AMERICAN GULF

Anchor Multi-Year Guaranteed Annuity (MYGA)

Anchor your future with confidence.

Guaranteed Growth. Protected Principal. Peace of Mind for Your Retirement Journey.

Contract Issued By:

Gulf Guaranty Life Insurance Company
PO Box 11066
Winston-Salem, NC 27116

(844) USA-GULF
www.americangulf.com

The Anchor MYGA Advantage

Safe, steady growth

Lock in a fixed rate for the term you choose, so your plan stays on course—regardless of market swings.

100% principal protection

Your premium and income are protected from market losses for the entire guarantee period.

Tax-deferred earnings

More of your money can compound because you don't pay income taxes on interest until you withdraw.

Flexible features

Customize your contract to your needs with our optional Free Partial Withdrawal, Terminal Illness, Nursing Home, and Death Benefit riders.

How It Works in 3 Simple Steps

1

Choose your premium amount (Minimum $10,000; up to $1,000,000 without prior approval).

2

Select your guarantee period (5, 6, or 7 years) and lock in your fixed rate for that term.

3

Watch your savings grow as interest is credited and compounds daily, guaranteed for the entire term.

Note: Joint ownership allowed for Non-Qualified Contracts only. Issue ages 0 to 89 years. Contract options include Non-Qualified, IRA, Roth IRA, and SEP IRA.

Elevating Your Accumulation Options

American Gulf's Anchor MYGA is a fixed-income option that avoids stock market volatility and delivers guaranteed value at the end of your selected term.

Savings accounts are liquid but pay little. CDs are safe but taxable. MYGAs are safe, tax-deferred, and pay more — making them ideal for retirement savers. Below is an overview of how our MYGA performs against traditional accumulation options.

	American Gulf Anchor MYGA	Certificates of Deposit (CDs)	Savings Account
Tax Deferral	**Yes**	No	No
Interest Rate / Growth Potential	**Typically highest guaranteed rates**	Can be competitive, usually lower	Variable, often much lower
Guarantees	**Principal and fixed rate**	Principal and fixed rate	Principal only
Account Protection	**Backed by Gulf Guaranty Life Insurance Company, rated B++ (Good) by A.M. Best**	FDIC Insured	FDIC Insured

Key Terms & Eligibility (at-a-glance)

- **Minimum Premium**

  $10,000. Premiums above $1,000,000 require prior approval.

- **Issue Ages**

  0 to 89 years.

- **Contract Options**

  Non-Qualified, IRA, Roth IRA, SEP IRA.

- **Free Look**

  Up to 30 days.

RMDs may apply to tax-qualified accounts. Under the SECURE 2.0 Act, RMDs generally begin at age 73 (age 75 for individuals born in 1960 or later). Consult a tax professional for details regarding your specific situation. Withdrawals taken to satisfy RMD requirements from Qualified Contracts will not be subject to Surrender Charges or MVA.

100% Customizable – Optional Riders

These Riders are elective benefits that must be purchased at the time the Policy is issued for an additional cost.

Free Partial Withdrawal Rider

Beginning in the second Contract Year, you may withdraw up to 10% of the Contract Value as of the last Contract Anniversary each Policy Year without incurring a Surrender Charge or Market Value Adjustment (MVA). Withdrawals may be taken in multiple transactions, subject to a $500 minimum, provided the total does not exceed the annual free withdrawal amount.

Note: If an RMD is taken, the Free Partial Withdrawal amount is limited to the greater of the RMD or 10% Free Partial Withdrawal Percentage.

Death Benefit Rider

If the Owner or Annuitant dies, the Beneficiary will receive the full Contract Value. All Surrender Charges and any Market Value Adjustment are waived. Without Rider, the Beneficiary will receive the greater of the Cash Surrender Value (Contract Value reduced by any applicable Surrender Charges and MVA) or the Minimum Surrender Value.

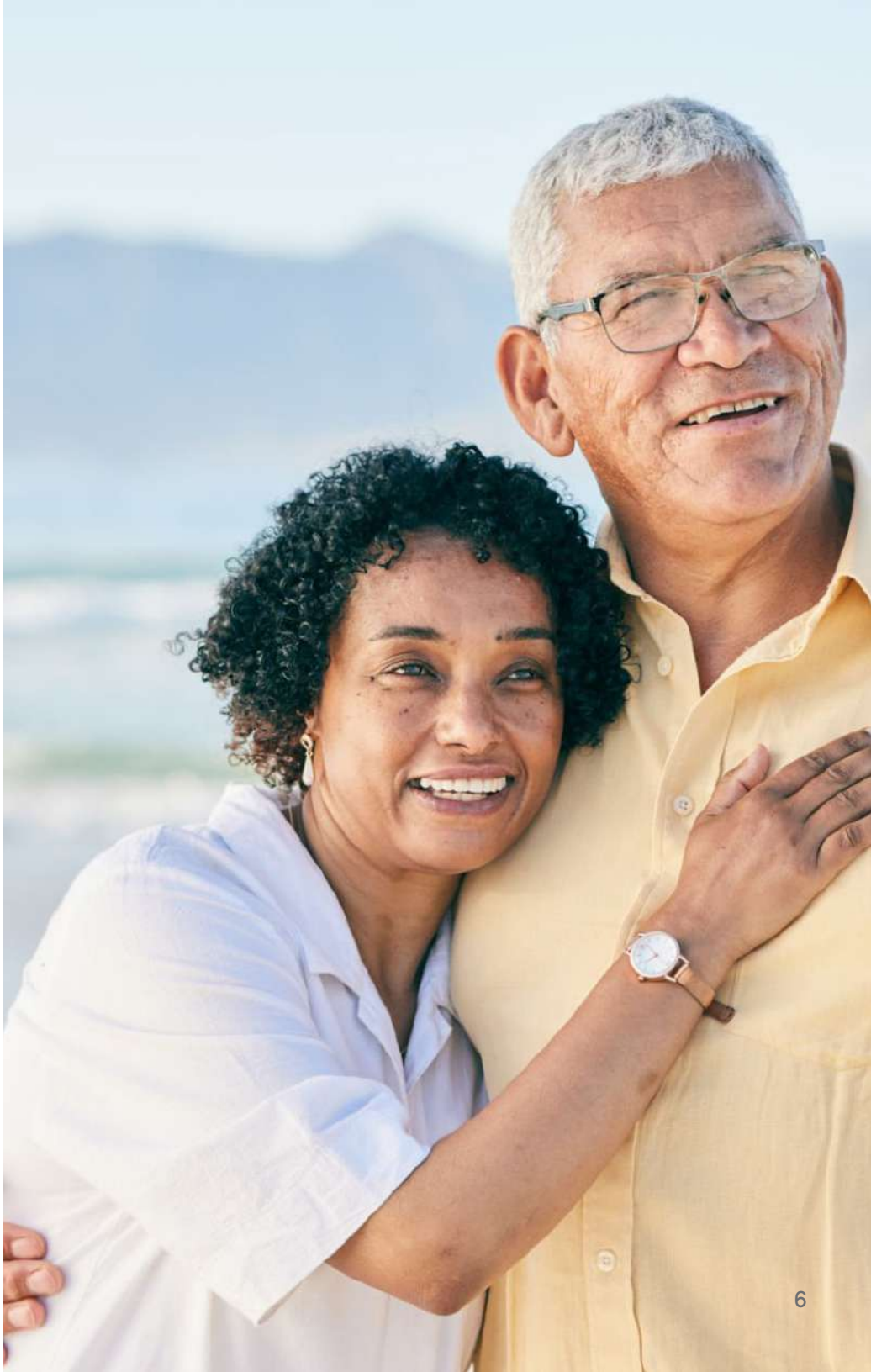
Nursing Home Confinement Rider

If you are confined to an Eligible Nursing Home for at least 90 consecutive days, and Rider conditions are met, Surrender Charges and MVA are waived (subject to the Free Withdrawal provisions). The Rider applies once per Contract Year and requires continuous ownership since issue.

Terminal Illness Rider

If a physician certifies that your life expectancy is 12 months or less, You may make a full or partial Withdrawal up to the Contract Value without incurring Surrender Charges or MVA, provided you have been the continuous Owner since issue. Proof of illness is required.

Availability and definitions vary by state. See your contract for details.



At Renewal, You're in Control

You'll receive a renewal notice 30 days before the end of each guarantee period, including updated rates and charges.

You may:

- Continue the same guarantee period at the declared renewal rate.
- Choose a different available guarantee period.
- Take a partial withdrawal (no surrender charge or MVA) and renew the remaining balance.
- Surrender the contract (no surrender charge/MVA) within the renewal window.
- Apply the contract value to an available settlement option upon annuitization (e.g., Life Only; Life with 10-Year Period Certain; Joint & Last Survivor with 10-Year Period Certain).

Why American Gulf

- For over 50 years, we've helped individuals and families secure their futures with reliable insurance solutions and steady, predictable growth.
- Backed by strong capital and disciplined investment strategies managed by leading global asset management firms, we combine heritage with modern capabilities to guide you with confidence.

50+ Years of Customer-First Service

AM BEST B++ Good

Ready to begin?

Talk to your financial professional, visit AmericanGulf.com, or call our team to get started.

CALL

(844) USA-GULF

OR VISIT

www.americangulf.com

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Surrender Charge Schedule

Before you begin your journey with us, here are additional details of the American Gulf Anchor MYGA, a Single Premium Deferred Annuity with Market Value Adjustment (MVA).

The following surrender charges are applicable to all withdrawals not covered by any rider or RMDs:

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%					
6-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%				
7-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			

Important Information

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ may also be subject to an IRS penalty. Holding an annuity inside a tax-qualified plan does not provide any additional tax benefits. If you annuitize a non-qualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy. This document provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Products and services may not be available in all states and jurisdictions.

The statements and comments offered in this communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as, investment, legal, tax advice, or recommendations. Before making a decision or giving advice about any matter contained in this communication, agents or individuals should consult an attorney or tax advisor for answers to specific questions. All individuals selling this product must be licensed insurance agents. Products are underwritten by Gulf Guaranty Life Insurance Company, a Mississippi domiciled licensed insurance company ("Gulf Guaranty"). For a current list of licensed states please visit americangulf.com.

All products are subject to and comply with applicable standard non-forfeiture law. In the event of a contract surrender, the policyholder shall be entitled to a minimum nonforfeiture benefit, which will be calculated based on the premium received, using the interest rate specified in the contract, and will be reduced by any prior withdrawals or partial surrenders taken from the contract, as per the requirements of the applicable state standard nonforfeiture law.

These products are NOT: 1) a deposit; 2) FDIC or NCUA insured; 3) insured by any federal government agency or 4) guaranteed by a bank, savings association or credit union and may lose value. Guarantees are based on the financial strength and claims-paying ability of Gulf Guaranty. Product availability and features may vary by state.