

## April 20, 2026 Crediting Rates

Guidepath Growth fixed indexed annuity offers attractive accumulation options, including a fixed rate and multiple crediting strategies that follow innovative and well-known market indices. It features an optional Guaranteed Accumulation Protection rider built for defined accumulation, certainty, and protection while offering upside opportunity.

CREDITING METHODS	5-Year	7-Year
<b>One-Year Rates</b>		
Fixed Rate	<b>4.00%</b>	<b>4.00%</b>
S&P 500® Index		
Annual Point-to-Point Cap	<b>9.25%</b>	<b>9.50%</b>
Annual Point-to-Point Par	<b>50%</b>	<b>50%</b>
Annual Point-to-Point Performance Trigger <sup>1</sup>	<b>6.00%</b>	<b>6.00%</b>
Franklin SG Insights Index Annual Point-to-Point Par	<b>130%</b>	<b>130%</b>
UBS MASTR Index Annual Point-to-Point Par	<b>130%</b>	<b>130%</b>
<b>Multi-Year Rate</b>		
Franklin SG Insights Index Annual Point-to-Point High Water Mark <sup>2</sup>	<b>150%</b>	<b>150%</b>
<b>Rates Guaranteed for Term</b>		
S&P 500® Guaranteed Cap <sup>3</sup>	<b>7.75%</b>	<b>8.00%</b>
S&P 500® Dynamic Intraday TCA Guaranteed Cap <sup>3</sup>	<b>10.50%</b>	<b>10.50%</b>
Nasdaq-100 Chronos 10™ Guaranteed Cap <sup>4</sup>	<b>11.00%</b>	<b>11.00%</b>
<b>Optional Guaranteed Accumulation Protection (GAP) Rider Rates <sup>5</sup></b>		
GAP Factor	<b>120%</b>	<b>130%</b>
GAP Fee	<b>0.20%</b>	<b>0.20%</b>

<sup>1</sup> Performance Trigger Threshold is currently 0.00%.

<sup>2</sup> The High Water Mark strategy is tracked annually over a stated term of 5 or 7 years, with interest only credited at the end of the term.

<sup>3</sup> Guaranty Income Life guarantees the rate on the S&P 500® Index and the S&P 500® Dynamic Intraday TCA Index over a stated term of 5 or 7 years.

<sup>4</sup> Guaranty Income Life guarantees the rate on the Nasdaq-100 Chronos 10™ Index over a stated term of 5 or 7 years. **The first-year rate includes a 1% bonus on the cap, in addition to the rate shown above, for the first contract year only.**

<sup>5</sup> Refer to [GAP rider flyer GU-34](#) for rider details.

For Fixed Indexed Annuities issued April 20 through June 30, 2026, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.65% applies to 87.5% of the premium.
- Minimum Fixed Rate of 0.05% is applicable to fixed rate funds.

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

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### April 20, 2026 Crediting Rates

Guidepath Bonus is a fixed indexed annuity with interest crediting options that include a fixed rate and multiple methods linked to innovative and well-known to market indices. It automatically includes a no-fee Premium Bonus Rider that boosts contract value for instant momentum.

CREDITING METHODS	10-Year with Bonus
<b>Premium Bonus</b>	<b>17.00%</b>
<b>One-Year Rates</b>	
Fixed Rate	<b>3.00%</b>
S&P 500® Index	
Annual Point-to-Point Cap	<b>5.25%</b>
Annual Point-to-Point Par	<b>30%</b>
Annual Point-to-Point Performance Trigger <sup>1</sup>	<b>4.50%</b>
Franklin SG Insights Index Annual Point-to-Point Par	<b>100%</b>
UBS MASTR Index Annual Point-to-Point Par	<b>100%</b>
<b>Multi-Year Rate</b>	
Franklin SG Insights Index Annual Point-to-Point High Water Mark <sup>2</sup>	<b>125%</b>
<b>Rates Guaranteed for Term (Two 5-yr Increments)</b>	
S&P 500® Guaranteed Cap <sup>3</sup>	<b>3.75%</b>
S&P 500® Dynamic Intraday TCA Guaranteed Cap <sup>3</sup>	<b>6.00%</b>
Nasdaq-100 Chronos 10™ Guaranteed Cap <sup>4</sup>	<b>6.00%</b>

<sup>1</sup> Performance Trigger Threshold is currently 0.00%.

<sup>2</sup> The High Water Mark strategy is tracked annually every 5 years for the 10-year plan, with interest only credited at the end of the term.

<sup>3</sup> Guaranty Income Life guarantees the rate on the S&P 500® Index and the S&P 500® Dynamic Intraday TCA Index over a stated term of every 5 years for the 10-year plan.

<sup>4</sup> Guaranty Income Life guarantees the rate on the Nasdaq-100 Chronos 10™ Index over a stated term of every 5 years for the 10-year plan.

For Fixed Indexed Annuities issued April 20 through June 30, 2026, the floor rates below apply through the life of the contract:

- Guaranteed Minimum Cash Surrender Value Rate of 2.65% applies to 87.5% of the premium.
- Minimum Fixed Rate of 0.05% is applicable to fixed rate funds.

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Guidepath Income is a fixed indexed annuity with interest crediting options that include a fixed rate and multiple methods tied to innovative and well-known market indices. It offers two Guaranteed Lifetime Withdrawal Benefit rider options—the Interest Roll-Up and Interest Credit Multiplier. These riders deliver competitive income and enhancements related to activities of daily living to help provide added security.

<b>CREDITING METHODS</b>	<b>7-Year</b>	<b>10-Year</b>
<b>One-Year Rates</b>		
Fixed Rate	<b>3.00%</b>	<b>3.00%</b>
S&P 500® Index		
Annual Point-to-Point Cap	<b>6.25%</b>	<b>6.25%</b>
Annual Point-to-Point Par	<b>30%</b>	<b>30%</b>
Annual Point-to-Point Performance Trigger <sup>1</sup>	<b>4.00%</b>	<b>4.00%</b>
Franklin SG Insights Index Annual Point-to-Point Par	<b>100%</b>	<b>100%</b>
UBS MASTR Index Annual Point-to-Point Par	<b>100%</b>	<b>100%</b>
<b>Multi-Year Rate</b>		
Franklin SG Insights Index Annual Point-to-Point High Water Mark <sup>2</sup>	<b>125%</b>	<b>125%</b>
<b>Rates Guaranteed for Term (10-year: Two 5-yr Increments)</b>		
S&P 500® Guaranteed Cap <sup>3</sup>	<b>4.75%</b>	<b>4.75%</b>
S&P 500® Dynamic Intraday TCA Guaranteed Cap <sup>3</sup>	<b>7.00%</b>	<b>7.00%</b>
Nasdaq-100 Chronos 10™ Guaranteed Cap <sup>4</sup>	<b>7.00%</b>	<b>7.00%</b>

<sup>1</sup> Performance Trigger Threshold is currently 0.00%.

<sup>2</sup> The High Water Mark strategy is tracked annually over a stated term of 7 years or every 5 years for the 10-year plan, with interest only credited at the end of the term.

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