WEALTH CHOICE
FIXED INDEXED ANNUITY

GUARANTY
INCOME LIFE INSURANCE

## October 06, 2025 CREDITING RATES

WealthChoice® is a fixed indexed annuity with interest crediting options that include a fixed rate and multiple methods tied to market indices—providing **opportunities for diversification**, **wealth accumulation**, and **financial security** without experiencing losses during market downturns. New money rates below may not be applicable to policy renewals.

| CREDITING METHODS | 5-Year | 7-Year | 10-Year w/ Bonus* | 10-Year No Bonus |
|---|---|---|---|---|
| 1-Year Fixed Rate | **6.00%** | **7.00%** | **5.00%** | **8.00%** |
| **S&P 500® Index** | | | | |
| Annual Point-to-Point Cap | **10.25%** | **10.25%** | **6.00%** | **8.25%** |
| *Bailout Cap Rate* | *6.25%* | *6.25%* | *3.00%* | *5.75%* |
| Annual Point-to-Point Par Rate | **45.00%** | **45.00%** | **25.00%** | **40.00%** |
| Annual Point-to-Point Performance Trigger** | **7.00%** | **7.10%** | **5.30%** | **6.70%** |
| Monthly Sum Cap | **2.50%** | **2.50%** | **2.00%** | **2.25%** |
| **Barclays Global Quality Index*** ** | | | | |
| Annual Point-to-Point Par Rate | **160%** | **165%** | **125%** | **165%** |
| **S&P 500® Dynamic Intraday TCA Index***** | | | | |
| Annual Point-to-Point Cap | **12.75%** | **13.00%** | **8.00%** | **11.00%** |
| **Horizon Ascend 5%® Index** | | | | |
| Annual Point-to-Point Par Rate | **145%** | **150%** | **100%** | **140%** |

*The Bonus rate on WealthChoice 10 is currently 10.00%.
**Performance Trigger Threshold is currently 0.00%.
***Guaranty Income Life guarantees the rate on the Barclays Global Quality Index and S&P 500 Dynamic Intraday TCA Index for the surrender charge period. The first-year rate could be higher if the new money crediting rate decreases before a contract is issued.

For Fixed Indexed Annuities issued October 6 through Dec 31, 2025, the floor rates below apply through the life of the contract:
• Guaranteed Minimum Cash Surrender Value Rate of 2.95% applies to 87.5% of the premium.
• Fixed Interest Renewal Rate of 2.95% applies to fixed rate funds.

**Talk to a financial professional about how a fixed indexed annuity could fit into your retirement plans.**



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## Understanding Crediting Methods

**Annual Point-to-Point Cap Indexed Account.** Index growth is calculated from one contract anniversary to the next. If index growth is positive, the policyholder receives the lesser of the index growth and the cap rate.

**Annual Point-to Point Bailout Cap.** If the next declared cap rate for this crediting strategy falls below the bailout rate during the surrender charge period, the surrender charges and Market Value Adjustment are waived for the total Account Value for a 30-day window.

**Annual Point-to-Point Performance Trigger 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. If there is an increase in the value of that index that equals or exceeds the Trigger Threshold, then the Indexed Credit Percentage equals the Interest Trigger. If there is a decrease in value of that index or the increase is less than the Trigger Threshold, then the Indexed Credit Percentage is zero.

**Annual Point-to-Point Participation Indexed Account.** Index growth is calculated from one contract anniversary to the next. If index growth is positive, it is multiplied by a Participation Percentage to determine the indexed interest to be credited on the contract anniversary.

**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.

The interest rate is set by the date the application is received. Rates are held for 60 days from the date that the application is date-stamped as received at Guaranty Income Life. If money is received within that period and the rates have changed, we will guarantee the higher rate for one contract year. If we do not receive the money within the 60-day period, we will guarantee the rate in effect at the time the money is received. Submissions must be received no later than 3pm Central Time on the business day prior to the effective date of an interest rate decrease in order to hold the higher rate. Post-issue premiums applied within the first year receive the fixed rate at time of contribution.

WealthChoice Fixed Indexed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Rates shown are subject to change. Guarantees contingent on maintaining minimum contract values. Guarantees are backed by the financial strength and claims paying ability of the company. Surrender charges and Market Value Adjustment may apply.

If there is a discrepancy between the product as generally described here and the policy or rider issued to you, the provisions of the policy or rider will prevail. Product availability and features may vary by state. Product issued on form ICC19-GI-FIA02, which may vary by state.

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. For tax advice contact your tax advisor.



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