

Snapshot

FastBreak™ MYGA Fixed Annuity

Core annuity features

Issue ages	18-90
Premium	• Minimum: \$1,000 • Maximum: \$1,000,000 without prior approval
Plan types	Non-qualified
Tax deferral status	FastBreak™ does not offer tax deferral; you are taxed annually on interest earned.
Guarantee periods	3, 4, 5, 6, 7, 8, 9 or 10 years
Free withdrawal amount ¹	In the first contract year, 10% of total premiums paid can be withdrawn free of withdrawal charges. Beginning in the second contract year and thereafter, 10% of the most recent contract anniversary contract value.

Systematic withdrawals

- May be taken annually, semiannually, quarterly or monthly
- Minimum amount is \$100
 - Minimum account value of \$1,000 must be maintained

Withdrawal charge period²

State variations apply

Standard surrender schedule:

Year Period	1	2	3	4	5	6	7	8	9	10
3-year period	5%	5%	4%							
4-year period	5%	5%	4%	3%						
5-year period	5%	5%	4%	3%	2%					
6-year period	5%	5%	4%	3%	2%	1%				
7-year period	5%	5%	5%	4%	3%	2%	1%			
8-year period	5%	5%	5%	5%	4%	3%	2%	1%		
9-year period	5%	5%	5%	5%	5%	4%	3%	2%	1%	
10-year period	5%	5%	5%	5%	5%	4%	3%	2%	1%	1%

Market Value Adjustment

Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.

Maximum annuitization age

100

Annuitization³

- After the first contract year, you may convert your contract value into guaranteed income payments for a period of time you choose. You may choose from the following options:
- Single-life only
 - Single-life with 5-20 year period certain
 - Period certain of 10-20 years

Death Benefit

Greater of contract value or surrender value is paid upon the owner's death.

What is a fixed annuity?

What is a fixed annuity? A fixed annuity (FA) is an insurance product that is designed to help you meet your long-term retirement needs. A fixed annuity can help you:

- **Grow your savings at a predictable, guaranteed fixed rate.**
- **Guarantee your principal and any interest**—when you hold your contract for the full guarantee period (and make no withdrawals).
- **Convert your savings into retirement income, including income for life.**

Additional no-cost benefits

Nursing home waiver *(Subject to state approval)*

All surrender charges and MVA (if applicable) will be waived if an Owner is confined to a qualified nursing facility. The following qualifiers must be met:

- At least one year has elapsed since contract issue date,
- Contract was purchased prior to Owner attained age of 76, and
- 90 continuous days in a qualified nursing facility beginning on or after the contract issue date.

Terminal illness waiver *(Subject to state approval)*

All surrender charges and MVA (if applicable) will be waived if an Owner is diagnosed with a terminal illness. The following qualifiers must be met:

- At least one year has elapsed since contract issue date,
- Certification from a licensed physician that life expectancy has been reduced to one year or less.

¹Withdrawals above the 10% free withdrawal amount are subject to a withdrawal charge and market value adjustment.

²Withdrawal charges may vary by state. The California surrender schedule is different for years 8, 9, and 10. Please see below.

Year Period	1	2	3	4	5	6	7	8	9	10
8-year period	5%	5%	5%	4.7%	3.7%	2.8%	1.9%	0.9%		
9-year period	5%	5%	5%	4.7%	3.7%	2.8%	1.9%	0.9%	0.9%	
10-year period	5%	5%	5%	4.7%	3.7%	2.8%	1.9%	0.9%	0.9%	

³We may offer other options than those listed. Please refer to the Product Summary for details.

All guarantees are subject to the claims-paying ability and financial strength of Gainbridge Life Insurance Company.

This information is being provided for informational or educational purposes only and does not take in account the investment objectives or financial situation of any client or prospective clients. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings.

FastBreak™ is a mid-to long-term investment vehicle. It is not intended to replace emergency funds, to be used as income for day-to-day expenses, or to fund short-term savings goals. Gainbridge® annuities have limitations, exclusions, charges, termination provisions, and terms for keeping them in force.

FastBreak™ does not offer tax-deferral. Taxes are paid on annuity interest credited annually and are not subject to penalty taxes upon withdrawal.

The FastBreak™ multi-year guarantee annuity product with form number ICC23-D-NTDMYGA-BASE, or variations of such, is issued by Gainbridge Life Insurance Company, a Delaware-domiciled insurance company with its principal office in Zionsville, Indiana. For more information about FastBreak™, please review the FastBreak™ Product Summary, which is available from your financial representative.

Product availability may differ by state. We do not offer tax or legal advice. You should consult your personal financial professional for such information.

© 2024 Gainbridge Life and Annuity Company. All rights reserved.

NOT FDIC/NUA INSURED | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE
NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY