

**Give your clients the gift of
competitive interest rates this holiday season!**



**Guaranty Income Life Annuities Offer High Minimum Guarantees
and
Safety with No Stock Market Risk**

Effective December 1, 2009

| Plan | 1st Year Rate | Base Rate | Additional 2%, 3% and 4% Bonus Available*** |
|----------------|----------------------|------------------|--|
| AnnuiCare® 10 | 4.50% | 3.50% | Yes |
| AnnuiCare® 7 | 4.30% | 3.30% | Yes |
| AnnuiCare® 5* | 4.00% | 3.00% | No |
| AnnuiCare® 4** | 3.30% | NA | No |
| | | | |
| Ultra Flex 10 | 4.50% | 3.50% | Yes |
| Ultra Flex 7 | 4.30% | 3.30% | Yes |
| | | | |
| Choice 5* | 4.00% | 3.00% | No |
| Choice 4** | 3.30% | NA | No |

***Guaranteed for the first year.
**Guaranteed for four years.
***Bonus plans include a corresponding reduction in commission.**

Guaranty provides 45 day rate protection for transfers and 1035 exchanges.

**Check state approvals. Some products not approved in all states.
Call the Sales Team for more information at 800.535.8110 ext. 292.**

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GUARANTY
Income Life Insurance Company

929 Government St., Baton Rouge, LA 70802 / 800.535.8110 / 225.383.0355 /
Fax - 225.343.1747

www.GILICOlink.com / sales@gilico.com

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