

P.O. Box 2231 Baton Rouge, LA 70821	Flexible Premium Deferred Annuities			Single Premium Multi-Year Guarantee Annuities		
Product	FlexPlus 10	FlexPlus 7	FlexPlus 5	Guaranty 8	Guaranty 6	Guaranty 4
Current Interest Rates Effective January 1, 2019	3.40%	3.10%	2.90%	3.75% - Guaranteed Yrs. 1-8	4.10% - Guaranteed Yrs. 1-6	3.00% - Guaranteed Yrs. 1-4
Interest Rate Guarantee*	1.25%*			1.25%* - Yrs. 9+	1.25%* - Yrs. 7+	1.25%* - Yrs. 5+
Riders	Bonus Care 10-Enhanced Life Income Payment Option Rider-GI533** Nursing Care Facility Waiver Rider-GI534 (3/08) ** - Terminal Illness Rider-GI530 (2/08) *** <small>**Not Available in California and Tennessee *** Texas Only (TX – 5/08)</small>			NA		
State Approvals	AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY					
Maximum Issue Age	79	79	79	79	90	100 85 – Oklahoma
Minimum Deposit	\$5,000 - Non-Qualified \$2,000 - Qualified					
Maximum Deposit	Through Age 89 - \$600,000 without company approval & Large Case Questionnaire LCQ (10/12) Age 90+ - \$200,000 without company approval & Large Case Questionnaire LCQ (1/2017) & POA-Health Status GI554 (10/2017)					
Penalty-Free Withdrawal Options	100% of Accumulated Interest or 10% of Year End Accumulation Value after 1 st Contract Year Minimum interest payment - \$200			100% of Accumulated Interest Minimum interest payment - \$100		
Rate Hold Policy	45 Days From Date of Interest Rate Change					
Benefit at Death of Owner	Accumulation Value					
Commission Chargeback	Free Look Cancellation - Surrender Within 6 months of Issue - 100% for death within 6 months of Issue – 50% for death within 7-12 months of issue					
Surrender Charges	9, 8, 7, 6, 5, 5, 4, 3, 2, 1, 0%	8, 7, 6, 5, 5, 4, 3, 0%	8, 7, 6, 5, 4, 0%	Market Value Adjustment† and 8, 7, 7, 6, 5, 4, 3, 2, 0%	Market Value Adjustment† and 8, 7, 7, 6, 5, 4, 0%	Market Value Adjustment† and 8, 7, 6, 5, 0%
	8, 7, 6, 6, 5, 4, 3, 2, 1, 0, 0% -Iowa Only			8, 7, 6.5, 6, 5, 4, 3, 2, 0% - FL, IL, UT Only	8, 7, 6.5, 6, 5, 4, 0% - FL, IL, UT only	
Forms	The following forms are available in the Downloads/Brochures & Apps sections of our agent website, www.GILICOLink.com . You may also call the Sales Team at 800.535.8110 or email sales@gilico.com to request supplies. Please note some forms are state specific. Application / Annuity Suitability Statement / Product and State Specific Disclosure Statements / Replacement Form / Request for Non-Qualified Fund Transfer/1035 Exchange; or Request for Qualified Fund Transfer/Rollover / Trustee Certification and Disclosure					
Education	Many states require completion of annuity education and product specific training prior to soliciting annuity sales. Please check your state's requirements on the "State Annuity Suitability Training Requirement List" on www.GILICOLink.com or call the Sales Team at 800.535.8110 prior to solicitation.					
	* Based on the 5 Year Constant Maturity Treasury (CMT) Rate reported by the Federal Reserve as of the last business day of the prior year, minus 1.25%, and rounded to the nearest 1/20 th of one percent. Minimum will never be less than 1% or more the 3%. This is in compliance with the NAIC Model Regulations.					
	† 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 Guaranty 4 Annuity 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.					
	For Agent Use Only. This information is subject to change. GILICO is currently licensed in 31 states. Print applications, brochures, forms, and download software from www.GILICOLink.com .					

Tax-Deferred Annuities with LTC Riders						
Product	Annuicare® 10	Annuicare® 7	Annuicare® 5	Annuicare® 8*	Annuicare® 6*	Annuicare® 4*
Current Interest Rates Effective January 1, 2019	3.40%	3.10%	2.90%	3.75% - Guaranteed Yrs. 1-8	4.10% - Guaranteed Yrs. 1-6	3.00% - Guaranteed Yrs. 1-4
Interest Rate Guarantee*	1.25%*		1.25%* - Yrs. 9+		1.25%* - Yrs. 7+	1.25%* - Yrs. 5+
LTC Benefit	3 Times the Annuity Value					
LTC Benefit Period	A minimum of six years – The Daily Maximum Benefit and depletion of the bucket of funds determines the benefit period.					
LTC Benefits	Home Health Care, Homemaking Services, Hospice Services, Personal Care Services, Assisted Living Facility Care, Alternative Care Services, Nursing Home Care, Respite Care, Adult Day Care at 50% of Daily Maximum (Includes Foster Care in OR)					
LTC Benefit Triggers	The insured must be certified by a Licensed Health Care Practitioner as: Being unable to perform, without substantial assistance, at least 2 of 6 Activities of Daily Living for a period of at least 90 days, or having a severe cognitive impairment, such as Alzheimer's Disease.					
Maximum Daily Benefit	Annuity Value divided by 730 days (2 years) Example: \$73,000 divided by 730 = \$100 Daily Maximum Benefit					
LTC Premium	% of Annuity Value based on the policyholder's age at issue. Approximately 1/3 the cost of traditional LTC insurance. LTC Premium is deducted from the annuity monthly.					
LTC Type	Tax-Qualified LTC Plan - Qualified LTC expenses are reimbursed after completion of the 90-day Elimination Period.			/		Not a Partnership LTC Plan
Underwriting	No Para-meds or Medical Records ordered / Ages 0-69 Telephone Interview - Ages 70-85 Face-to-Face Interview / Most Decisions within 3 Business Days of Interview					
State Approvals	AL, AR, AZ, CA, CO, FL, GA, IA, IL, IN, KS, KY, LA MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, SC, TN, TX, UT, WA, WY *Not Approved in CA					
Maximum Issue Age	79	85	85	79	85	85
Minimum Deposit	\$36,500 - Non-Qualified \$50,000 - Qualified (Must be at least age 59 ½)					
Maximum Deposit	\$600,000 without company approval & Large Case Questionnaire LCQ (1/2017)					
Penalty-Free Withdrawal	100% of Accumulated Interest - Minimum interest payment - \$200 <small>Each \$1 withdrawn reduces the LTC benefit by \$3</small>			100% of Accumulated Interest - Minimum interest payment - \$100 <small>Each \$1 withdrawn reduces the LTC benefit by \$3</small>		
Rate Hold Policy	45 Days From Date of Interest Rate Change					
Benefit at Death of Owner	Accumulation Value					
Commission Chargeback	Free Look Cancellation - Surrender Within 6 months of Issue - 100% for death within 6 months of Issue – 50% for death within 7-12 months of issue					
Surrender Charges	9, 8, 7, 6, 5, 5, 4, 3, 2, 1, 0% 8, 7, 6, 6, 5, 4, 3, 2, 1, 0, 0% -Iowa Only	8, 7, 6, 5, 5, 4, 3, 0%	8, 7, 6, 5, 4, 0%	Market Value Adjustment† and 8, 7, 7, 6, 5, 4, 3, 2, 0% 8, 7, 6.5, 6, 5, 4, 3, 2, 0% - FL, IL, UT Only	Market Value Adjustment† and 8, 7, 7, 6, 5, 4, 0% 8, 7, 6.5, 6, 5, 4, 0% - FL, IL, UT only	Market Value Adjustment† and 8, 7, 6, 5, 0%
Forms and Disclosures	State specific Annuicare® Application kits are available in the Downloads/Brochures & Apps section of our agent website, www.GILICOLink.com . You may also call the Sales Team at 800.535.8110 or email sales@gilico.com to request kits.					
Education	Many states require a specific license type and completion of LTC education prior to soliciting LTC sales. Please check "State Long-Term Care Appointment Requirements" on www.GILICOLink.com for your state or call the Sales Team at 800.535.8110 prior to solicitation. You will also need any required annuity education. Please see the annuity training section of this Product Reference Sheet.					
	* Based on the 5 Year Constant Maturity Treasury (CMT) Rate reported by the Federal Reserve as of the last business day of the prior year, minus 1.25%, and rounded to the nearest 1/20 th of one percent. Minimum will never be less than 1% or more the 3%. This is in compliance with the NAIC Model Regulations.					
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