

**GUARANTY GUIDEPATH FIA**

PRODUCT	AGE	Standard Option	Trail Option
		Upfront only, NO TRAIL	Includes TRAIL
*Guidepath 5	Ages 0-75	4.00%	0.75% upfront with 0.75% trail years 2-5
	Ages 76+	3.00%	0.5625% upfront with 0.5625% trail years 2-5
*Guidepath 7	Ages 0-75	5.00%	0.75% upfront with 0.75% trail years 2-7
	Ages 76+	3.75%	0.5625% upfront with 0.5625% trail years 2-7
*Guidepath 10	Ages 0-75	7.00%	1.00% upfront with 1.00% trail years 2-10
	Ages 76+	5.25%	0.75% upfront with 0.75% trail years 2-10

\* Based on the owner's age.  
 If joint owner, based on older owner's age.  
 If trust owned, based on annuitant's age.

Please note not available in all states

**GENERAL PROVISIONS**

- Subject to the terms and conditions of this Addendum and your Agent's Contract, Agent shall receive compensation as specified above for Guaranty Income Life Insurance Company ("GILICO") plans for which you are the Agent of record.
- Sales Commission: The above Sales Commission will be paid by GILICO on premium received on sales of the above plans.
- In addition to the applicable provisions of your Agent's Contract, all Sales Commissions will be charged back to AGENT and all sub-agents in your commission hierarchy.
- A 100% commission chargeback will incur in the following situations:
  - Cancellation within the free look period
  - Upon surrender of the annuity policy within six (6) months of date of issue.
  - Date of annuitant death within 6 months of date of issue.
- A 50% commission chargeback will incur in the following situations:
  - Date of annuitant death in months 7-12 of date of issue.
  - Full surrender of the policy in months 7-12 from date of issue.
- Sales Commissions payable to any sub-agents, as recommended by AGENT, shall be subject to approval by GILICO. Approved Sales Commissions to sub-agents shall be paid directly to the sub-agents and the balance of Sales Commissions, up to the applicable amount specified above, shall be paid by GILICO to AGENT. Sales Commissions shall be payable within thirty (30) days after GILICO's receipt of premium.