

**10 Days Left for January Rates
Guaranty Income Life Valentine Delight**



**Competitive Interest Rates on Fixed Annuities
High Minimum Guarantee
Safety - No Stock Market Risk**

Effective February 1, 2009

Plan	1st Year Rate	Base Rate	Additional 2%, 3% and 4% Bonus Available***
AnnuiCare® 10	5.40%	4.40%	Yes
AnnuiCare® 7	5.25%	4.25%	Yes
AnnuiCare® 5*	5.15%	4.15%	No
AnnuiCare® 4**	5.00%	NA	No
Ultra Flex 10	5.40%	4.40%	Yes
Ultra Flex 7	5.25%	4.25%	Yes
Choice 5*	5.15%	4.15%	No
Choice 4**	5.00%	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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www.GILICOlink.com / sales@gilico.com

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