

▶ **GUARANTY**
Guidepath
BONUS

Instant Momentum on the Path to Retirement

Consumer Guide



Pairs with Crediting Options Guide (GU-101)

▶ **Guaranty Guidepath Bonus**

Fuel for Your Retirement Path

Retirement isn't a destination; it's a journey. And like any journey, it's best traveled with a map, a plan, and proper resources. **The Guaranty Guidepath Bonus Fixed Indexed Annuity (FIA)** was designed to help you answer critical questions on that journey.

Questions like:

"Is there a way to grow my retirement savings more quickly?"

"How can I instantly strengthen my legacy?"

"How can I recover losses and protect principal?"

Whether you're seeking an instant boost to your legacy, tax-efficient growth, or a way to lock in market-linked gains while preserving your principal and protecting yourself from volatility, **Guidepath Bonus** offers a thoughtful blend of features to help you build a retirement defined by stability and abundance.

- **Visit with your financial professional** to see how **Guidepath Bonus** can support your retirement journey—with growth and liquidity options designed to keep you on track.





Your Financial Safety Net with Growth Potential

Fixed Indexed Annuities (FIAs) are conservative savings vehicles designed to **capture market gains** while **protecting your nest egg from market risk, defer taxes on your growth**, and build a legacy designed to go **straight to your beneficiaries**.

For example, beginning with an initial premium of \$100,000 and a 5% Cap tied to the the selected index crediting option, here's how a a non-bonus FIA could perform over three years:

	End of Year 1	End of Year 2	End of Year 3	End of Year 4
Index Performance	5%	-10%	3%	5%
Interest Credited	5%	0%	3%	5%
Account Value	\$105,000	\$105,000	\$108,150	\$113,557.50
Taxes Deducted	\$0	\$0	0%	\$0

A hypothetical example for illustrative purposes only. Taxes are deferred until withdrawals are made. Please visit with your financial professional for the interest crediting options available and for current rates.

Even if the market takes a dip, your account value stays protected — meaning your account doesn't have to recover from losses before continuing to grow.

How does **Guidepath** earn interest for you?

As a FIA, Guidepath earns interest based on the performance of the crediting strategies that you allocate to. If a relevant index goes up, that portion of your account value goes up. If the relevant index goes down, that portion of your account value is protected.

Guidepath **Bonus**

immediately adds a bonus to your initial premium. Paired with this product's growth potential and downside protection, this 10-year plan could help...



...instantly build accumulation momentum.



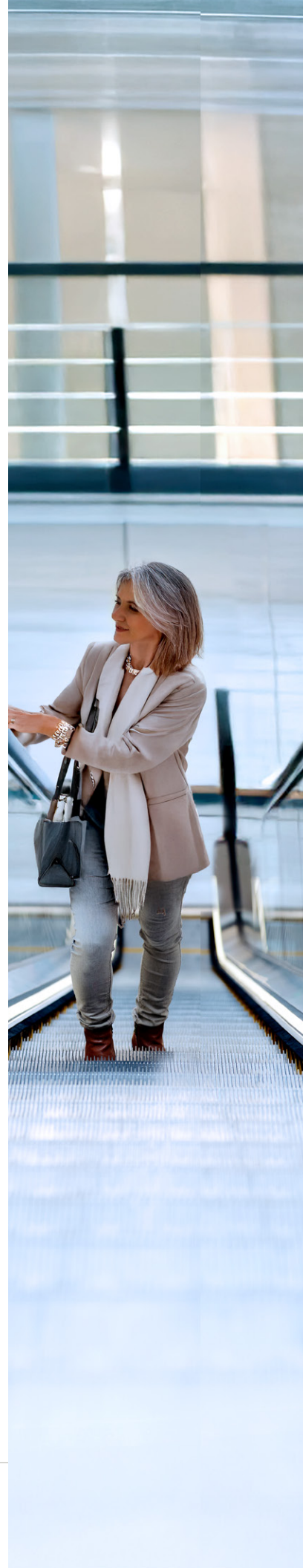
...recover prior losses.



...provide for strategic legacy planning.



Ask your financial professional for the current bonus percentage.





Flexibility for the Journey

Access When You Need it

Life is full of unexpected turns. **Guidepath Bonus** offers liquidity options to help you stay flexible:

Required Minimum Distributions (RMDs):

RMDs are available without surrender charges once you reach required distribution age.

10% Free Withdrawals:

Starting in year two, you can access up to 10% of your prior anniversary value without surrender charges or market value adjustment. Accumulated interest may be withdrawn during the first contract year.

Terminal Illness & Confinement Waivers:

Withdraw funds without penalty if you face serious health challenges.

Death Benefit:

Your beneficiaries receive the greater of Accumulation Value minus Premium Bonus Recapture (if applicable) or Cash Surrender Value.

Keep in mind

The **bonus is included in your contract value**, which means it's part of the amount available for withdrawals under these flexible options. However, the bonus is not included as accumulated interest for withdrawals taken in the first year.

Visit with your financial professional to explore how Guidepath Bonus can give your retirement savings a powerful head start—with a premium bonus and market-linked growth potential designed to help you stay protected, grow tax-deferred, and accelerate your journey toward financial confidence.

At a Glance

Guidepath Bonus Highlights

Issue Ages	18-80											
Ownership	Single, Joint, or Trust											
Account Types:	Nonqualified, IRA, Roth IRA											
Premium Limits	Minimum Single Premium: \$15,000 Maximum Single Premium: Up to \$3,000,000. Suitability and other restrictions may apply.											
Surrender & Bonus Recapture Schedule	Contract Year	1	2	3	4	5	6	7	8	9	10	11+
	Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%	.5%	0%
	Bonus Recapture	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	0%
Note: A Market Value Adjustment (MVA) is applied to surrenders and withdrawals subject to surrender charges.												

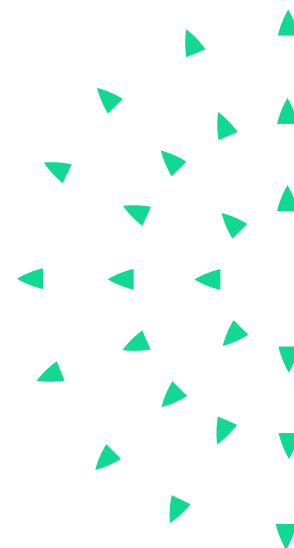
A Market Value Adjustment (MVA) is a positive or negative adjustment applied only during the surrender charge period to full surrenders and any partial surrender in excess of the Free Partial Surrender available. Refer to the product disclosure and policy for more details.

A fixed index annuity is not a security and is not an investment in the stock market. Index interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

Guidepath Fixed Indexed Annuity is issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary, and some features may not be available in all states. Read the policy for exact details on benefits and exclusions. If there is a discrepancy between the product as described here and the policy issued to you, the provisions of the policy will prevail. The product is generally issued under policy form ICC25-FIA04 and 25-GI-FIA04.

For advice, recommendations, or more information please visit with a financial professional.

Not FDIC/NCUA insured • Charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal agency
• May go down in value



▶ **GUARANTY**
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BONUS

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