	72	\$7,254	-	-	-	\$152,344	\$152,344	\$98,597
13	73	\$7,617	-	-	-	\$159,961	\$159,961	\$99,583
14	74	\$7,998	-	-	-	\$167,959	\$167,959	\$100,579
15	75	-	-	-	-	\$167,959	\$167,959	\$101,585
16	76	\$8,398	-	-	-	\$176,357	\$176,357	\$102,601
17	77	\$8,818	-	-	-	\$185,175	\$185,175	\$103,627
18	78	-	-	-	-	\$185,175	\$185,175	\$104,663
19	79	\$9,259	-	-	-	\$194,433	\$194,433	\$105,710
20	80	\$9,722	-	-	-	\$204,155	\$204,155	\$106,767
30	90	\$13,891	-	-	-	\$291,703	\$291,703	\$117,937
40	100	\$19,847	-	-	-	\$416,793	\$416,793	\$130,276
50	110	\$28,358	-	-	-	\$595,525	\$595,525	\$143,905
56	116	\$35,002	-	-	-	\$735,042	\$735,042	\$152,758

[†] Annual Effective Rate over first 10 years.

ACCOUNT INTEREST DETAILS

This table provides more detail about the amounts included in the Interest Credited column of the hypothetical values of the previous table. For each selected account, the index growth, the interest rate determined using current caps and/or participation rates, and the interest credited is shown. The indexed growth is based on actual index performance during the most recent 10 calendar years. In all later years we repeat the index performance from the first 10-year period.

The values in this table are NOT guaranteed. See page 4 for guaranteed values based on guaranteed elements.

End of Year	Owner Age	1-Y PTP w/ Cap - S&P 500® Price Return Index			Total Accumulation Value
		Index Growth	Interest Rate	Interest Credited	
1	61	1.54%	1.54%	\$1,544	\$101,544
2	62	11.68%	5.00%	\$5,077	\$106,621
3	63	29.60%	5.00%	\$5,331	\$111,952
4	64	11.39%	5.00%	\$5,598	\$117,550
5	65	-0.73%	0.00%	-	\$117,550
6	66	10.46%	5.00%	\$5,878	\$123,428
7	67	19.40%	5.00%	\$6,171	\$129,599
8	68	-7.01%	0.00%	-	\$129,599
9	69	28.88%	5.00%	\$6,480	\$136,079
10	70	16.26%	5.00%	\$6,804	\$142,883
11	71	1.54%	1.54%	\$2,206	\$145,089
12	72	11.68%	5.00%	\$7,254	\$152,344
13	73	29.60%	5.00%	\$7,617	\$159,961
14	74	11.39%	5.00%	\$7,998	\$167,959
15	75	-0.73%	0.00%	-	\$167,959
16	76	10.46%	5.00%	\$8,398	\$176,357
17	77	19.40%	5.00%	\$8,818	\$185,175
18	78	-7.01%	0.00%	-	\$185,175
19	79	28.88%	5.00%	\$9,259	\$194,433
20	80	16.26%	5.00%	\$9,722	\$204,155
30	90	16.26%	5.00%	\$13,891	\$291,703
40	100	16.26%	5.00%	\$19,847	\$416,793
50	110	16.26%	5.00%	\$28,358	\$595,525
56	116	10.46%	5.00%	\$35,002	\$735,042

1-YEAR POINT-TO-POINT WITH CAP
S&P 500® PRICE RETURN INDEX

Indexed Interest Cap 5.00%

Premium Allocated \$100,000

This example shows how this Index Account would have operated in three different 10-year periods in the last 20 years. These values were calculated using the current Indexed Interest Cap for each of the 10 years. The Best 10-year Period and the Worst 10-year Period are determined for the underlying index prior to the application of any cap or participation rate. The values assume no withdrawals are taken. The values shown are not guaranteed; actual results may be higher or lower.

Best 10-Year Period 12/31/2010 - 12/31/2020			
End of Year	Index Change	Credited Interest	Account Value
1	1.54%	1.54%	\$101,544
2	11.68%	5.00%	\$106,621
3	29.60%	5.00%	\$111,952
4	11.39%	5.00%	\$117,550
5	-0.73%	0.00%	\$117,550
6	10.46%	5.00%	\$123,428
7	19.40%	5.00%	\$129,599
8	-7.01%	0.00%	\$129,599
9	28.88%	5.00%	\$136,079
10	16.26%	5.00%	\$142,883

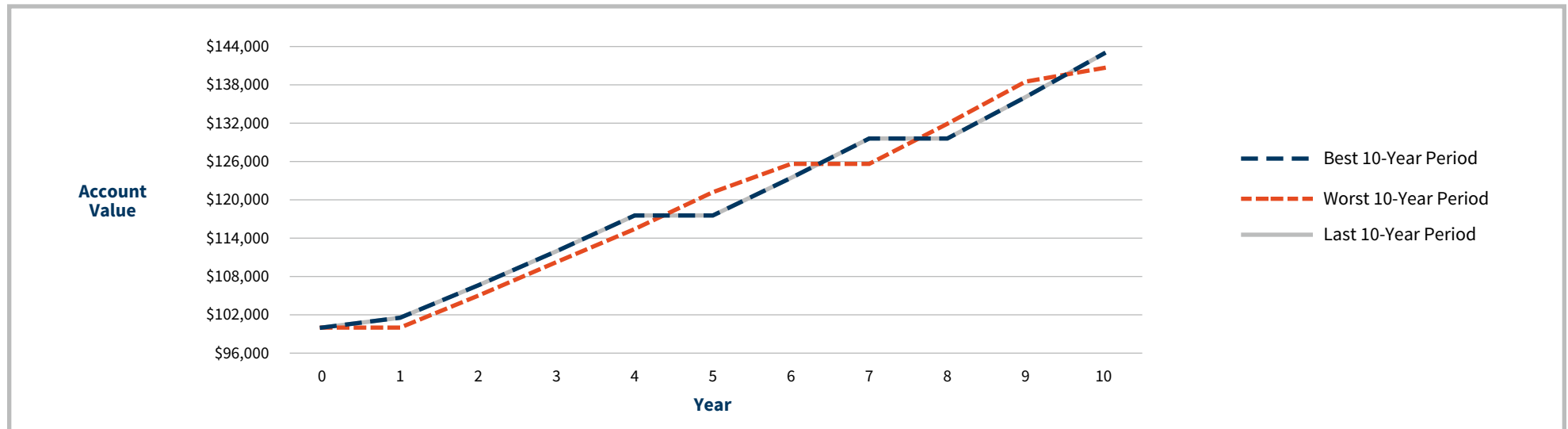
Average Growth Rate = 3.63%

Worst 10-Year Period 12/31/2001 - 12/31/2011			
End of Year	Index Change	Credited Interest	Account Value
1	-23.37%	0.00%	\$100,000
2	26.38%	5.00%	\$105,000
3	8.99%	5.00%	\$110,250
4	4.69%	4.69%	\$115,424
5	11.65%	5.00%	\$121,196
6	3.65%	3.65%	\$125,624
7	-38.49%	0.00%	\$125,624
8	23.45%	5.00%	\$131,905
9	12.78%	5.00%	\$138,500
10	1.54%	1.54%	\$140,639

Average Growth Rate = 3.47%

Last 10-Year Period 12/31/2010 - 12/31/2020			
End of Year	Index Change	Credited Interest	Account Value
1	1.54%	1.54%	\$101,544
2	11.68%	5.00%	\$106,621
3	29.60%	5.00%	\$111,952
4	11.39%	5.00%	\$117,550
5	-0.73%	0.00%	\$117,550
6	10.46%	5.00%	\$123,428
7	19.40%	5.00%	\$129,599
8	-7.01%	0.00%	\$129,599
9	28.88%	5.00%	\$136,079
10	16.26%	5.00%	\$142,883

Average Growth Rate = 3.63%



When you make a withdrawal, 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 likely decrease the amount you receive. If interest rates go down, the MVA will likely increase the amount you receive.

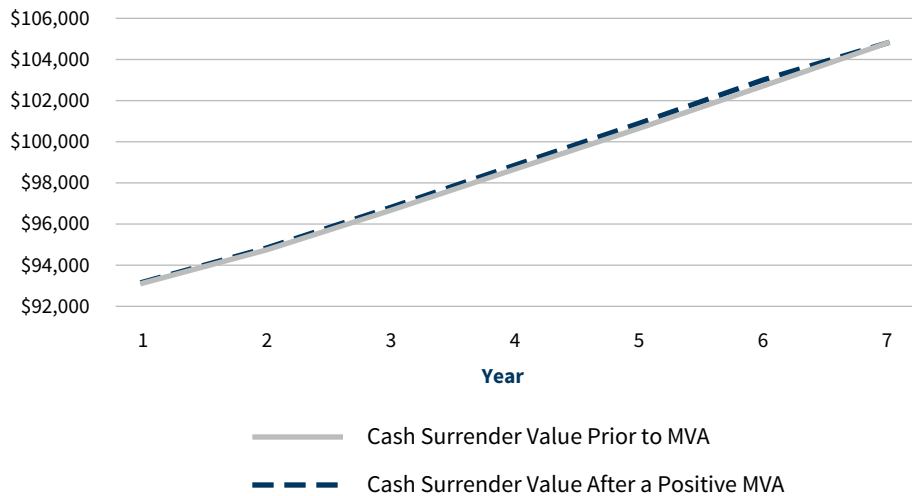
A market value adjustment is applied only during the surrender charge period to full surrenders and to any partial surrender in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount.

The amount of the MVA is determined by a formula using an external index, which measures changes in the interest rate environment. The MVA will never be more than the difference between the Accumulation Value less Surrender Charges and the Guaranteed Minimum Cash Surrender Value. The MVA will vary depending on the time remaining in the Surrender Charge Period and the levels of the external index.

The graphs below show the projected Cash Surrender Value under sample MVA scenarios during the Surrender Charge Period of the Contract based on the assumed Initial Premium using the guaranteed minimum cash surrender value interest rate and assuming no partial withdrawals.

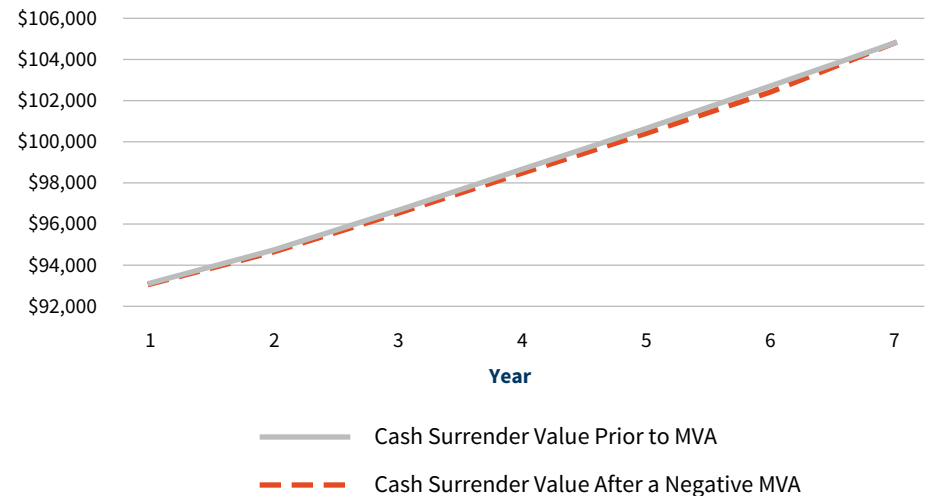
POSITIVE MVA SCENARIO

The following example shows the effect of an MVA on the hypothetical Cash Surrender Value if the external index DECREASES by 2% from the assumed initial rate.



NEGATIVE MVA SCENARIO

The following example shows the effect of an MVA on the hypothetical Cash Surrender Value if the external index INCREASES by 2% from the assumed initial rate.



Listed below are some basic terms and their definitions. Please refer to the Disclosure Summary for more information.

Contract Year - This means each successive 12-month period beginning on the Contract Date.

Age - In this illustration, Age refers to the end of year age; or issue age plus the number of elapsed years.

Premium - This is the amount of your initial payment for the contract.

Withdrawal - This is any amount taken from the Contract as a Partial Surrender or Full Surrender.

Maturity Date - This is the date an Annuity Payout Option must begin.

Death Benefit - Prior to electing a Benefit Payout Start Date, this is the greater of the Accumulation Value or the Cash Surrender Value.

Accumulation Value - This is the sum of the Fixed Account Value and all Indexed Account Values.

Fixed Account Value - In this illustration, this equals the premium allocated to the Fixed Account, less any amounts withdrawn, plus interest credited at the Fixed Rate.

Indexed Account Value - In this illustration, this equals the premium allocated to that particular Indexed Account, less any amounts withdrawn, plus Index Credits.

Free Partial Surrender - You may withdraw up to 10% of the beginning of year Accumulation Value without Surrender Charges or MVAs. For tax qualified contracts the Free Partial Surrender amount will be the greater of the value described in the preceding sentence or the RMD.

Surrender Charge - A surrender charge is applied to withdrawals (full or partial) in excess of the Free Partial Surrender within the first 7 Contract Years, and is applied according to the following schedule:

Contract Year	1	2	3	4	5	6	7	8+
Percentage (%)	8.65%	7.90%	6.85%	5.75%	4.70%	3.60%	2.50%	0.00%

Market Value Adjustment (MVA) - This is an adjustment to the amount withdrawn/surrendered during the Surrender Charge Period. See the Market Value Adjustment Section on page 8 of this illustration for more information.

Cash Surrender Value - The amount that is available at the time of surrender. In this illustration, the Cash Surrender Value is equal to the Accumulation Value less any Surrender Charges. Any potential Market Value Adjustments and/or taxes are not illustrated.

Return of Premium Value - Starting with the first day of the 6th Contract Year, the Cash Surrender Value will not be less than the Premium for this Contract less all Withdrawals taken through a given date.

Guaranteed Minimum Cash Surrender Value - This equals 87.5% of the Premium for this Contract less any Withdrawals less any applicable taxes, accumulated as the Guaranteed Minimum Cash Surrender Value Interest Rate.

Required Minimum Distribution (RMD) Withdrawals - For tax qualified contracts, if selected, the calculation of any IRS RMD amount reflected in this illustration is based on the previous year's ending Accumulation Value. Therefore, the RMD Withdrawals shown are a projected amount that could be different than what will be required at the time of actual distribution and will change the subsequent values. Illustrated RMD withdrawals will begin in year 2. The initial premium is assumed to be net of current year RMD withdrawals, if applicable.

Annuity Payout Options - On or before the Maturity Date, the Cash Surrender Value may be applied to an Annuity Payout Option. This contract contains several annuity payout options which include Life Contingent Options, Joint Life Contingent Options, and Period Certain Options. An example of a 10-year Period Certain Annuity Payout Option based on guaranteed values on the maturity date is shown below.

	Accumulation Value at Maturity	Monthly Factors / \$1,000	Monthly Annuity Income
Guaranteed	\$100,000	8.75	\$875

Indexed Interest Credit - The index credit is determined in part by the change over a term in the value of the underlying index. Indexed Interest is credited only on the last day of the term. The Indexed Interest credited will never be less than 0%.

1-year Point-to-Point Cap Indexed Account - This method measures the underlying index growth using two points in time: the beginning index value and the ending index value for the Contract Year. The Index Growth is calculated as the percentage change from the beginning index value to the ending index value. The index growth, if positive, is then subject to an Indexed Interest Cap. The Indexed Credit Percentage is the lesser of the Index Growth Percentage and the Indexed Interest Cap, but will never be less than zero.

1-year Point-to-Point Participation Indexed Account - This method measures the underlying index growth using two points in time: the beginning index value and the ending index value for the Contract Year. The Index Growth is calculated as the percentage change from the beginning index value to the ending index value. The index growth, if positive, is then multiplied by an Indexed Interest Participation Percentage. The Indexed Credit Percentage is the Index Growth Percentage times the Indexed Interest Participation Percentage, but will never be less than zero.

1-year Monthly Sum Cap Indexed Account - This method uses the twelve monthly changes in the underlying index during the Contract Year, subject to a Monthly Change Percentage Cap, and is based on the sum of all the monthly changes in the index (positive, negative, or no change). On each Contract Anniversary, these twelve Monthly Indexed Change Percentages, each not to exceed the Monthly Change Percentage Cap, are added together to determine the Indexed Credit Percentage for the Contract Year. Negative monthly changes have no downside limit and can reduce the maximum Indexed Interest Credit, but the resulting Indexed Interest Credit will never be less than zero.

Premium Bonus - This is an additional amount that is credited to the Accumulation Value when the Premium Bonus Rider is attached to the contract. It is equal to the Bonus Percentage times any premium added to the contract during the Bonus Period.

Premium Bonus Recapture - If any withdrawal or surrender occurs during the Bonus Recapture Period, some or all of the Premium Bonus may be forfeited in accordance with the Bonus Recapture Schedule. The Bonus Recapture Schedule starts at 100% in year 1 and decreases 20% each year such that in year 6 the Bonus Recapture is 0%.

GUARANTEED LIVING BENEFIT RIDER TERMS

Benefit Payout Start Date - The date withdrawals of the LYI begin.

Lifetime Yearly Income (LYI) Withdrawals - This is the amount that may be withdrawn, starting on the Benefit Payout Start Date, each contract year for the life of the Covered Person(s) even if the Accumulation Value is reduced to zero. When you elect the Benefit Payout Start Date, you have the option between Single Lifetime Withdrawals or Joint Lifetime Withdrawals and the option between Level Withdrawals or Increasing Withdrawals. Your LYI withdrawals will be the applicable Lifetime Withdrawal Option factor for the youngest Covered Person times the Accumulation Value. Future LYI withdrawals will not decrease unless you make an Excess Withdrawal in any Contract Year.

Rider Fee - The Guaranteed Living Benefit Rider is an optional rider that is only available with the 7 year or 10 year surrender charge. There is a Rider Fee of 0.75% of accumulation value payable each anniversary starting on the first contract anniversary.

Withdrawal Options - -- The LYI factor varies by the Level Withdrawal Option and the Increasing Withdrawal Option. It is based on the youngest Covered Person at the time withdrawals begin. The LYI factors are shown below.

Youngest Age	Level Payment Factor	Increasing Payment Factor	Youngest Age	Level Payment Factor	Increasing Payment Factor	Youngest Age	Level Payment Factor	Increasing Payment Factor
50	5.00%	3.10%	62	6.20%	4.30%	74	7.40%	5.50%
51	5.10%	3.20%	63	6.30%	4.40%	75	7.50%	5.60%
52	5.20%	3.30%	64	6.40%	4.50%	76	7.60%	5.70%
53	5.30%	3.40%	65	6.50%	4.60%	77	7.70%	5.80%
54	5.40%	3.50%	66	6.60%	4.70%	78	7.80%	5.90%
55	5.50%	3.60%	67	6.70%	4.80%	79	7.90%	6.00%
56	5.60%	3.70%	68	6.80%	4.90%	80	8.00%	6.10%
57	5.70%	3.80%	69	6.90%	5.00%	81	8.10%	6.20%
58	5.80%	3.90%	70	7.00%	5.10%	82	8.20%	6.30%
59	5.90%	4.00%	71	7.10%	5.20%	83	8.30%	6.40%
60	6.00%	4.10%	72	7.20%	5.30%	84	8.40%	6.50%
61	6.10%	4.20%	73	7.30%	5.40%	85	8.50%	6.60%

Excess Withdrawal - An Excess Withdrawal is the amount of a Withdrawal on or after the Benefit Payout Start Date that exceeds the LYI taking into account all amounts withdrawn during the same Contract Year. The amount of any Excess Withdrawal will be subject to Surrender Charges and MVAs. An Excess Withdrawal will reduce the future LYI.

The effect of income taxes, or any applicable tax penalties, are not reflected in the values shown in this illustration. Any applicable taxes or penalties would reduce the net amount that you receive. When you take a withdrawal from or surrender your Contract you may be subject to federal and state income taxes on some, or all, of the amounts you receive. Generally, the tax treatment of your annuity Contract will depend on a variety of factors, including whether your contract is comprised of non-qualified or qualified funds.

A Death Benefit paid under the Contract is generally subject to income taxes in the same way that a withdrawal or surrender would be subject to income taxes during your life. For non-qualified contracts, withdrawals are generally subject to ordinary income tax on the gains in the contract at the time of the withdrawal. A qualified contract means that you are purchasing the annuity within a retirement account or plan, such as a traditional IRA. Generally, the funds of a qualified plan have been established with pre-tax money which has not been subjected to income taxes.

To the extent that the funds for a qualified contract have been made with pre-tax money, the entire amount of any withdrawal will be subject to income taxes. In addition, if you have not attained age 59½ at the time of the withdrawal, a 10% tax penalty is applied. For a qualified contract, the illustration may reflect Required Minimum Distributions (RMDs). Such distributions generally must begin in the year after turning age 72. The calculation for any RMD amount in this illustration is based on the previous year's ending Accumulation Value, excluding any rider benefits.

Therefore, the RMD amount shown is a projected amount that could be higher or lower. If the actual RMD amount that you must withdraw is higher or lower than the amount illustrated, the remaining values will be different. Purchasing an annuity within a retirement plan that provides tax deferral under the Internal Revenue Code results in no additional tax benefit. If you are purchasing an annuity to fund a qualified plan, your purchase should be based on the annuity's features other than tax deferral.

The Company and its representatives cannot give tax or legal advice. You should consult with an independent tax advisor or attorney for your specific circumstances with respect to the purchase of this annuity.

This annuity is not FDIC insured, nor guaranteed by the Federal Government, a Bank or Savings Association. This annuity is issued and backed solely based upon the financial strength and claims-paying ability of GILICO.

Fixed Indexed Annuities are not stock market investments and do not directly participate in any stock or equity investments. This annuity may not increase in value, depending on the interest crediting accounts you select.

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