

Guaranty 4

ISSUED THROUGH AGE 100



4 YEAR RATE GUARANTEE!



DESCRIPTION

The **Guaranty 4 Annuity with Market Value Adjustment Provision** is a Single Premium Deferred Annuity (Policy Form 1SP4-MVA-M*) designed for those seeking guaranteed tax-deferred growth with a choice of monthly income options. The MVA is in addition to the withdrawal charge and may either increase or decrease the surrender value.

*Form suffix may vary by state.

Tax Deferred - Your annuity grows 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.
- Never pay tax on interest until you take it out.
- Decide on the best time to withdraw your money.

Result – You and your family have more money with a tax-deferred annuity.

Rate Guaranteed for 4 Years:

- The initial interest rate is guaranteed for the first four policy years.
- Beginning in year five a portfolio rate will be earned, which may go up or down, but will never be less than the rate guaranteed in the contract.
- Your money is never subject to market risk.

No Front End Sales Charges or Annual Fees

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

Accumulation Value Death Benefit as of the Date of Owner's Death

- Withdrawal charges are waived in the event of the Owner's death. Prior cash withdrawals are deducted from the Accumulation Value, Surrender Value, and Death Benefit.
- A **spouse** beneficiary of the deceased Owner may continue the policy in force as the Owner.

Issued Through Age 100

ABOUT THE COMPANY

GILICO was incorporated in 1926 under the laws of the state of Louisiana and is a Legal Reserve Insurance Company. In addition to annuity programs, GILICO has cost-effective insurance products to help families meet their financial needs today and in the future.

GILICO and its agents or representatives do not give tax, legal or accounting advice. Please consult your own attorney, accountant, or tax advisor to determine the suitability of this annuity for your own situation.

POLICY VALUES

Your Accumulation Value is 100%* of your premium and earned interest. The Surrender Value is the Accumulation Value less any cash withdrawals and applicable withdrawal charges. During the first four (4) Contract Years, any withdrawal of premium will be subject to the application of a Market Value Adjustment. The MVA could increase or decrease cash surrender values during the initial guarantee period. If interest rates increase on the five year Treasury bond after the Guaranty 4 Annuity is purchased, the surrender charge will increase; if rates decrease after the issue date, the surrender charge will decrease. **You should only consider purchasing this annuity if you intend to hold it through the initial four year rate guarantee period.**

Liquidity

Your interest earnings are available when you need them. You may withdraw up to 100% of your accumulated interest in a lump sum or receive monthly deposits in your bank account. The minimum interest withdrawal is \$100. Any premium withdrawn during the first four policy years is subject to the following withdrawal charges:

Policy Year	1	2	3	4	5
Withdrawal Charge	8%	7%	6%	5%	0%

*Some states charge a premium tax.

Payout Options

You may elect a payout option at any time. You have a wide range of options from which to choose. A payout option can be tailored to meet your specific needs. Withdrawal charges are waived if you elect a payout option with a duration of at least five years.



Safety

- Your annuity values are guaranteed by contract and protected by the financial strength of Guaranty Income Life Insurance Company (GILICO).
- GILICO is legally required to maintain reserves equal to or greater than guaranteed surrender values.
- Insurance products are regulated by federal and state laws.
- This annuity is not FDIC insured, not insured by any federal government agency, not a deposit or other obligation of any bank, and not guaranteed by any bank or savings association.

Premium/Age Limits

Minimum amount-\$5,000 Non-Qualified
\$2,000 Qualified

Maximum amount -Age 0-89 / \$600,000
Age 90+ / \$200,000

Maximum issue age is 100.*

*(Oklahoma - 85)

Larger deposits are available with Home Office approval.

A 10% IRS penalty may apply on amounts withdrawn before the owner reaches the age of 59½.

"A Kuvare Company"



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