GAINBRIDGE

Snapshot
SteadyPace™ 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 and Qualified
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first contract year, 10% of total premiums paid, or the required minimum distribution (RMD) amount, if greater, can be withdrawn free of surrender charges. In the second contract year and thereafter, 10% of the most recent contract anniversary value, or RMD, if greater.
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	Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.
Maximum annuitization age	100
Annuitization[3]	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.

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%

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.**
- **Benefit from tax-deferred growth-**pay no taxes on any interest earnings until they are withdrawn.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 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.

[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.

[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.

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.

SteadyPace™ 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.

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, 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.

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NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY