

GUGGENHEIM LIFE AND ANNUITY

Elite Partners

TriVysta™ Fixed Indexed Annuity

Product Guide

A single premium, deferred, fixed indexed annuity.

Issue Age

0-81

Premiums

- Minimum Qualified - \$5,000
- Minimum Non-Qualified - \$10,000
- Additional - \$500 minimum (First contract year only)
- Maximum \$1,000,000

Fixed Account

A fixed guaranteed interest rate that is declared each year and will never be less than the guaranteed minimum interest rate shown in your contract.

- Fixed Rate - 1-Year Fixed Interest

Indexed Account Strategies

S&P (All S&P Strategies are 1 Year Point-to-Point)

- S&P 500 (Cap)
- S&P 500 Daily Risk Control 5% USD Excess Return Index (Participation Rate)
- S&P Economic Cycle Factor Rotator Index (Participation Rate)

Morgan Stanley Diversified Select Index (MSDSI)

- 1-Year Point-to-Point (Participation Rate)
- 2-Year Point-to-Point (Participation Rate)

Account Minimum

\$2,000 to each account selected.

Allocations and Reallocations

Subsequent premiums in the first year are deposited in the 1-Year fixed interest strategy. Premiums can be reallocated at the end of each contract year. Funds allocated to the MSDSI 2-year strategy may only be reallocated at the end of that term. Written notice must be given within 10 business days after the anniversary date.

Surrender Charge

Withdrawals in excess of the penalty-free amount will be subject to a surrender charge during the surrender charge period. Surrender charges will not be allowed to reduce the surrender value below the Minimum Guaranteed Contract Value.

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Most States	10%	10%	10%	10%	9%	8%	6%	4%	2%	1%	0%
Variation	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Variation applies to AK, CA, DE, MN, MO, MS, NJ, OH, OK, OR, PA, SC, TX, UT, WA.

Market Value Adjustment

Any amounts payable that are assessed a surrender charge will also be subject to a Market Value Adjustment ("MVA"), which may increase or decrease the amount payable. The MVA generally increases the contract withdrawal value when interest rates fall, and decreases the contract withdrawal value when interest rates rise. The MVA is not applied a) at the end of the surrender charge period; b) to penalty-free withdrawals; c) to the death benefit at the death of the owner; or d) to any settlement option after the 5th contract year with the payments being made over at least 5 years. (The MVA is not applicable in AK, CA, MN, MO, NJ, OH, OK, OR, PA, UT, and WA.)

Death Benefit

All surrender charges are waived upon death of the Owner (or first Joint Owner).

Minimum Guaranteed Contract Value

Minimum Guaranteed Contract Value (MGCV) is equal to 87.5% of premium, less withdrawals, accumulated at the non-forfeiture interest rate.

Guggenheim Life and Annuity Company
401 Pennsylvania Parkway, Ste 300
Indianapolis, IN 46280
(800) 767-7749
marketing@guggenheiminsurance.com

Accessing Your Money

10% Penalty- Free Withdrawal

A penalty-free withdrawal of up to 10% of the Account Value calculated as the of the last Contract Anniversary. Surrender charges and market value adjustment will be waived on the penalty-free amount withdrawn.

Amounts withdrawn in excess of the penalty-free amount will incur a surrender charge and market value adjustment, if applicable. Surrender charges on Internal Revenue Service (IRS) required minimum distributions (RMD) exceeding the penalty-free withdrawal amount will be waived.

Nursing Home Care Rider*

This contract provides access to the full account value, without surrender charges and market value adjustment, should the owner become confined to a nursing home for a period of 90 consecutive days after the first contract year. The contract must be issued prior to the owner's age of 76. Not available in MA.

Terminal Illness Rider*

If the owner becomes terminally ill 1 year after the policy was purchased or is deemed to be terminally ill by a physician, the full account value may be accessed without surrender charges or market value adjustment. Eligibility is subject to rider provisions, which are:

1. Physician must certify that the owner's life expectancy is nine months or less;
2. Owner is diagnosed with a heart attack, stroke or life threatening cancer after the policy was purchased, in force for 1 year and owner is not over the age of 70.

* To meet the criteria for this Rider, the contract must be in force for a minimum of one year. Some state variations apply. See Rider for more details.

Lifetime Withdrawal Rider (Optional)

Issue Limit

Minimum Issue age of 45 (based on age of Covered Person).

Waiting Period

Income withdrawals may begin any time after the first contract year and after owner has attained age 60.

Benefit Base Bonus

10% bonus on premium in the first contract year added to the income benefit base.

Benefit Base

Benefit base will grow for 20 years by the dollar amount credited to the account value multiplied by 4% guaranteed on each anniversary.

Annual Rider Charge Rate

0.90% will be calculated on, and deducted from, the account value.

Rider Termination

Rider may be terminated any time after the first contract year at the owner's request. Once the rider is terminated, it cannot be reinstated.

Rider will automatically terminate upon:

- Surrender of the contract;
- Election of a settlement option under the annuity provision of the contract;
- Death of the owner prior to the lifetime withdrawal election date, unless the contract is continued by the surviving spouse, or upon death of the last covered person after the lifetime withdrawal election date;
- Change in ownership or annuitants under the contract, unless continued by the surviving spouse; or
- The maturity date, if the lifetime withdrawal election date has not occurred.

IMPORTANT INFORMATION

This material is for informational or educational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not take into account the specific financial circumstances, investment objectives, risk tolerance, or needs of any specific person. In providing this information, Guggenheim Life and Annuity Company (d/b/a Guggenheim Life and Annuity Insurance Company in California) ("Guggenheim Life") is not acting as a fiduciary as defined by the Department of Labor.

Guggenheim Life, whose office is located at 401 Pennsylvania Parkway, Suite 300, Indianapolis, Indiana, issues the TriVista Fixed Indexed Annuity on form number GLA-INDEX-01 or a variation of such. The TriVista Fixed Indexed Annuity and/or certain features may not be available in all states. Guggenheim Life is not licensed in New York. Annuity contracts contain limitations. Please consult the contract for more details regarding these limitations such as, if applicable, varying surrender periods, surrender charges associated with early withdrawals and market value adjustments. Annuity contracts involve investment risk including possible loss of value. The Guggenheim Life and Annuity Company ("TriVista") is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. The Morgan Stanley Diversified Select Index (the "Index") is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes by Guggenheim Life and Annuity Company. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

The "S&P 500, S&P 500 DAILY RISK CONTROL 5% USD EXCESS RETURN INDEX and S&P ECONOMIC CYCLE FACTOR ROTATOR INDEX" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and have been licensed for use by Guggenheim Life and Annuity Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Guggenheim Life and Annuity Company. TriVista™ Fixed Indexed Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500, S&P 500 DAILY RISK CONTROL 5% USD EXCESS RETURN INDEX and S&P ECONOMIC CYCLE FACTOR ROTATOR INDEX.

This material is for agent use only and not intended for use with the public.

© 2019 Guggenheim Life and Annuity Company. All rights reserved. TFIA091901