GUARANTY RATE LOCK®

Product Brochure

Multi-Year Guaranteed Annuity
Available for 3 through 10 years

Kuvare
GUARANTY
INCOME LIFE INSURANCE

Guaranty Rate Lock

Multi-Year Guaranteed Annuity

Are you tired of market fluctuations, complicated products and loss of your hard-earned dollars? If you want the financial peace of mind that guaranteed rates and tax-deferred growth may provide, look no further—the Guaranty Rate Lock (GRL) annuity is a powerful combination of guarantees, growth and simplicity.

The Power of Tax Deferral

allows annuities to grow much faster than alternative vehicles because you:

- **Earn interest on your principal.**
- **Earn interest on your interest.**
- **Earn interest on money you normally pay in taxes.**
- **You don't pay tax on interest until you take it out.**
- **Decide on the best time to withdraw your money.**

Annuities allow you to defer taxation on the growth during your higher-earning years, then liquidate later during your retirement years when you are likely at a lower tax bracket. **It's a smart concept.**

No Front-End Charges or Annual Fees

100% of your money is working for you from day one!

You choose the time frame that works best for your plans and goals. The company guarantees a crediting rate for that chosen period. Your money is safe from market fluctuations, which helps to foster financial peace of mind. After the guarantee period is over, you can renew for another term or create an ongoing income stream for retirement. **Choices and timing are up to you.**

Guaranty Period	Issue Ages	Surrender Charges (decrease annually)
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%

Your Guaranty Rate Lock Annuity Crediting Rate is determined by the guaranty period chosen and the amount of premium put into the plan.

Annuity Crediting Rate

Premium Amount	Crediting Rate
$10,000 - $99,999	Great
$100,000 - $249,999	Better
$250,000+	Best

Liquidity

is available if needed via Required Minimum Distributions or Free Partial Withdrawals. Excess withdrawals may incur surrender charges and a Market Value Adjustment (MVA)*.

F **Free Partial Withdrawals:** Required Minimum Distributions or 5% of prior anniversary accumulation value, starting in year 2 ($250 minimum).

S **Systematic Withdrawals:** Free Partial Withdrawals or Required Minimum Distributions are available in monthly, quarterly, semi-annual or annual payments.

T **Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA:** Surrender Charges and MVAs may be waived for a Full or Partial Surrender if qualifications are met.

Visit with your financial professional for current crediting rates and discuss how **Guaranty Rate Lock could work for you.**

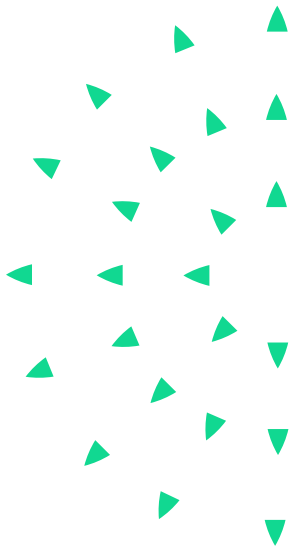
Guaranty Rate Lock Multi-Year Guaranteed Annuity is underwritten and issued through Guaranty Income Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. If there is a discrepancy between the product as generally described here and the policy 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 • May go down in value

*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.

Withdrawals are subject to income taxation for the tax year that the withdrawals are made. If withdrawals are made prior to age 59½, they may also be subject to an IRS penalty. If you have Qualified funds, the IRS does enforce Required Minimum Distributions beginning at age 73.

Full Surrender Value will be the greater of Minimum Guaranteed Cash Value and 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%. Guaranteed Minimum Interest Rate (GMIR) is 0.50%.



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