




As the World Evolves, American Gulf Remains Steady at the Helm.

A photograph of a multi-generational family walking along a sandy beach. From left to right, there is an older woman with white hair, a young girl, a young boy, a man, and a woman. They are all walking barefoot and looking towards the ocean. The background shows gentle waves and a clear sky.

We are committed to helping you plan confidently, with insurance solutions built on clarity, simplicity, and long-term value.

Through every market cycle and every life stage, we remain anchored in our values—offering strength, dependability, and the trust you need from a financial partner.



American Gulf – A Name You Can Trust.

When you're preparing for retirement, safeguarding your savings, or planning a legacy – peace of mind matters. That's why individuals and families across the country turn to American Gulf: a company trusted for more than 50 years to deliver insurance solutions with integrity, strength, and purpose.

We're more than an insurance company. We're a steady partner for the journey ahead.

Decades of Strength and Service.

American Gulf offers annuity and life insurance solutions through a growing national network of financial professionals. Policies are issued by Gulf Guaranty Life Insurance Company, a licensed life insurer regulated by the Mississippi Insurance Department.

With a disciplined investment approach and a long-standing record of honoring our commitments, we deliver the kind of stability and service our policyholders count on.

Our Focus Is Your Future.

At American Gulf, we're here to support what matters most—today and for generations to come. Whether you're building retirement savings, protecting loved ones, or planning a legacy, our solutions are designed to deliver peace of mind through every stage of life.

**Whatever your destination,
we're here to help you
navigate with confidence.**

We focus on:

1

Stable, long-term growth to support future goals.

2

Financial protection for the people and moments that matter.

3

Reliable income options for retirement.

4

Legacy planning tools that help you prepare with purpose.

Built for Strength. Committed to You.

At American Gulf, we know that lasting financial security begins with a strong foundation.

For over 50 years, we've supported individuals and families through retirement planning, income protection, and legacy solutions – always anchored by our core principles: simplicity, clarity, and long-term value.

All policies are issued by Gulf Guaranty Life Insurance Company, a licensed insurer regulated by the Mississippi Insurance Department. Together under the American Gulf brand, we are committed to delivering strength you can depend on and service you can trust.

Focused on What Matters.

Whether you're building retirement savings, protecting your family, or planning a legacy, our solutions are built to provide:

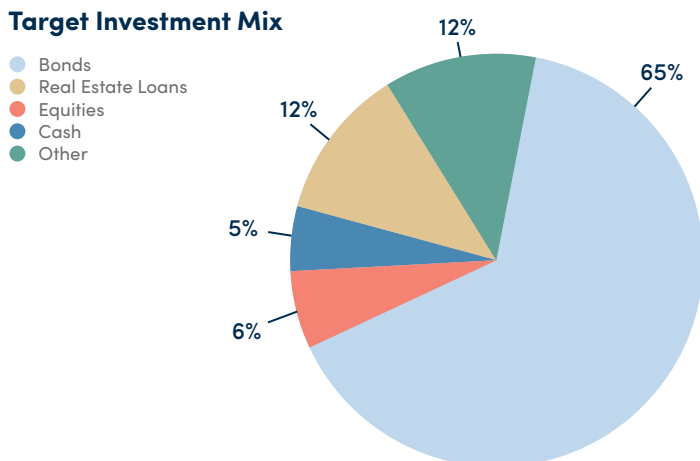
- Long-term financial growth
- Protection for the people and goals that matter most
- Reliable income and liquidity when needed
- Tools for planning and transferring wealth with confidence

Our approach is calm, steady, and always forward-looking – because we know your future depends on the strength of the decisions you make today.

A Disciplined Investment Strategy.

Our financial strength is grounded in a conservative, diversified investment philosophy. We focus on high-quality, income-generating assets that align with our long-term promises to policyholders.

Target Investment Mix



Through disciplined asset selection, rigorous underwriting, and proactive risk management, American Gulf is built to deliver stability in every market environment.

Backed by Patient, Permanent Capital.

American Gulf is powered by the strength and long-term vision of Acturion Group, a dynamic insurance and asset management platform with a deep commitment to lasting partnerships.

This patient capital base allows us to take a disciplined, strategic approach to growth – prioritizing capital strength, thoughtful risk management, and resilience through economic cycles. We are built for durability, not short-term gains.

Prepared for the Long Term.

At American Gulf, strength isn't just about today – it's about standing ready for tomorrow. Policies are issued by Gulf Guaranty Life Insurance Company, a licensed life insurer with more than 50 years of experience and a conservative capital framework designed to weather a wide range of market conditions.

We manage our reserves and liabilities with care, so that we can meet every promise we make – now and in the years ahead.

Our Ratings Reflect Our Responsibility.

Gulf Guaranty Life Insurance Company has been assigned a B++ (Good) Financial Strength Rating by AM Best – one of the industry's most respected independent rating agencies. This rating reflects our ability to meet policyholder obligations and uphold our financial commitments. It's a testament to our conservative balance sheet, careful risk oversight, and long-term focus.



A Partner You Can Rely On.

From our licensed agents to our service teams, American Gulf is committed to delivering fast, fair, and respectful service at every step. Whether you're setting up a policy, adjusting your plan, or preparing a claim – we're here to help, with the experience and attention you deserve.

Because when you choose American Gulf, you're not just buying a policy – you're choosing a steady partner for life's most important financial decisions.



AMERICAN GULF

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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.