

The guaranteed rates of the Guaranty Rate Lock multi-year guaranteed annuity could help provide financial peace of mind. You choose the guarantee period that fits with your financial goals. Each option includes tax-deferred growth at a guaranteed rate of return and free withdrawals for Required Minimum Distributions.

## July 01, 2025 CREDITING RATES

| Guaranty Rate Lock® Fee Based |             | Premium Bands  |                     |            |
|-------------------------------|-------------|--|---------------------|------------|
| Multi-Year Guaranteed Annuity |             | Guaranty Rate Lock current minimum interest rate guarantee is 0.5% |                     |            |
| MVA Plans*                    | Maximum Age | \$10,000 –99,999   | \$100,000 – 249,999 | \$250,000+ |
| 3-Year                        | 100         | 5.05%  | 5.15%               | 5.15%      |
| 4-Year                        | 100         | 4.85%  | 4.95%               | 4.95%      |
| 5-Year                        | 100         | 5.80%  | 5.90%               | 5.90%      |
| 6-Year                        | 90          | 4.60%  | 4.70%               | 4.70%      |
| 7-Year                        | 90          | 5.85%  | 5.95%               | 5.95%      |
| 8-Year                        | 90          | 4.60%  | 4.70%               | 4.70%      |
| 9-Year                        | 90          | 4.60%  | 4.70%               | 4.70%      |
| 10-Year                       | 90          | 4.60%  | 4.70%               | 4.70%      |
| Non-MVA Plans                 | Maximum Age | \$10,000 –99,999   | \$100,000 – 249,999 | \$250,000+ |
| 3-Year                        | 100         | 4.80%  | 4.90%               | 4.90%      |
| 4-Year                        | 100         | 4.60%  | 4.70%               | 4.70%      |
| 5-Year                        | 100         | 5.55%  | 5.65%               | 5.65%      |
| 6-Year                        | 90          | 4.35%  | 4.45%               | 4.45%      |
| 7-Year                        | 90          | 5.60%  | 5.70%               | 5.70%      |
| 8-Year                        | 90          | 4.35%  | 4.45%               | 4.45%      |
| 9-Year                        | 90          | 4.35%  | 4.45%               | 4.45%      |
| 10-Year                       | 90          | 4.35%  | 4.45%               | 4.45%      |

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

**\*MVA Disclaimer:** The Market Value Adjustment (MVA) could increase or decrease cash surrender values during the initial guarantee period. If interest rates increase on the 5-year Treasury bond after the contract is purchased, the surrender charge will increase; if rates decrease after the issue date, the surrender charge will decrease. Your clients should only consider purchase of the annuity if they intend to hold it through the initial rate guarantee period.

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. If money is received within that period and the rates have changed, we will guarantee\* the higher rate. 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. \* Subject to the terms of the policy.

For Guaranty Rate Lock contracts issued July 1 through Dec 31, 2025, the Guaranteed Minimum Cash Surrender Value Rate of 2.95% applies to 87.5% of the premium. This applies through the life of the contract.

Guaranty Rate Lock Multi-Year Guaranteed 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 (MVA) may apply. For tax advice contact your tax advisor.

Nursing Home & Terminal Illness rider not available in California.

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 ICC20-GI-MYGA02, which may vary by state.

Not FDIC/NCUA insured – Charges may apply – Not bank/CU guaranteed – Not a deposit – Not insured by any federal agency

Please consult your attorney or tax professional for legal or tax advice.