Product Brochure

SteadyPace™

Steady, tax-deferred growth, principal protection, and guaranteed income

Predictability and protection can be a high priority as you get closer to retirement, especially when markets turn volatile. If you are looking for a practical way to supplement your other tax-deferred savings and provide a source of guaranteed income in the future, then SteadyPace™ our multi-year guaranteed annuity or "MYGA" may be a good solution.

SteadyPace™ is an insurance product designed to help you meet your retirement needs. It allows you to invest your money for a set period. In return, your money earns interest at a fixed rate during this time. With SteadyPace™, you choose an investment term from 3 to 10 years, depending on your specific needs, and your interest rate is locked in for that entire term. When the term ends, you can decide whether to withdraw your savings or renew for another investment term at a new rate.

SteadyPace™ is a simple, steady, guaranteed way to build retirement savings without the risk of investing in stocks, bonds, or mutual funds. It can help you:

- **Grow your savings** at a predictable, guaranteed fixed rate.
- **Benefit from tax-deferred growth**—pay no taxes on interest earnings until they are withdrawn.
- **Guarantee your principal and any interest**—when you hold your contract for the full guarantee period (and make no withdrawals).
- **Convert (annuitize) your savings** into retirement income, including income for life.

Why choose Gainbridge?

At Gainbridge, we offer a better way to grow your money. Our practical solutions provide competitive rates and easy-to-understand features to help you build your savings with confidence. There are zero hidden fees so more of your money stays invested. Yes, it's really that simple…

- Competitive rates
- Easy-to-understand products
- No fees or needless features

We make it our goal to cut through the complexities and bring you useful solutions to your savings and retirement goals. Our products have your future in mind, and that's why we offer annuities with the potential for growth, and for income, that can be used for a milestone goal or last a lifetime.

40% repeat customers

Our customers keep coming back to us.

$65.5 billion

We are a subsidiary of Group 1001, which has $65.5 billion of combined assets under management as of March 31, 2024.

A- (Excellent rated)

We offer products on our platform from insurers rated A- (Excellent) by AM Best[3] for their financial strength.

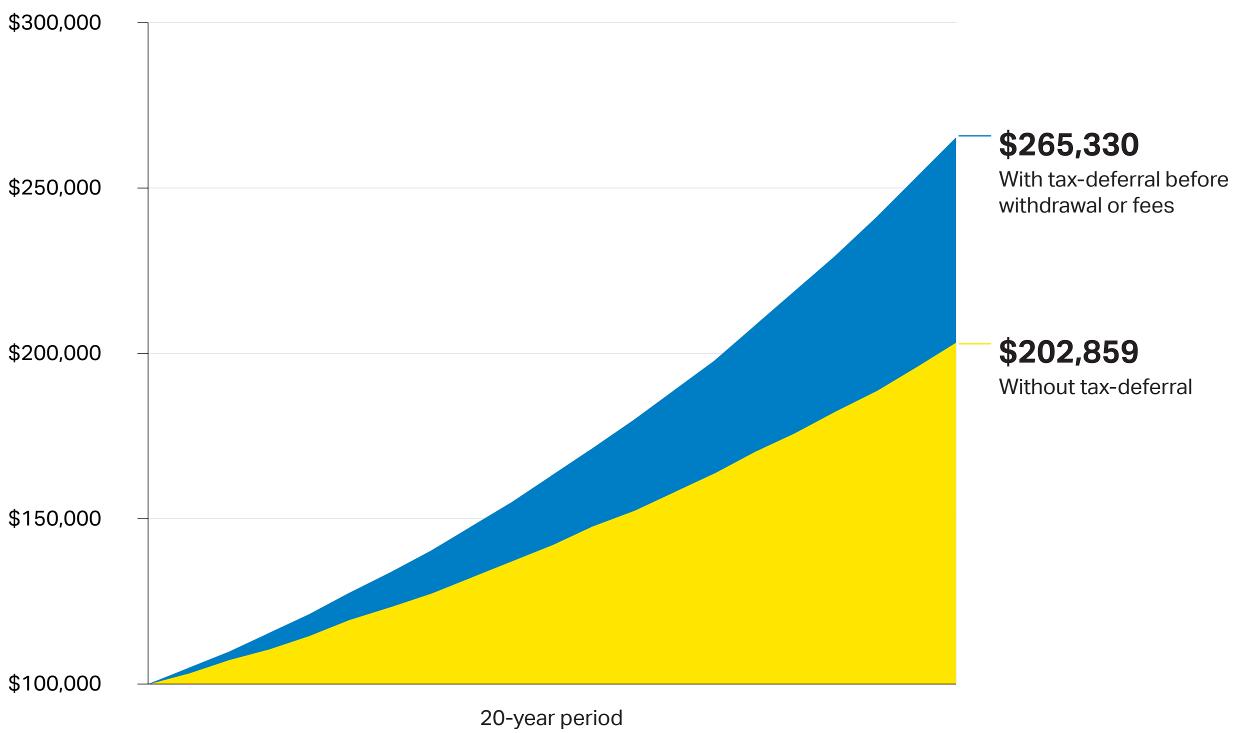
[1] A.M. Best Company assigns ratings from A++ to S based on a company's financial strength and ability to meet obligations to contract holders. A- (Excellent) is the 4th highest of 16 ratings. For more information about the rating, visit www.ambest.com.

The power of predictable growth

When you purchase or renew a SteadyPace™ MYGA contract, you can choose a guarantee period—from 3 to 10 years— to meet your specific needs, and your interest rate is locked in for that entire period. When your guarantee period ends, you have the option to renew at the same term or choose a different guarantee term. For example, if you originally chose the 6-year term, you could choose another 6-year term when the guarantee renews or change to a shorter term available at renewal. This may be especially useful during volatile times when shorter terms could provide greater flexibility.

The tax-deferral advantage

SteadyPace™ MYGA offers tax-deferred growth, which means you will not be taxed on any of the interest earnings in your annuity until you start taking withdrawals or income payments. The combination of compounded interest gains and a potentially lower tax bracket after you retire can help make your retirement savings go further.



This hypothetical chart illustrates how tax deferral would affect a $100,000 initial premium, before any withdrawals or fees, during a 20-year period. The chart assumes an annual interest rate of 5% and a federal income tax rate of 28%. Actual tax rates may vary for different taxpayers and assets from those illustrated (for example, capital gains and qualified dividend income). Actual performance of your investment also will vary. Lower maximum tax rates on capital gains and dividends would make the investment return for the taxable investment more favorable, thereby reducing the difference in performance between the examples shown. Consider your personal investment time horizon and income tax brackets, both current and anticipated, when making an investment decision. This example illustrates tax deferral and does not represent the past or future performance of any product. Actual results will vary.

Access to your money

Free Withdrawals

With SteadyPace™ MYGA, you have access to your premium, should you need it, through a free withdrawal feature. This feature allows you to take up to 10% of your premium during the first contract year, and up to 10% of your last contract anniversary value in years thereafter, without incurring any surrender charges or any applicable market value adjustment.[1]

Partial or full withdrawals

Should you need it, you have the flexibility to take more than your free withdrawal amount. If you choose to withdraw more during your guarantee term, please note that withdrawal charges and a market value adjustment may apply.

Annuity Payment Options

After the first contract year, you may choose to annuitize your contract. With SteadyPace™ MYGA, you may convert your contract value into guaranteed income payments for a period of time you select—which may be a period of years or the rest of your life.

In addition, there are instances where you may take more than your free withdrawal amount without any of these charges, including:

Withdrawal charge exceptions	
Required Minimum Distributions (RMDs)	If your clients are required to take a RMD starting at age 72, and that RMD is more than their 10% free withdrawal, they may take the entire RMD without a withdrawal charge.
Nursing home & Terminal Illness waivers[2]	• After a period of one year, you may withdraw money from your annuity, without a withdrawal charge, to pay for an eligible nursing home or hospice care. • The contract must be purchased prior to the owner's attained age of 76 for the nursing home waiver.

[1] Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. A withdrawal charge or a market value adjustment (MVA) will apply if you exceed your free withdrawal amount. If you decide to make an early withdrawal of some (or all) of the value of a SteadyPace™ MYGA at any time other than the 30-day window before the end of a guarantee period, Gainbridge will also make a market value adjustment (MVA) to your annuity account. (May not be applicable in all states.) The MVA is equal to the amount withdrawn or surrendered, less any available free withdrawal amount, times the MVA factor, which is linked to Moody's Bond Indices—corporate average rate. California has caps and floors that are applied to the MVA factor. The MVA does not apply to annual penalty-free withdrawals, death benefit payments, terminal illness or nursing home waiver withdrawals, or any amounts withdrawn during the 30-day window at the end of the guarantee period. For more details on the MVA, check with your financial professional.

[2] Must meet certain criteria. Subject to state availability. Please refer to the contract for details.

All guarantees are subject to the claims-paying ability and financial strength of Gainbridge Life Insurance Company. The information is not intended as investment advice and is not a recommendation about managing or investing your retirement savings.

SteadyPace™ MYGA

Fixed Annuity Product Summary

Issue ages	18-90
Premium	• Minimum: $1,000 • Maximum: $1,000,000 without prior approval
Plan types	Non-qualified and Qualified
Guarantee periods	3, 4, 5, 6, 7, 8, 9 or 10 years
Free withdrawal amount[1]	• 10% of the total premium during the first contract year, or the RMD amount, if greater. • 10% of the last contract anniversary value, or the RMD amount, if greater, in the years thereafter.
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 period[2] *State variations apply*	**Standard surrender schedule:** (see table below)
Market Value Adjustment *State variations apply*	Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.
Annuitization[3]	• Maximum annuitization age: 100 • Payment 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.

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%

[1] Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty. withdrawal charge or a market value adjustment (MVA) will apply if you exceed your free withdrawal amount.

[2] Withdrawal 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%	

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

Start saving with SteadyPace™ MYGA today.
Still have questions? Call us at 1-866-421-3125.

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 into 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.

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

The SteadyPace™ multi-year guarantee annuity product with form number ICC22-D-MYGA-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 SteadyPace™, please review the SteadyPace™ Product Summary as available on the Gainbridge® website, https://www.gainbridge.io/.

Product availability may differ by state.

We do not offer tax or legal advice. You should consult your personal financial professional for such information.