AMERICAN GULF

Anchor Multi-Year Guaranteed Annuity (MYGA)

Anchor your future with confidence.

Guaranteed Growth.
Protected Principal. Peace of Mind for Your Retirement Journey.

Contract Issued By:

Gulf Guaranty Life Insurance Company
PO Box 11066
Winston-Salem, NC 27116

(844) USA-GULF
www.americangulf.com

The Anchor MYGA Advantage

Your rate. Locked in. For years.

Choose a 5, 6, or 7-year guarantee period and your rate is locked in from day one — compounding daily, protected from market swings. Your principal is fully protected for the entire term.

IRA-ready. RMD-friendly.

Fund with a 1035 Exchange, or through a Traditional IRA, Roth IRA, or SEP IRA. Required Minimum Distributions from qualified contracts are always taken free of surrender charges — no penalties for doing what the IRS requires.

Tax-deferred growth that compounds faster.

Interest grows without annual tax erosion — more dollars compounding every day. You pay income tax on earnings only when you withdraw, not while your money is growing.

Full access at every renewal.

At the end of each guarantee period, all surrender charges are waived — giving you complete freedom to withdraw, renew, or redirect your money. You are never permanently locked in.

How It Works in 3 Simple Steps

1

Choose your premium amount (Minimum $10,000; up to $1,000,000 without prior approval).

2

Select your guarantee period (5, 6, or 7 years) and lock in your fixed rate for that term.

3

Watch your savings grow as interest is credited and compounds daily, guaranteed for the entire term.

Your Contract Value builds every day

Interest is credited and compounded daily. Your rate is locked in and guaranteed for the entire term you select.

What is the Market Value Adjustment?

An MVA applies to withdrawals that exceed the free amount. It can increase or decrease your surrender value based on how current interest rates compare to the rates when you bought the contract.

Surrender charges decrease every year

If you need more than your annual free withdrawal amount, a surrender charge applies. This charge goes down each year of your guarantee period.

Renewing starts a new guarantee period

At the end of your term, you have a 30-to-45-day window to withdraw some or all of your money penalty-free, or you can renew for a new term at the current rates.

Note: Joint ownership allowed for Non-Qualified Contracts only. Issue ages 0 to 89 years. Contract options include Non-Qualified, IRA, Roth IRA and SEP IRA.

Elevating Your Accumulation Options

American Gulf's Anchor MYGA is a fixed-income option that avoids stock market volatility and delivers guaranteed value at the end of your selected term.

Savings accounts are liquid but pay little. CDs are safe but taxable. MYGAs are safe, tax-deferred, and pay more — making them ideal for retirement savers. Below is an overview of how our MYGA performs against traditional accumulation options.

	American Gulf Anchor MYGA	Certificates of Deposit (CDs)	Savings Account
Tax Deferral	**Yes**	No	No
Interest Rate / Growth Potential	**Typically highest guaranteed rates**	Can be competitive, usually lower	Variable, often much lower
Guarantees	**Principal and fixed rate**	Principal and fixed rate	Principal only
Liquidity	**10% free annually†; full penalty-free access at every renewal window**	Early withdrawal penalty applies; no annual free withdrawal provision	Fully liquid at all times
Account Protection	**Backed by Gulf Guaranty Life Insurance Company, rated B++ (Good) by A.M. Best**	FDIC Insured	FDIC Insured

† 10% annual free withdrawal available with the optional Free Partial Withdrawal Rider, beginning in the second contract year. Rider cost reflected as a reduction to credited interest rate.

Key Terms & Eligibility (at-a-glance)

- **Minimum Premium**

  $10,000. Premiums above $1,000,000 require prior approval.

- **Issue Ages**

  0 to 89 years.

- **Contract Options**

  Non-Qualified, IRA, Roth IRA, SEP IRA.

- **Free Look**

  20 days from the date you receive your contract — or 30 days if this contract replaces an existing annuity or life insurance policy.

RMDs may apply to tax-qualified accounts. Under the SECURE 2.0 Act, RMDs generally begin at age 73 (age 75 for individuals born in 1960 or later). Consult a tax professional for details regarding your specific situation. Withdrawals taken to satisfy RMD requirements from Qualified Contracts will not be subject to Surrender Charges or MVA.

100% Customizable - Optional Riders

Each rider below is optional and available at issue for an additional cost. Rider costs are reflected as a reduction to your credited interest rate — your agent will provide a personalized rate illustration showing your net rate with any elected riders.

Free Partial Withdrawal Rider

Beginning in the second Contract Year, you may withdraw up to 10% of the Contract Value as of the last Contract Anniversary each Policy Year without incurring a Surrender Charge or Market Value Adjustment (MVA). Withdrawals may be taken in multiple transactions, subject to a $500 minimum, provided the total does not exceed the annual free withdrawal amount.

Death Benefit Rider

If the Owner or Annuitant dies, your Beneficiary receives the full Contract Value — all Surrender Charges are waived. Without this rider, your Beneficiary receives the greater of the Cash Surrender Value (Contract Value less any applicable Surrender Charges) or the Minimum Surrender Value. The Market Value Adjustment does not apply to death benefits under any circumstances — the value of this rider is specifically the waiver of Surrender Charges that would otherwise reduce the payout to your Beneficiary.

Nursing Home Confinement Rider

If you are confined to an Eligible Nursing Home for at least 90 consecutive days, and Rider conditions are met, Surrender Charges and MVA are waived (subject to the Free Withdrawal provisions). The Rider applies once per Contract Year and requires continuous ownership since issue. Benefits available beginning in the second contract year. If the Free Partial Withdrawal Rider is also in force, the Nursing Home benefit applies once that annual free withdrawal has been utilized.

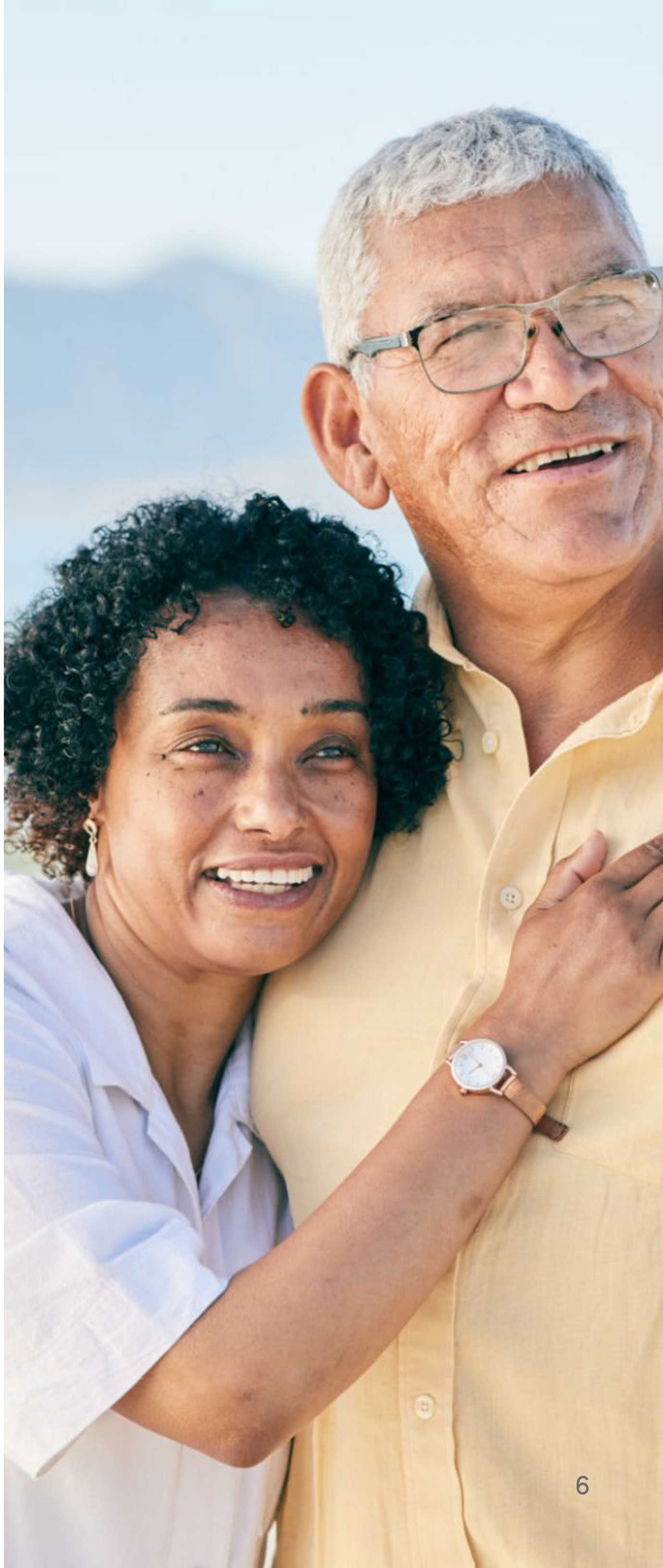
Terminal Illness Rider

If a physician certifies that your life expectancy is 12 months or less, You may make a full or partial Withdrawal up to the Contract Value without incurring Surrender Charges or MVA, provided you have been the continuous Owner since issue. Proof of illness is required.

Spousal Continuation — Included in Every Contract

A surviving spouse named as primary Beneficiary may continue this contract as the new Owner rather than receiving an immediate death benefit payment — preserving its tax-deferred growth and contractual guarantees. Consult your tax advisor for details specific to your situation.

Availability and definitions vary by state. See your contract for details.



At Renewal: Full Flexibility, Zero Penalties

At the end of each guarantee period, you enter your renewal window — the one moment when all Surrender Charges and the Market Value Adjustment are waived entirely. You will receive written notice 30 to 45 days before your guarantee period ends, with current renewal rates and a full summary of your options. If you make no election, your contract automatically continues at the declared renewal rate for the same term.

You may:

- Continue the same guarantee period at the declared renewal rate.
- Choose a different available guarantee period.
- Take a partial withdrawal (no surrender charge or MVA) and renew the remaining balance.
- Surrender the contract (no surrender charge/MVA) within the renewal window.
- Apply the contract value to an available settlement option upon annuitization (e.g., Life Only; Life with 10-Year Period Certain; Joint & Last Survivor with 10-Year Period Certain).
- If you make no election, your contract automatically continues at the declared renewal rate for the same guarantee period.

Why American Gulf

- For over 50 years, we've helped individuals and families secure their futures with reliable insurance solutions and steady, predictable growth.
- Backed by strong capital and disciplined investment strategies managed by leading global asset management firms, we combine heritage with modern capabilities to guide you with confidence.

50+ Years of Customer-First Service

AM BEST B++ Good

Ready to begin?

Talk to your financial professional, visit AmericanGulf.com, or call our team to get started.

Ask your agent for today's current guaranteed rates. Your rate is locked in for the full term you select — it will never change during your guarantee period, regardless of market conditions.

CALL

(844) USA-GULF

OR VISIT

www.americangulf.com

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Surrender Charge Schedule

Before you begin your journey with us, here are additional details of the American Gulf Anchor MYGA, a Single Premium Deferred Annuity with Market Value Adjustment (MVA).

Surrender charges apply only to withdrawals that exceed your annual free withdrawal amount during the active surrender charge period — and they decrease every year. At renewal, all surrender charges and the Market Value Adjustment are waived entirely, giving you complete penalty-free flexibility to withdraw, surrender, renew, or annuitize. Required Minimum Distributions (RMDs) from qualified contracts are always exempt from surrender charges and MVA. A 10% IRS early withdrawal penalty may also apply to taxable withdrawals taken before age 59½, in addition to ordinary income tax.

The following surrender charges are applicable to all withdrawals not covered by any rider or RMDs:

	Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5	Policy Year 6	Policy Year 7	Policy Year 8	Policy Year 9	Policy Year 10
5-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%					
6-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%				
7-Year MYGA	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			

Important Information

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ may also be subject to an IRS penalty. Holding an annuity inside a tax-qualified plan does not provide any additional tax benefits. If you annuitize a non-qualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy. This document provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Product availability varies by state. For a current list of approved states, visit americangulf.com.

The statements and comments offered in this communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as, investment, legal, tax advice, or recommendations. Before making a decision or giving advice about any matter contained in this communication, agents or individuals should consult an attorney or tax advisor for answers to specific questions. All individuals selling this product must be licensed insurance agents. Products are underwritten by Gulf Guaranty Life Insurance Company, a Mississippi domiciled licensed insurance company ("Gulf Guaranty").

All products are subject to and comply with applicable standard non-forfeiture law. In the event of a contract surrender, the policyholder shall be entitled to a minimum nonforfeiture benefit, which will be calculated based on the premium received, using the interest rate specified in the contract, and will be reduced by any prior withdrawals or partial surrenders taken from the contract, as per the requirements of the applicable state standard nonforfeiture law.

These products are NOT: 1) a deposit; 2) FDIC or NCUA insured; 3) insured by any federal government agency or 4) guaranteed by a bank, savings association or credit union and may lose value. Guarantees are based on the financial strength and claims-paying ability of Gulf Guaranty. Product availability and features may vary by state.

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