Introducing FastBreak™, presented by:

GAINBRIDGE

A Reimagined Fixed Income Solution

Offered **only by Gainbridge®**, FastBreak™ is a non-tax deferred Multi-Year Guaranteed Annuity (MYGA)

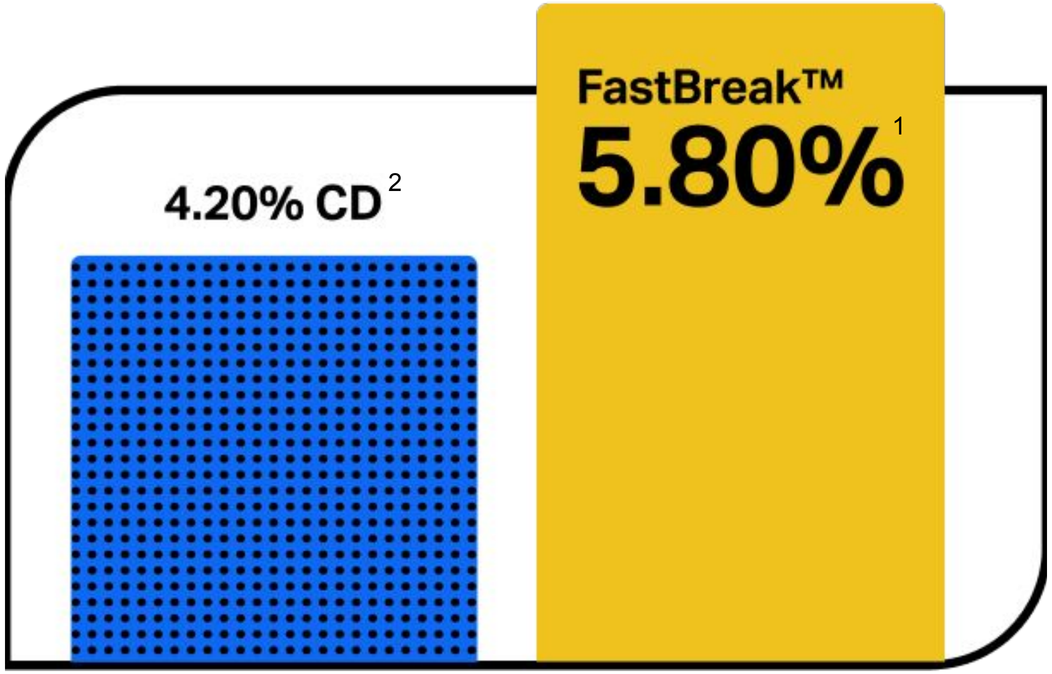
Product Overview:

Fixed Rate: Up to **5.80%**[1]

Term Duration: From **3 - 10 Years**

Target Clientele: **Pre-Retiree**

Tax Treatment: **Non-tax deferred**



1 Annual Percentage Yield ("APY") rates are subject to change at any time, and the rate shown may no longer be current.
2 Source: Bankrate.com, national average of 5-year CD, week of 3/13/25. Rates subject to change.

Is FastBreak™ a better choice than CDs?

FastBreak™ may be the right fit when your client:

- Is targeting **higher yields** without taking on excess risk
- Can **commit for at least 3 years**
- Wants some flexibility with **annual free withdrawals**[1]

Feature	CDs	FastBreak™
Yield (3–10 Years)	~4.00%–4.20%[2]	5.80%[3]
Protections	FDIC insured up to $250,000	Principal protection backed by Gainbridge® Life[4]
Tax Treatment	Taxable annually via 1099	Taxable annually via 1099
Penalty-Free Access	At maturity	Can withdraw 10% annually, unrestricted access at maturity
Early Withdrawal Penalty	Typically 3–12 months interest	Surrender charges may apply[5]
Terms Available	Up to 5 years (usually)	3–10 years
Inflation Protection	Moderate	Better (higher yields)
Death Benefit	Simple, principal interest	Simple, principal interest

1 Withdrawals above 10% free withdrawal amount are subject to a withdrawal charge and market value adjustment.
2 Source: Bankrate.com, national average of 5-year CD, week of 3/13/25. Rates subject to change.
3 Annual Percentage Yield ("APY") rates are subject to change at any time, and the rate shown may no longer be current.
4 FastBreak™ is issued by Gainbridge Life Insurance Company ("Gainbridge Life"), Zionsville, Indiana. All guarantees based on the financial strength and claims paying ability of the issuing insurance company.
5 Because they are meant for long-term accumulation, most annuities have withdrawal charges that are assessed during the early years of the contract if the contract owner surrenders the annuity. All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy.

FastBreak™ as part of an Asset Allocation portfolio...an innovative way to create **alpha**

Results: Including FastBreak™ in a 60/25/15 allocation resulted in 3.08% higher total return with less risk

60/40 Portfolio	Type	Start Date	End Date	Result	Annual Return
$60,000	IVV	01/01/2020	12/31/2024	$117,438.86	14.39%
$40,000	AGG	01/01/2020	12/31/2024	$39,205.00	-0.40%
			Total Return	$156,668.86	

ROI: 56.68%
Weighted Average Return: 8.47%

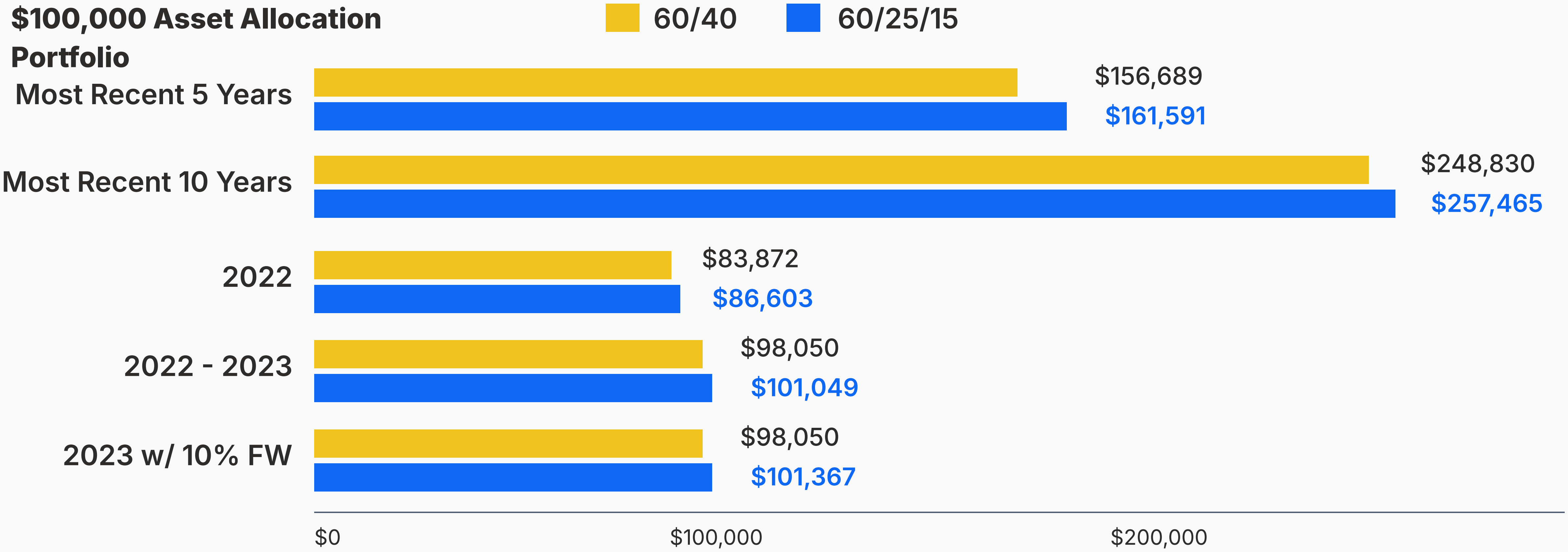
60/25/15 Portfolio	Type	Start Date	End Date	Result	Annual Return
$60,000	IVV	01/01/2020	12/31/2024	$117,438.86	14.39%
$25,000	AGG	01/01/2020	12/31/2024	$24,503.12	-0.40%
$15,000	MYGA (at 5.50% APY)	01/01/2020	12/31/2024	$19,604.40	
			Total Return	$161,591.38	

ROI: 66.49%
Weighted Average Return: 9.37%

(January 2020 - December 2024)

Stronger outcomes in varying market conditions

This hypothetical example is used for illustrative purposes only. Past performance is not indicative of future results.



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FastBreak™ vs. CDs: Inflation Protection

FastBreak™

Can offer higher yields, which provide a better hedge against moderate inflation (e.g., 3%–4%).

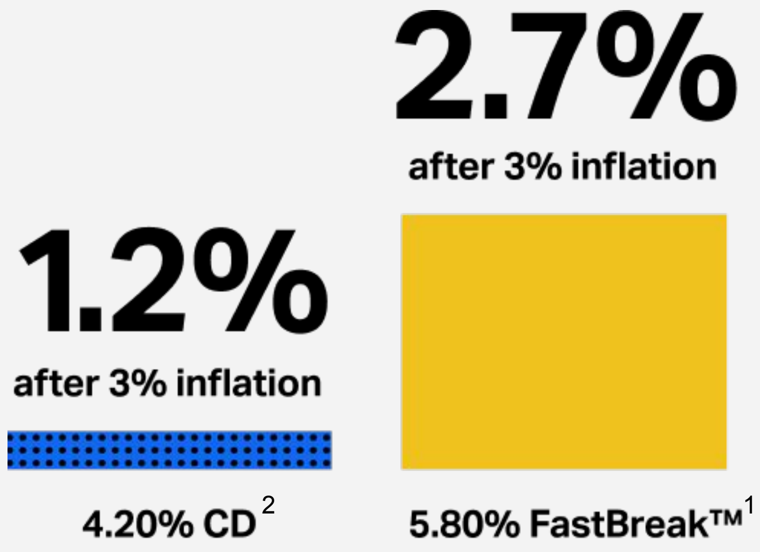
Vs.

CDs

Low returns relative to inflation can erode purchasing power, especially for longer-term CDs.

Impact

FastBreak™ provides a real return of 2.70%, preserving purchasing power.



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FastBreak™ vs. CDs: Laddering

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FastBreak™ works well for Laddering Strategies, **offering higher yields at each rung**
and can enhance CD Ladders with **greater overall returns and longer time horizons.**

	APY[1]	Investment	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	
1-yr CD	4.00%	$20,000	$20,800										
2-yr CD	4.50%	$20,000		$21,800									
3-yr FB	5.65%	$20,000			$23,585.14								
4-yr FB	5.65%	$20,000				$24,917.70							
5-yr FB	5.70%	$20,000					$26,387.91						
		5-yr FB	5.70%	$20,800				$27,443.42					
			5-yr FB	5.70%	$2 1,800				$28,726.82				
				5-yr FB	5.70%	$23,585.14				$31,118.12			
					5-yr FB	5.70%	$24,917.70				$32,876.30		
						5-yr FB	5.70%	$26,387.91				$34,816.08	
Initial Investment		$100,000						$117,490.75					$155,016.74
								Average Annual Return 5.40%					Average Annual Return 5.50%

Example: A ladder utilizing both CDs and FastBreak™, leveraging CDs for years 1 and 2 while providing higher yields with FastBreak™ from year 3-10

Notice the average annual return increases. This is due to the fact that FastBreak rates increase with duration (without additional risk). This creates a strong tailwind for traditional ladder strategies. The effect is exponential due to compounding interest.

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Strategies for using FastBreak™

Laddering: A Widow’s Story

Hypothetical: Hannah is 36 years old, has two children, and recently lost her husband to a battle with cancer. Fortunately, Hannah's husband had life insurance and she was left $500,000. Hannah decides to pay off the mortgage, credit card, and her vehicle to reduce monthly expenses - leaving her with $200,000.

Goal: Safely grow the $200,000 without locking up the whole amount for the long-term as she may need funds from time to time and would like to help the kids pay for college when the time comes.

Strategy:

Step 1: The initial $200,000 deposit is divided equally among each rung of the ladder with maturation dates of 1 year, 2 years, 3 years, 4 years, and 5 years.

Step 2: As each CD/MYGA matures, she has funds to spend and/or she can roll it over into a new 5-year FastBreak™ MYGA at the new prevailing rate.

Step 3: Due to the taxable nature of FastBreak™, Hannah is able to make withdrawals at opportune times without the typical 10% early withdrawal penalty associated with other annuities.

Laddering: A Widow’s Story

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Rung	APY[1]	Deposit	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
1-yr CD	4.00%	$40,000	$41,600	Deposits w/ 5-year FastBreak™ 5.7%: $54,886					Deposits $49,886 w/ 5-year Fastbreak™				
2-yr CD	4.50%	$40,000		$43,681	Deposits w/ 5-year FastBreak™ 5.7%: $57,632					Deposits $42,632 w/ 5-year Fastbreak™			
3-yr FB	5.65%	$40,000			$47,170	Deposits $42,170 w/ 5-year FastBreak™ 5.7%: $55,638					Deposits $50,638 w/ 5-year Fastbreak™		
4-yr FB	5.65%	$40,000				$49,835	Deposits $19,835 w/ 5-year FastBreak™ 5.7%: $26,170					$26,170 w/ 5-year Fastbreak™	
5-yr FB	5.70%	$40,000					$52,775	Deposits w/ 5-year FastBreak™ 5.7%: $69,631					$44,631 w/ 5yr FB
					Withdrawal $5,000 Vacation	Withdrawal $30,000 New roof on the house		Withdrawal $5,000 Vacation	Withdrawal $15,000 Remodel Kitchen	Withdrawal $5,000 Vacation		Withdrawal $25,000 oldest child’s tuition	
Children’s Age			4/8	5/9	6/10	7/11	8/12	9/13	10/14	11/15	12/16	13/17	14/18

The Result: By year 10, Hannah has spent $85,000 and still has almost $214,000 continuing to grow within her ladder. This strategy has protected her principal, increased her assets, and allowed for flexibility to spend on necessary expenses like a new roof and discretionary expenses, like vacations. By continuing the ladder, Hannah should be able to help her kids get a jumpstart on life as well as preserve funds for retirement or other needs.

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Systematic Withdrawals

Hypothetical: Tyler is 32 and just inherited money from his mother who recently passed away. Tyler has had issues controlling his spending in the past, and he's asked his dad to help him make this money last. He could use some additional funds each month to help with expenses, but he doesn't want access to the entire amount on any given day. His dad suggests FastBreak as a safe way to generate interest, protect principal, and safeguard the funds from impulsive spending.

Goal: Safely generate interest, create penalty-free systematic withdrawals, protect principal, and reduce spendthrift risk

Strategy:

Step 1: Purchase a 10-year FastBreak contract

Step 2: Establish systematic withdrawals not to exceed the 10% annual free withdrawal amount[1]

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

Result: Inflation protected interest income

Year	Beginning Balance	Interest Earned	Withdrawals	Ending Balance
1	$100,000	$5,793	$-6,097	$99,696
2	$99,696	$5,769	$-6,314	$99,151
3	$99,151	$5,731	$-6,539	$98,343
4	$98,343	$5,676	$-6,771	$97,248
5	$97,248	$5,605	$-7,012	$95,840
6	$95,840	$5,514	$-7,261	$94,093
7	$94,093	$5,403	$-7,520	$91,976
8	$91,976	$5,270	$-7,787	$89,459
9	$89,459	$5,112	$-8,064	$86,507
10	$86,507	$4,929	$-8,351	$83,085

Systematic Withdrawals: The Results

This hypothetical example is used for illustrative purposes only. Past performance is not indicative of future results.

- **Total Withdrawals of $65,619** in interest income
- **Increasing income** for 3.5% inflation
- **5.80% APY**[1] principal growth for 10 years
- **NO** early withdrawal penalties
- **NO** surrender charges or penalties[2]
- **Principal protection**
- **$83,085** remaining principal at end of 10-year term

1 Annual Percentage Yield ("APY") rates are subject to change at any time, and the rate shown may no longer be current.
2 Any amount withdrawn over the 10% annual free withdrawal amount would incur charges & fees

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Target Strategy

Hypothetical: Carlos is a young professional that is gaining traction in his career. He is in a good financial position, but he doesn't have a lot of cash in the bank outside of his emergency fund. Carlos is always planning ahead, and he knows that he will need a new vehicle in about five years based on the amount of miles he's averaging with his commute. Carlos receives an increasing annual bonus, and he intends to use some of those funds to save for his next vehicle. If he could, he'd deposit a larger amount today, but that's not in the cards.

Goal: Save for a new vehicle in a manner that will protect his principal and outpace inflation.

Strategy:

Step 1: Purchase a 5-year FastBreak™ MYGA today

Step 2: Purchase a 4-year FastBreak™ MYGA next year at bonus time

Step 3: Purchase a 3-year FastBreak™ MYGA the following year at bonus time

Step 4: At the end of year 5, all three contracts will mature and provide the funds needed to purchase his next vehicle

Target Strategy: Results

This hypothetical example is used for illustrative purposes only. Past performance is not indicative of future results.

Duration	APY[1]	Investment	Year 1	Year 2	Year 3	Year 4	Year 5
5-years	5.70%	$12,000					$15,832
4-years	5.65%	$14,000					$17,442
3-years	5.65%	$17,500					$20,637
							Total $53,911

The Result: By year five, Carlos has almost $54,000 to purchase his new vehicle. He was able to accomplish this by spreading out his savings into three deposits over three years rather than locking away a larger sum of money all at once. This was useful to Carlos, because he didn't have all of the funds necessary on day one. This could also be useful in a scenario where Carlos did have the necessary funds, but didn't want to deplete his cash savings all at once.

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Barbell Strategy

Hypothetical: Jack is 40 years old and he's been leveraging a high yield savings account for the past two years for his "safe money". He's noticed that the yield has dropped over 1.5% in recent months, and he anticipates this trend will continue. He's looking for a safe way to earn interest on his cash to combat inflation, but he doesn't want to lock up everything for the long-term. Being that he is only 40, he's not interested in tax-deferred accounts that carry an early withdrawal penalty. He's confident that he can live without a bulk of these assets for a number of years, because he maintains an emergency fund at his bank.

Goal: Earn a competitive interest rate while maintaining some liquidity in the short to mid-term.

Strategy:

- Purchase a 3-year and a 6-year FastBreak™ MYGA today

Barbell: Results

This hypothetical example is used for illustrative purposes only. Past performance is not indicative of future results.

Duration	APY[1]	Deposit	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
3-years	5.65%	$25,000			$29,481	Option to continue the barbell by adding a new 6-year Fastbreak™						
6-years	5.70%	$25,000						$34,865	Option to continue the barbell by adding a new 6-year Fastbreak™			
							Total	$64,346				

The Result: Jack was able to capitalize on higher yields than he could find with CD's and Money Market Accounts. He locked in a rate for two terms and avoided the downward trend of interest rates. He leveraged a barbell strategy to ensure that he would have some funds available in three years in case he decided he needed the cash for another purpose. He can also leverage 10% free annual withdrawals from both MYGA's along the way - adding some liquidity to the plan. At the end of each term, Jack can decide to withdraw some/all funds or renew for another term. Since he's utilizing Fastbreak™, he does not have to worry about the IRS early withdrawal penalty and he pays taxes on interest the same way he did with his high yield savings account.

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APPENDIX

WHO WE ARE

GROUP1001

Group 1001 is a collective that empowers companies to create positive growth. We help people thrive with our understandable and accessible insurance and annuity products, convenient online investing platform, and strategic partnerships in the sports and education industries.

$67.8B AUM*

Delaware Life

GAINBRIDGE

Clear Spring
Property and Casualty Group

Property and Casualty
- Worker's compensation
- Property and casualty insurance

Life and Annuity
- Annuities

Health
- Medicare Advantage Plan
- Medicare Part D Prescription Plans

Specialty
- Specialty Insurance
- Residual Value Insurance

*Gainbridge is a subsidiary of Group 1001, who has approximately 67.8B in assets under management as of December 31, 2024.

About Gainbridge®

competitive rates · easy to understand · zero hidden fees

$67.8 billion

We are a subsidiary of Group 1001, which has $67.8 billion of combined assets under management as of December 31, 2024

500k+ policies

Group 1001 has issued with over half a million policies processed, with Gainbridge® being an integral part, so you can be confident in our reputation as a trusted provider

A- (excellent) rated

by AM Best*

*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. visit www.ambest.com Ratings are subject to change. Financial Strength Ratings as current as of 5/1/25.

Frequently Asked Questions about FastBreak™

- Is the interest taxed? **Yes (similar to CDs).**[1]
- Are there any hidden or additional fees? **No, there are no upfront sales charges or administrative fees.**
- Can a client deposit Qualified Funds in FastBreak™? **No, due to its taxable nature, FastBreak™ is only available for non-qualified funds**
- Can a client 1035 exchange into FastBreak™? **No, due to its taxable nature you cannot exchange a tax-deferred annuity or life insurance for a FastBreak™ contract.**
- Will a client incur any tax penalties if they access their funds before 59 ½? **No, paying taxes on annual earned interest gives your client access to their money without the IRS early withdrawal penalty.**[2]
- What is the minimum premium payment for a Gainbridge® annuity? **The minimum premium amount is only $1,000 and goes up to $1,000,000.**

[1] All withdrawals from an annuity purchased with non-qualified monies are taxable as ordinary income only to the extent there is a gain in the policy.
[2] Any amount withdrawn over the 10% annual free withdrawal amount would incur charges & fees.

Resources and Materials

Gainbridge

- About us
- FastBreak homepage
- AM Best rating
- Company one-pager

FastBreak™

- Rate Sheet (as of 3/11/2025)
- Snapshot
- Client Brochure
- vs. CDs Fact Sheet
- Case Studies
  - Tax Diversification
  - Major Milestones

FastBreak™ is issued by Gainbridge Life Insurance Company ("Gainbridge Life"), Zionsville, Indiana. Products and/or features may not be available in all states. All guarantees based on the financial strength and claims paying ability of the issuing insurance company. Certificates of Deposit (CDs) and non-tax-deferred annuities are distinct financial products, each with its own characteristics and purposes. CDs are deposit accounts offered by banks and credit unions, insured by the FDIC or NCUA, and typically provide fixed interest rates for specific terms. Non-tax-deferred annuities (FastBreak™), on the other hand, is an insurance product offered by an insurance company, designed to provide income or growth. These annuities are not insured by the FDIC or NCUA. NOT FDIC/NCUA INSURED | MAY LOSE VALUE | NO BANK/CREDIT UNION GUARANTEE | NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY