

Guaranty Rate Lock™

PRODUCT AT A GLANCE

Multi-Year Guaranteed Annuity (GRL MYGA)

PRODUCT & SURRENDER CHARGES*	Guaranty Rate Lock™ MYGA is a single premium, tax-deferred annuity with several rate guarantee time periods to choose from. The following options are available, which includes the decreasing surrender charge schedules: <ul style="list-style-type: none">• GRL 3 - 9, 8, 7, 6%• GRL 4 - 9, 8, 7, 6, 5%• GRL 5 - 9, 8, 7, 6, 5, 4%• GRL 6 - 9, 8, 7, 6, 5, 4, 3%• GRL 7 - 9, 8, 7, 6, 5, 4, 3, 2%• GRL 8 - 9, 8, 7, 6, 5, 4, 3, 2, 1%• GRL 9 - 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%• GRL 10 - 9, 8, 7, 6, 5, 4, 3, 2, 1, 0.50%
ISSUE AGES	0 - 100 (3 - 5 year surrender periods) 0 - 90 (6 - 10 year surrender periods)
PREMIUMS	Non-Qualified, IRA, Roth IRA: <ul style="list-style-type: none">• \$10,000 - \$1,000,000 through age 90• \$10,000 - \$200,000 for ages 91 - 100 Premium Bands: <ul style="list-style-type: none">• Low - \$10,000 - \$99,999• Medium - \$100,000 - \$249,999• High - \$250,000+
FEATURES	<ul style="list-style-type: none">• <i>Free Partial Withdrawals</i>- up to 5% of prior anniversary accumulation value or RMD, starting in year 2, \$250 Minimum• <i>Systematic Withdrawals</i>- Free Partial or RMD available in monthly, quarterly, semi-annual or annual payments• <i>Terminal Illness & Nursing Home Confinement Waiver of Surrender Charges & MVA</i>- Surrender Charges and MVAs will be waived for a Full or Partial Surrender if qualifications are met.
DEATH BENEFIT, GMIR & MATURITY AGE	Death benefit equals Full Accumulation Value Before Annuitization. Maturity ages is 110. Guaranteed minimum interest rate is 0.50%.
OPTIONAL MVA**	A market value adjustment is applied only during the surrender charge period to full surrenders and any partial surrender 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.
CASH VALUE	Available on Full Surrender 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%.
OPTIONS AT END OF GUARANTEE PERIOD	During the 30 days following the end of any Guarantee Period, the policyowner has the following options: <ol style="list-style-type: none">1. Choose a subsequent Guarantee Period of any duration available, at applicable rates at that time.2. Apply the Accumulation Value 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.
RATES, STATES, APP KITS & MORE	Please visit gilico.com/pre-sales-documents/?password=core19 to find: <ul style="list-style-type: none">• <i>Current Interest Rate Bulletin</i>• <i>App Builder</i> to obtain state-specific GRL application kits• <i>State Approval Grid</i>• Marketing materials
CHARGEBACKS	100% in months 1-6 for free-look cancellation, surrender and death. 50% for surrender or death in months 7-12.
EDUCATION	Most states require a specific license type, Annuity education and Product Specific Training prior to soliciting sales. Check <i>State Suitability Requirements</i> and get link to <i>Reg Ed Product Specific Training</i> (using code GRL20) at gilico.com/pre-sales-documents/?password=core19 or call our Business Partner Specialists at 800.535.8110.

**The Market Value Adjustment (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. Your clients should only consider purchase of the annuity if they intend to hold it through the initial rate guarantee period.

Annuities are not a deposit, not FDIC insured, not guaranteed by any Federal Government Agency, are not guaranteed by a bank or savings association and may go down in value. This information is subject to change and is for producer use only – not approved for public distribution.

GUARANTY
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