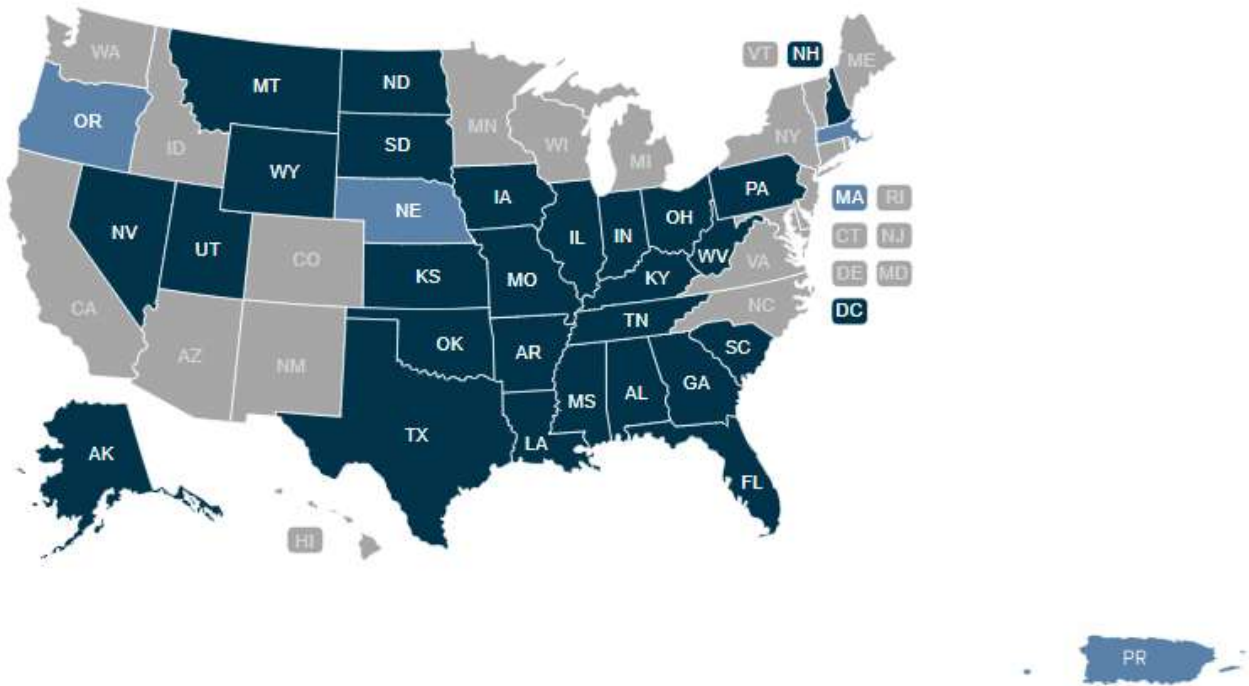


State Availability (February 20, 2026)



 Current States
  Pending States

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. Products and services may not be available in all states and jurisdictions.

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"). For a current list of licensed states please visit americangulf.com.

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.

Not a Deposit	Not FDIC or NCUA insured	Not Insured by Any Federal Government Agency	Not Guaranteed by a Bank, Savings Association or Credit Union and May Lose Value
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