



# Guaranty Income Life Insurance Company (GILICO)

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## Highlights of the Guaranty Rate Lock™ MYGA Annuity (For Use in Texas Only!)

The Guarantee Rate Lock™ Multi-Year-Guarantee Annuity (MYGA) is a single premium, tax-deferred annuity with several rate guarantee time periods to choose from. Interest is credited and compounded on a daily basis. The rates shown below are the current effective annual yields.

Interest Rates *	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years	9 Years	10 Years
Low - \$10,000 to \$99,999	4.20%	4.40%	4.70%	4.00%	4.70%	4.00%	4.00%	4.00%
Medium - \$100,000 to \$249,999	4.30%	4.50%	4.80%	4.10%	4.80%	4.10%	4.10%	4.10%
High - \$250,000 +	4.30%	4.50%	4.80%	4.10%	4.80%	4.10%	4.10%	4.10%

\* These rates are for plans with Market Value Adjustment (MVA) option included.

Interest rates shown are as of **09/23/2025**, subject to change and may vary in accord with state regulations.

**NO FRONT-END CHARGES OR ANNUAL FEES:** 100% of your money is working for you from day one!

**PREMIUM LIMITS:** \$10,000 – \$1,000,000 through age 90      \$10,000 – \$200,000 for ages 91-100

**PLANS ACCEPTED:** Non-Qualified, IRA, Roth-IRA (Owner & Annuitant must be the same person in all plans.)

**OPTIONS AT END OF GUARANTEE PERIOD:** During the 30 days following the end of any Guarantee Period, the policyowner has the following options:

1. Choose a subsequent Guarantee Period of any duration available, at applicable rates at that time.
2. Apply the Accumulation to an Annuity Payout Option.
3. Surrender all or some of the Contract for the Accumulation Value, without Surrender Charges and/or MVA.
4. Take no action and the Contract will automatically renew for a subsequent Guarantee Period with the same duration as the preceding Guarantee Period for the interest rate in effect at that time.
5. The minimum guaranteed interest rate at renewal is 0.50%.

**TAX-DEFERRED GROWTH:** Tax deferral means that you do not pay any taxes on earnings or growth until you take withdrawals. Tax deferral delays, but does not eliminate, the taxation of your annuity. You will pay taxes on earnings when they are withdrawn. In the meantime, you earn interest on your deposit and earn interest on money that would have otherwise gone to pay taxes during the deferral period.

**SURRENDER CHARGES: (All periods shown below may not be offered at all times.)** A surrender charge applies to withdrawal amounts that are greater than the penalty-free withdrawal amount. Each guarantee period has its own surrender charge schedule. The amount of the surrender charge is a percentage of your account value, which generally decreases over time as shown in the chart below. If you renew into a new guarantee period, surrender charges will reset.

Guarantee Rate Period	Issue Ages	Surrender Charge by Contract Year									
		1	2	3	4	5	6	7	8	9	10
3 Years	0 - 100	9%	8%	7%							
4 Years	0 - 100	9%	8%	7%	6%						
5 Years	0 - 100	9%	8%	7%	6%	5%					
6 Years	0 - 90	9%	8%	7%	6%	5%	4%				
7 Years	0 - 90	9%	8%	7%	6%	5%	4%	3%			
8 Years	0 - 90	9%	8%	7%	6%	5%	4%	3%	2%		
9 Years	0 - 90	9%	8%	7%	6%	5%	4%	3%	2%	1%	
10 Years	0 - 90	9%	8%	7%	6%	5%	4%	3%	2%	1%	0.50%

**MARKET VALUE ADJUSTMENT (MVA):** A market value adjustment is applied only during the surrender charge period to surrenders in excess of the Free Partial Surrender available. A market value adjustment is not applied to the Death Benefit or to any applicable Free Partial Surrender Amount. The 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. You should only consider purchase of this annuity if you intend to hold it through the initial rate guarantee period.

**FREE PARTIAL WITHDRAWALS:** Starting in contract year 2, up to 5% of prior Anniversary Accumulation Value or the Required Minimum Distribution (RMD) from qualified accounts may be withdrawn without Surrender Charges and/or MVA. There is a \$250 Minimum.

**SYSTEMATIC WITHDRAWALS:** Free Partial Withdrawals or RMD are available in monthly, quarterly, semi-annual and annual payments beginning in contract year 2.

Distributions from annuity contracts (both qualified and non-qualified) by contract owner whose age is under 59½ may be subject to a 10% IRS penalty tax. Please consult with your tax advisor for complete details.

**TERMINAL ILLNESS & NURSING HOME CONFINEMENT WAIVER OF SURRENDER CHARGES & MVA:** Surrender Charges and MVA will be waived for a Full or Partial Surrender if qualifications are met.

**DEATH BENEFIT:** If the Owner/Annuitant dies before any Annuitization payments begin, the Death Benefit equals Full Accumulation Value. Surrender Charges and MVA will be waived. As prescribed by applicable laws, Beneficiaries will have many options as to how they may receive the Death Benefit proceeds. Maturity age is 110.

**CASH VALUE:** Available on Full Surrender will be the greater of Minimum Guaranteed Cash Value or Accumulated Value less Surrender Charge and MVA. Minimum Guaranteed Cash Value is 87.5% of Premium, less withdrawals or applicable premium taxes, accumulated at standard non-forfeiture interest rate of 1-3%.

**RIGHT TO EXAMINE ANNUITY:** Within the first 30 days after you receive your annuity contract, you may return the annuity and receive 100% of your premium, minus any prior withdrawals.

**Note:** This form is not intended to be a complete explanation of the Guaranty Rate Lock annuities. Only your contract contains complete details. In the event of a conflict between this form and the contract, the contract shall take precedence. Please read your contract carefully for complete details. If you have any questions, please contact your agent or Guaranty Income Life Insurance Company for further explanation.

Guaranty Rate Lock Annuities are issued by and are obligations of Guaranty Income Life Insurance Company. Annuity products are not insured by the FDIC. Annuity contracts contain charges and limitations. Guaranty Rate Lock annuities have varying surrender charge periods with substantial penalties for early withdrawal, and may be subject to a market value adjustment. Guaranty Rate Lock annuities and/or certain optional features of such annuities may not be available in all states. The contract is issued on form numbers ICC20-GI-MYGA02, ICC20-GI-MVA (and state variations thereof).

**AGENT CONTACT INFORMATION:**

**YES, I want more information on the Guaranty Rate Lock MYGA Annuity – Send the info to:**

Owner Name:	Joint Owner Name (if any):	Owner Date of Birth:	Joint Owner Date of Birth:
Mail Address:		Phone:	
City, State & Zip Code:		E-Mail:	
<input type="checkbox"/> I am interested in starting a new annuity by writing a check to Guaranty Income Life Insurance Company.			
<input type="checkbox"/> I am interested in transferring my existing annuity # _____ issued by _____			