



## **Triple Advantage Annuity**

**A 36 month Annuity, with the initial interest rate guaranteed for all 36 months!**

**Current New Issue Crediting Rate: 2.65%<sup>1</sup>**

**Issue Ages:** 0 – 95

**Minimum Initial Deposit:** \$300

**Initial Rate Guarantee Period:** Three Years

**Eligible for Qualified Plans:** Yes

**Minimum Guaranteed Rate:** 1.0%

**Maximum Initial Deposit:** \$50,000

**Additional Deposits are permitted.<sup>2</sup>**

**Withdrawal provisions:** This contract does not allow for any surrender charge free withdrawals during the first year. Surrender charges in the first year are 5%, and are reduced by 2% in each subsequent year of the three year contract. (5% - 3% - 1%). Surrender charge free withdrawals of 10% are permitted in the second and third year, based on the contract's value on the last day of the previous contract year.

Please note: Any interest or gain in the withdrawal will be subject to taxes and, if withdrawn prior to age 59 ½, may also be subject to a 10% early distribution penalty imposed by the IRS. By IRS mandate, interest is always distributed first.

**Additional Deposits are permitted throughout the contract period. Currently, the maximum total of deposits in any calendar year is limited to \$50,000. This maximum is per person regardless of the number of Triple Advantage contracts in force.**

**Death Benefit Waiver:** No surrender charges will be imposed on the death benefits paid under this annuity contract.

**Maturity Date:** Upon the maturity date of the contract, you may:

1. **Convert** to any GCU Annuity being offered at that time, subject to age availability. Initial rate for the new contract will be based on the current crediting rate for that new contract in the month of the conversion.

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

<sup>2</sup> Subject to certain maximums.

## **Triple Advantage Annuity** (continued)

2. **Withdraw** any or all of the available funds without a surrender charge. Any interest or gain in the withdrawal will be subject to taxes and, if withdrawn prior to age 59 ½, may also be subject to a 10% early distribution penalty imposed by the IRS.
3. **Continue** the contract indefinitely, with complete liquidity of the available funds (no surrender charges). The credited interest rate, beginning the first day of the 4<sup>th</sup> contract year will be the credited liquid money rate as declared by GCU, and can change on a month to month basis. Subsequent contract years will follow the same crediting rate process. Crediting rates for all years following the maturity of the contract will be no less than the guaranteed minimum in the contract.

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A Fraternal Benefit Society Established 1892

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