

Effective **01.01.2017**  
 Rates Subject to Change

## Guaranty Income Life Guaranty 4

<b>Single Premium Deferred Fixed Annuity</b>		
<b>Clients Over 85 Now Have an Option to Continue Tax Deferral</b>		
<b>Rate</b>	<b>2.60%</b>	
Minimum Guaranteed Rate	<b>87.5% @ 1.00%</b>	
Max Issue Age: <b>85 in OK</b>	100	
Minimum Premium	5,000 NQ/ 2,000 Q	
Maximum Premium	600,000/ <b>200,000 ages 90+</b>	
Surrender Charges <i>(Not available in: AK, CT, DC, DE, HI, ID, MA, MD, ME, MN, NH, NJ, NY, PA, RI, SD, VA, VT, WI, WV)</i>	4 Year: 8, 7, 6, 5% +/- MVA	
<b>Features</b>	<ul style="list-style-type: none"> <li>❖ Int Only Withdrawals after 30 days (\$200 minimum)</li> <li>❖ Company practice allows systematic w/d (\$100 minimum)</li> </ul>	
Rate Hold	45 days on transfers	
Death Benefit	Accumulated Value	
Company Ratings	A.M. Best: B+	
<b>Commissions</b>	<i>No chgback on Spousal Continuation</i>	
Chargeback on Death & Withdrawals 0-6 Months: 100%, 7-12 Months: 50%	00-79	<b>1.60%</b>
	80+	<b>0.80%</b>
Commission cycles run weekly. For eft, allow two business days to reflect in your account..		

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