

SteadyPace™ MYGA Fixed Annuity Rates

Current as of 9/16/2025

SteadyPace™ is an insurance product that is designed to help you meet your long-term retirement needs. It is a simple, steady, guaranteed way to build your savings without the risks associated with investing in stocks, bonds, or mutual funds. SteadyPace™ offers:

- **Guaranteed Growth**—Receive the guaranteed competitive interest rates so that your money grows faster.
- **Principal Protection**—Principal protection against market fluctuations throughout your contract duration.
- **Tax deferral**—Pay no taxes on any interest earnings until they are withdrawn.
- **Liquidity**—10% free withdrawal available each year, including year 1.*
- **Financial Strength**—Gainbridge Life is rated A-(Excellent) by AM Best1



View the
Product
Summary

SteadyPace™ Multi-Year Guarantee Annuity		
Guaranteed Interest Rate Period	Less than \$100,000	\$100,000 and over
3 Years	5.25%	5.55%
4 Years	5.25%	5.55%
5 Years	5.30%	5.60%
6 Years	5.30%	5.60%
7 Years	5.30%	5.60%
8 Years	5.30%	5.60%
9 Years	5.30%	5.60%
10 Years	5.30%	5.60%

All rates are for new applications only. Rates are subject to change at any time.

* In the first contract year, 10% of total premiums paid, or the required minimum distribution (RMD) amount, if greater. In the second contract year and thereafter, 10% of the most recent contract anniversary value, or RMD, if greater. A withdrawal charge or a market value adjustment (MVA) will apply if you exceed the free withdrawal amount. Withdrawals are taxed as ordinary income and, if taken prior to age 59½, there may be a 10% federal tax penalty.

1A.M. Best Company assigns ratings from A++ to S based on an insurance 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, click here www.ambest.com.

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.

© 2025 Gainbridge Life and Annuity Company. All rights reserved.