



▶ GUARANTY Guidepath INCOME

Two Paths to Guaranteed Retirement Income

Fixed Indexed Annuity with Guaranteed Lifetime Withdrawal Benefit Rider (GLWB)

Retirement Income Guaranteed for Life, Even After Account Balance Reaches \$0.*

▶ Option 1: Interest Roll-Up Rider

The **Interest Roll-Up Rider**, available for an additional charge, is designed for individuals who value stability and predictability in their retirement income. With income base growth through simple interest accumulation of **12%** and strong payout factors, this rider helps ensure a steady path toward guaranteed lifetime income.

Upfront Bonus

Receive an income base boost of **10%** at contract issue.

Rider Cost

The Interest Roll-Up Rider fee is **1.20%** of the income base each anniversary. The fee percentage is locked at issue and will not increase during the life of the contract life of the contract. After income has been activated, the fee becomes locked.

Automatic Ratchet

If your account value outpaces the roll-up, your income base adjusts upward.

ADL Multiplier

If you become unable to perform at least two of six Activities of Daily Living after contract issue, the annual income payment will be multiplied by **200%** (150% for joint payouts) for a five-year period**.

Age	Single Payment Factor	Joint Payment Factor
50	4.35%	3.85%
51	4.45%	3.95%
52	4.55%	4.05%
53	4.65%	4.15%
54	4.75%	4.25%
55	4.85%	4.35%
56	4.95%	4.45%
57	5.05%	4.55%
58	5.15%	4.65%
59	5.25%	4.75%
60	5.35%	4.85%
61	5.45%	4.95%

Age	Single Payment Factor	Joint Payment Factor
62	5.55%	5.05%
63	5.65%	5.15%
64	5.75%	5.25%
65	5.85%	5.35%
66	5.95%	5.45%
67	6.05%	5.55%
68	6.15%	5.65%
69	6.25%	5.75%
70	6.35%	5.85%
71	6.45%	5.95%
72	6.55%	6.05%
73	6.65%	6.15%

Age	Single Payment Factor	Joint Payment Factor
74	6.75%	6.25%
75	6.85%	6.35%
76	6.95%	6.45%
77	7.05%	6.55%
78	7.15%	6.65%
79	7.25%	6.75%
80	7.35%	6.85%
81	7.35%	6.85%
82	7.35%	6.85%
83	7.35%	6.85%
84	7.35%	6.85%
85	7.35%	6.85%

Multiply the age factor by the income base at the time of exercising the rider to arrive at the annual payout amount. Joint Income is based on the age of the younger spouse.

► Option 2: Interest Credit Multiplier Rider

The **Interest Credit Multiplier Rider**, available for an additional charge, is built for those who want to leverage market performance to grow their income base – without sacrificing guarantees. This rider applies a **190%** multiplier to all credited index interest, enhancing your income potential when markets perform well.

Upfront Bonus

Receive an income base boost of **10%** at contract issue.

Rider Cost

The Interest Credit Multiplier Rider fee is **1.20%** of the income base each anniversary. The fee percentage is locked at issue and will not increase during the life of the contract life of the contract. After income has been activated, the fee becomes locked.

Compound Growth

Income base grows with compounded interest based on annual contract performance.

ADL Multiplier

If you become unable to perform at least two of six Activities of Daily Living after contract issue, the annual GLWB payment income payment will be multiplied by **200%** (150% for joint payouts) for a five-year period**.

Age	Single Payment Factor	Joint Payment Factor
50	5.30%	4.80%
51	5.40%	4.90%
52	5.50%	5.00%
53	5.60%	5.10%
54	5.70%	5.20%
55	5.80%	5.30%
56	5.90%	5.40%
57	6.00%	5.50%
58	6.10%	5.60%
59	6.20%	5.70%
60	6.30%	5.80%
61	6.40%	5.90%

Age	Single Payment Factor	Joint Payment Factor
62	6.50%	6.00%
63	6.60%	6.10%
64	6.70%	6.20%
65	6.80%	6.30%
66	6.90%	6.40%
67	7.00%	6.50%
68	7.10%	6.60%
69	7.20%	6.70%
70	7.30%	6.80%
71	7.40%	6.90%
72	7.50%	7.00%
73	7.60%	7.10%

Age	Single Payment Factor	Joint Payment Factor
74	7.70%	7.20%
75	7.80%	7.30%
76	7.90%	7.40%
77	8.00%	7.50%
78	8.10%	7.60%
79	8.20%	7.70%
80	8.30%	7.80%
81	8.30%	7.80%
82	8.30%	7.80%
83	8.30%	7.80%
84	8.30%	7.80%
85	8.30%	7.80%

Multiply the age factor by the income base at the time of exercising the rider to arrive at the annual payout amount. Joint Income is based on the age of the younger spouse.



Refer to the Guidepath Income Consumer Guide (GU-33) for more information about Guidepath Income’s features.

*Subject to terms of the GLWB as issued on Guidepath Income 7- or 10-year plans. Only one GLWB option may be selected.. Not available on Guidepath 5 and may not be available in all states and through all financial professionals. Minimum age to exercise is 50.

**Annual requalification may be required to maintain enhanced payments under this rider. If you no longer qualify, enhanced payments will cease and cannot be resumed. Refer to the Guidepath Income Consumer Guide (Form GU-33 C) for more details.

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. A fixed indexed 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.

Guidepath Income Fixed Indexed Annuity is underwritten and 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 by state. ICC25-FIA04 | ICC25-GI-FIA-GLWB03a | ICC-GI-GLWB03b