

GUARANTY

INCOME LIFE INSURANCE COMPANY

INTEREST RATES

Effective
January 1, 2020

* Multi-year rates guaranteed through the stated period for the following plans—AnnuityCare® 8, AnnuityCare® 6, AnnuityCare® 4, Guaranty 8, Guaranty 6 and Guaranty 4.

** Oklahoma Maximum Issue Age 85

PLAN	MAXIMUM AGE	RATE
SINGLE PREMIUM		
Guaranty 4	100**	2.75%*
Guaranty 6	90	2.65%*
Guaranty 8	79	2.70%*
ANNUITY / LTC COMBO		
AnnuityCare® 4	85	2.75%*
AnnuityCare® 5	85	2.75%
AnnuityCare® 6	85	2.65%*
AnnuityCare® 7	85	2.90%
AnnuityCare® 8	79	2.70%*
AnnuityCare® 10	79	3.00%
FLEXIBLE PREMIUM		
FlexPlus 5	79	2.75%
FlexPlus 7	79	2.90%
FlexPlus 10	79	3.00%

INDEX	CREDITING METHOD	CURRENT RATE*
WEALTHCHOICE™ Available for sale January 13, 2020		
S&P 500® Price Return Options 5 YEAR	Annual Point-to-Point Par Rate	40.00%
	Annual Point-to-Point Cap	5.50%
	Monthly Sum Cap	1.25%
S&P 500® Price Return Options 7 YEAR	Annual Point-to-Point Par Rate	42.00%
	Annual Point-to-Point Cap	5.50%
	Monthly Sum Cap	1.25%
S&P 500® Price Return Options 10 YEAR — NO BONUS	Annual Point-to-Point Par Rate	43.00%
	Annual Point-to-Point Cap	5.00%
	Monthly Sum Cap	1.50%
S&P 500® Price Return Options 10 YEAR — PREMIUM BONUS	Annual Point-to-Point Par Rate	33.00%
	Annual Point-to-Point Cap	4.00%
	Monthly Sum Cap	1.25%
Fixed Rate		1.75%

The S&P 500® Price Return Index are products of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and have been licensed for use by Guaranty Income Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). Guaranty Income Life Insurance Company's insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Price Return Index.

Annuities may lose value due to fees and charges and are not insured by the FDIC or any federal government agency. Not a deposit of or guaranteed by any bank, bank affiliate, or credit union.

A fixed index annuity is not a security and is not an investment in the stock market. Index account interest is based, in part, on index performance. Past performance of an index is not an indication of future performance.

GUARANTY provides 45-day rate protection for transfers and 1035 exchanges. Funds must be received by our Topeka office no later than 3 p.m. CST within 45 days of the date the application is received.

New business submissions must be received no later than 3 p.m. CST the last business day of the month to avoid upcoming interest rate changes. Current minimum interest rate guarantee is 1.00%.

STATE APPROVALS FOR PRODUCT AVAILABILITY ARE AS FOLLOWS:

All AnnuiCare, FlexPlus Annuities and Guaranty Annuities available in: AL, AZ, AR, CA, CO, FL, GA, IL, IN, IA, KS, KY, LA, MI, MS, MO, MT, NE, NV, NM, NC, ND, OH, OK, OR, SC, TN[†], TX, UT, WA, WY

AnnuiCare (only 10, 7, & 5 available), FlexPlus Annuities and Guaranty Annuities available in: CA[†]

These products not approved in: AK, CT, DE, HI, ID, MA, ME, MD, MN, NH, NJ, NY, PA, RI, SD, VA, VT, WV, WI

[†] *California and Tennessee ONLY – Please note the FlexPlus annuity includes a full accumulation value death benefit and the Terminal Illness Rider. The Nursing Care Facility Waiver Rider – GI534 and Enhanced Life Income Payment Option Rider – GI533 are not available.*

WealthChoice FIA available in all states excluding: AK, DE, DC, HI, MA, MD, MN, NH, NJ, NY, RI, SD, WV, WI