Accelerate your savings with

FastBreak™

Product Brochure

Meet your savings goals faster than with a CD or high-yield savings account.

- Earn higher yield than the national CD average on your money.[1]
- Withdraw your money before age 59 ½ without an early withdrawal IRS tax penalty..[2]
- Watch your money grow.

Are you looking to save for a big purchase or grow your nest egg? Save smarter with FastBreak™ multi-year guaranteed annuity (MYGA) from Gainbridge. Offering guaranteed growth at a locked-in rate, FastBreak™ is perfect for saving toward future goals like a home purchase, a renovation, wedding, college or other major expenses. Plus, you'll have direct control over your account and no advisor fees.

FastBreak™ offers:

Steady growth

Access to a 10% free withdrawal amount

Safety with higher return potential

[1] The 5-year CD average as of September 17, 2024 was 1.42 % APY. Source: Bankrate.com. Rates subject to change.
[2] Because FastBreak™ does not offer tax deferral; you are taxed annually on interest earned. This means that you are not subject to an early withdrawal IRS tax penalty should you make a withdrawal. Withdrawals above the annual 10% free withdrawal amount are subject to an Market Value Adjustment and Surrender Penalty.

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 $65.2 billion of combined assets under management as of June 30, 2024.

A- (Excellent rated)

We offer products 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

What is FastBreak™?

FastBreak™ is a safe, guaranteed way to build your savings without the risk of investing in stocks, bonds, or mutual funds. Specifically, FastBreak™ is a multi-year guaranteed annuity, or "MYGA". A MYGA allows you to invest a lump sum for a set period. In return, your money earns interest at a fixed rate during this time. Much like a CD, when you buy FastBreak™ you choose a guaranteed interest rate 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.

While both FastBreak™ and CDs offer principal protection and guaranteed growth, FastBreak™ may offer a higher interest rate over a longer period.

Check out the chart below for an at-a-glance comparison between FastBreak™, CDs, and high-yield savings accounts.

FastBreak™ versus CDs and High-Yield Savings Accounts

	FastBreak™ Annuity	CD	High-yield Savings
Issued By	Gainbridge Life Insurance Company	Bank	Bank
Term	3-10 years	3 months-5 years	N/A
Size	$1,000-$1M	Virtually any amount	Virtually any amount
Taxes	Interest taxable as earned	Interest taxable as earned**	Interest taxable as earned
Withdrawals	Up to 10% Free Withdrawal Amount annually without additional charges*	All withdrawals are charged, typically equal to a portion of the interest you've earned	Generally allows up to 6 withdrawals per month
Financial backing	Backed by Gainbridge Life Insurance Company's claims-paying ability	FDIC insured	FDIC insured

CDs are FDIC-insured up to $250,000 per financial institution, and there may be a penalty for early withdrawal. Fixed annuities are not FDIC-insured, and have limitations and surrender charges.
* Withdrawals above this amount are subject to a Withdrawal Charge and Market Value Adjustment.
**Earnings on a CD would be tax deferred if a CD is in an IRA or other tax-deferred retirement savings account.

Access to your money

Free Withdrawals

With FastBreak™ 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]

Annuity Payment Options

After the first contract year, you may choose to annuitize your contract. With FastBreak™ 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 (some restrictions apply)	
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. • For terminal illness waiver, you must be no older than age 70 when the request is made. • The contract must be purchased prior to age of 76 for the nursing home waiver.

[1] If you decide to make an early withdrawal of some (or all) of the value of your FastBreak™ MYGA at any time other than the 30-day window before the end of a guarantee period, Gainbridge will 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 the Moody's Bond Indices – corporate average rate. 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 renewal window at the end of the guarantee term. 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.

FastBreak™ MYGA

Product Summary

Issue ages	18-90
Minimum premium	• Minimum: $1,000 • Maximum: $1,000,000 without prior approval
Plan types	Non-qualified
Guaranteed Periods	3, 4, 5, 6, 7, 8, 9 or 10 years
Tax deferral status	FastBreak™ does not offer tax deferral; you are taxed annually on interest earned.
Free withdrawal amount[1]	10% of the total premium during the first contract year; 10% of the last contract anniversary value 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 charges *State variations apply*	Please refer to the table below for the available investment terms and associated withdrawal charge percentages[2].

Guaranteed Interest Rate Periods & Withdrawal Charge Percentage — Contract Year	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 *State variations apply*	Applies to withdrawals and surrenders greater than the free withdrawal amount. Waived at death.
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 among the following options: • Single-life only • Single-life with 5 – 20-year period certain • Period certain 10 – 20 years
Maximum annuitization age	100
Death Benefit	Greater of contract value or surrender value

[1] 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.

Start saving with FastBreak™ 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.

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.

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 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.

FastBreak™ is: Not a Deposit | Not FDIC Insured | Not Insured by Any Federal Government Agency |
Not Guaranteed by Any Bank or Credit Union