

The FlexPlus Annuity

with Bonus Care 10

(Enhanced Benefits to Help Pay for LTC Expenses)



GUARANTY
INCOME LIFE INSURANCE COMPANY

FlexPlus Advantages

A tax-deferred annuity is an attractive alternative to CDs and other taxable vehicles. FlexPlus is an ideal solution for those seeking guaranteed tax-deferred growth, access to their money when they need it and enhanced liquidity for terminal illness and long-term care expenses.

- ✓ *Safety and Guarantees*
- ✓ *Access to Your Money When You Need it the Most*
- ✓ **Enhanced Benefits to Help Pay for Long-Term Care Expenses**
- ✓ *Industry Leading Liquidity*
- ✓ *Tax Deferral with Competitive Interest Rates*
- ✓ *Full Accumulation Value at the Owner's Death*

Safety and Guarantees

Your annuity is not subject to market risk and is guaranteed to grow in any market condition.

There are no front end sales charges or annual fees - 100% of your money is always working for you.

Liquidity Means Money When You Need It

Your interest earnings are available when you need them.

- ✓ *100% of Cumulative Interest after 30 days; or*
- ✓ *10% annual withdrawal; or*
- ✓ *Penalty free withdrawals for Terminal Illness;* or*
- ✓ *Penalty free withdrawals for Nursing Care Facility Confinement**

**Eligibility requirements must be met*

Full Accumulation Value Death Benefit

Your Accumulation Value is 100% of your premiums plus earned interest minus withdrawals. The Death Benefit is the full Accumulation Value at the owner's death. Your surviving spouse has the option to continue your annuity. Your beneficiaries can receive 100% of your Accumulation Value penalty free.

Tax Deferral

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.*
- ✓ *Only pay tax on interest when you take it out.*
- ✓ *Decide on the best time to withdraw your money.*
- ✓ *Have income when you need it the most.*

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

Other Ways of Accessing Your Money

You may elect to annuitize at any time after 30 days. A wide range of income options are available, which can be tailored to meet your specific needs. Withdrawal charges are waived if you elect a lifetime income option after the fifth contract year.

Benefits for Terminal Illness

After one year, if you should be diagnosed with a terminal illness, you can withdraw up to 75% of your premium and all interest penalty free.

Benefits for Nursing Home Confinement

After one year, if you require Nursing Home confinement, you can withdraw up to 25% of your premium and all interest annually to help pay for Nursing Home expenses.

Enhanced Payout for Long-Term Care Expenses

After four years, if you are unable to perform two of six Activities of Daily Living, you can elect an enhanced annuitization to help pay for long-term care expenses.

The amount of enhanced income will be determined by your age at the time you choose to elect this benefit. For example, if you are a male age 65 when this benefit is elected, you will receive 210% of the guaranteed annuitization amount. If you are a male age 75 when this benefit is elected, you will receive 161% of the guaranteed annuitization amount.

Monthly Income Per \$1,000 of Proceeds with a Payout for the Rest of Your Life!					
Male Payout Age	Standard Guaranteed Rate	Bonus Care 10 Rate	% More	Bonus Care 10 with 10% Bonus Rate	% More
55	\$3.37	\$8.05	239%	\$8.85	263%
65	\$4.58	\$9.62	210%	\$10.58	231%
75	\$6.87	\$11.07	161%	\$12.17	177%
Female Payout Age					
55	\$3.08	\$6.34	206%	\$6.97	226%
65	\$4.11	\$6.91	168%	\$7.60	185%
75	\$6.12	\$8.16	133%	\$8.97	147%

After ten years, if you are unable to perform two of six Activities of Daily Living and elect enhanced annuitization, **you will automatically be credited a 10% bonus of your Accumulation Value** to help pay for long-term care expenses. For example, if you put \$100,000 into the FlexPlus and ten years later your Accumulation Value has grown to \$150,000, your enhanced annuitization bonus will be \$15,000.

There are no medical exams, underwriting or additional premium for your enhanced liquidity to help pay for long-term care benefits. Please refer to the chart below for additional information about enhanced annuitization and Bonus Care 10.

Assumes 60 Year Old Male at Issue with 5% Rate of Return				
Policy Year	Accumulation Value	10% Accumulation Value Bonus	Total Annuitized	Annual Lifetime Payout*
1	\$100,000 Deposit	NA	NA	NA
5	\$127,628	NA	\$127,628	\$14,733
10	\$162,889	\$16,289	\$179,178	\$22,211

**Life Only Income Option (60 month and 120 month guaranteed periods available)*



Do I have to answer any medical questions when I apply for an FlexPlus with Bonus Care 10?

No. There are no medical questions or exams. The additional benefits are guaranteed issue and are provided at no additional premium cost to you.

Why are the enhanced annuitization benefits different for males and females?

Females have a longer life expectancy than males. The enhanced benefits are based on life expectancy at the time the benefit is elected. Although the male benefit is somewhat higher, female owners will likely receive their enhanced benefits for a longer period of time.

Will my spouse have the same benefits if he or she inherits my annuity?

Yes. If your spouse becomes the owner of the annuity, he or she will have the same enhanced benefit options as the original owner.

How do I qualify for enhanced annuitization and Bonus Care 10?

You are eligible for enhanced annuitization after four years. To qualify, you must be certified by a Licensed Health Care Practitioner as being unable to perform two of six Activities of Daily Living. If you qualify for enhanced annuitization after ten years and choose to elect this benefit, **your account value will automatically be credited with a bonus of 10% of your Accumulation Value.**

What happens if I choose not to use my enhanced benefits?

If you qualify for any of the enhanced benefits, you may elect not to use them. In this case, your annuity will continue to grow tax deferred. You may choose to elect enhanced benefits any time after you meet the qualifications.

About the Company

The FlexPlus Accumulation Values are guaranteed by contract and protected by the financial strength of Guaranty Income Life Insurance Company.

Guaranty Income was founded in 1926. In addition to annuity programs, Guaranty Income has cost-effective insurance products to help families meet their financial needs today and in the future.

Guaranty Income and its producers or representatives do not give tax, legal or accounting advice. See contract for complete details. Please consult your attorney, accountant or tax advisor to determine the suitability of this annuity based on your needs and financial situation.

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833.444.5426

Fax: 785.228.4505

my.gilico.com

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