

Product at a Glance



Guidepath INCOME Fixed Indexed Annuity

Guidepath INCOME FIA offers growth potential with compelling options for future retirement income.

Its crediting strategies feature strong guarantees, access to proprietary indices, and a distinctive High Water Mark option.

Clients can choose from two robust income riders designed to meet a range of retirement needs.

	7-Year Plan	10-Year Plan
Issue Ages	18–80	18–80
Surrender Charges	7 years: 9%, 8%, 7%, 6%, 5%, 4%, 3%	10 years: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0.50%
Owner & Annuitant Guidelines	Single & Joint Annuitants. Trust, Single and Joint Owners. Joint owners must be spouses. Joint covered person for GLWB must be a spouse.	
Premium Amounts	Minimum Single Premium: \$15,000 Maximum Single Premium: Up to \$3M; \$2M for age 80. Suitability and other restrictions may apply.	
Premium Types	Nonqualified, IRA, Roth IRA only	
Free Partial Withdrawals	Interest only in first year. 10% annual free withdrawal starts in the second year. No charges for RMDs, GLWB payments and Nursing Home Waiver. RMDs for year one are encouraged to be taken before contract issuance.	
Allocation Options	A variety of attractive options are available, including proprietary indices and options with guarantees. Refer to the Crediting Options Guide for details. See Interest Rate Bulletin for current crediting rates.	
Market Value Adjustment (MVA)	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial withdrawals in excess of the Free Withdrawal Amount available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Withdrawal Amount. The MVA may increase or decrease the amount the customer receives based on changes in treasury rates.	
Terminal Illness & Nursing Home Confinement Waiver	Surrender charges and MVA are waived due to diagnosis of terminal illness and/or confinement to nursing home after contract is issued.	

Choice of Income Riders

Interest Roll Up GLWB	Guaranteed Lifetime Withdrawal Benefit with Benefit Base Bonus, plus annual simple interest roll-up, with Ratchet and ADL Multiplier. Level (single and joint) payouts calculated on benefit base, one-year waiting period. Refer to Guaranteed Lifetime Withdrawal Benefit flyer for details.
Interest Multiplier GLWB	Guaranteed Lifetime Withdrawal Benefit with Benefit Base Bonus, plus interest credit multiplier with ADL Multiplier. Level (single and joint) payouts calculated on benefit base, one-year waiting period. Refer to Guaranteed Lifetime Withdrawal Benefit flyer for details.

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Death Benefit	Payable on death of either owner. Based on death of annuitant if owner is a trust. Death Benefit is the greater of the account value or cash surrender value. Can be paid as a lump sum or as an annuity.
Annuitization Options	Period Certain, Life, Life with Guaranteed Period, Joint Lives, Joint Lives with Guaranteed Period
State Approvals	Refer to State Approval Map.

**Please refer to the Guidepath Income Marketing Guide,
Guaranteed Lifetime Withdrawal Benefit flyer and Crediting Options Guide for additional details.**

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.