



## Option A Annuity

**Complete Liquidity with a competitive interest rate!**

**Current New Issue Crediting Rate: 1.00%<sup>1</sup>**

**Issue Ages:** No age restrictions

**Minimum Initial Deposit:** \$5,000

**Initial Rate Guarantee Period:** Current calendar month

**Additional Deposits are NOT permitted**

**Minimum Guaranteed Rate:** 1.0%

**Maximum Initial Deposit:** \$50,000<sup>2</sup>

**Eligible for Qualified Plans:** No

**Must agree to direct deposit of interest for the contract to be issued.**

**Contract term:** The GCU Option A account has NO expiration or maturity date. Once opened, it may remain in force year after year provided that the account is not drawn below the \$5,000 minimum balance.

**Your initial interest rate:** is guaranteed for the balance of the month in which the contract is issued, and may change on a calendar month to month basis as declared by GCU, but is guaranteed to NEVER be less than declared guaranteed minimum rate. Each month's subsequent interest rate will be the declared new issue crediting rate for the GCU Option A contract.

**Interest Earnings:** While you may elect to have your interest direct deposited on a monthly, quarterly, semi-annual, or annual basis, the account must distribute all accumulated interest at the end of each contract year. Regardless of the distribution frequency, a 1099-I will be issued for any and all interest earned in the calendar year. Because this contract does not provide for tax deferred accumulation, there is NO early distribution penalty for annuitants under age 59 ½. You may also elect via form W4P to have GCU withhold taxes from any interest distribution.

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<sup>1</sup> Rate effective 5/1/12 thru 5/31/12.

<sup>2</sup> Clients may open more than one account per calendar year, but the total deposits of all new accounts in any calendar year may not exceed \$50,000.

## **Option A Annuity**<sub>(continued)</sub>

**Withdrawal provisions:** This contract is **100% liquid from day one**, and may be completely surrendered at any time WITHOUT a surrender charge! You may also make partial withdrawals at any time. The minimum withdrawal is \$50.00; however, any withdrawal that results in a remaining balance of less than \$5,000 will require the account to be closed with a distribution of the remaining funds.

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A Fraternal Benefit Society Established 1892

[www.gcuusa.com](http://www.gcuusa.com)

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