

See Rate Sheet for Current Rates.

Triple Advantage Annuity. This flexible annuity offers a guaranteed interest rate for the entire 3 years. Annuitant agrees to deposit funds for 36 months. If funds are withdrawn in the first year, there is a 5% surrender charge on the amount withdrawn. Surrender charges decrease by 2% each of the next two years. This product is issued Ages 0-95. (Total annual deposits can not exceed \$50,000 per member in any calendar year.)

5-Year Advantage Annuity. This annuity offers an interest rate **higher** at time of sale than the GCU regular annuity product. The rate is guaranteed for the first two years. To receive the **higher** interest rate, annuitant agrees not to withdraw funds for a period of five years. If funds are withdrawn within the first year, there is a 9% surrender charge on the amount withdrawn. Surrender charges decrease by 2% over the next 4 years. This product is issued Ages 0-88.

Flex-8 Annuity. This Annuity usually offers the **highest** interest rate paid at time of sale. The interest rate on this annuity is guaranteed for the first certificate year. To receive this interest rate, annuitant agrees not to withdraw funds for a period of eight years. If funds are withdrawn within the first year, there is a 9% surrender charge on the amount withdrawn. Surrender charges decrease by 1% over the next 7 years. This product is issued Ages 0-80.

Partial Withdrawals Permitted

- ✦ **Triple Advantage** allows up to 10% of account value to be withdrawn in the second and third certificate years without surrender charges.*
- ✦ **5-Year Advantage** allows up to 10% of account value to be withdrawn in the first year without surrender charges.* Withdrawal allowance increases to 20% in years 2 through 5.
- ✦ **Flex-8 Annuity** allows up to 10% of account value to be withdrawn in each contract year without surrender charges.*

Fully Protected Principal. Your principal (sum of all deposits) is 100% protected, backed by the GCU asset base—over \$800 million.

No Sales Charge. There is no sales charge for opening a GCU Flexible Annuity. 100% of your deposits are credited to your account at all times. There are no hidden service charges.

No Self-Management of Funds. GCU's **Flexible Annuity** offers a safe investment for your retirement or future needs without the problem of how to manage your own money.

Lifetime and Retirement Income Options. At any time you can convert your **Flexible Annuity** into an income which you cannot outlive. **Avoids Probate:** Upon the annuitant's death, the **Flexible Annuity's** full value passes directly to the beneficiary named in the certificate, thereby avoiding the publicity, delays, and costs of probate proceedings.

*Early withdrawals may be subject to IRS Penalties.

(continued on back)

5400 Tuscarawas Road

Beaver, PA 15009



Contact Us

1-800-722-4428

www.gcuusa.com

Small Minimum Deposits. A GCU **Flexible Annuity** can be opened with as little as \$300 (as little as \$25 for monthly direct debit members).

Flexible Deposits. Deposits can be increased at any time.

Qualifies for Tax-Sheltered Annuity (TSA). Under IRC 501 (C)(3) and 403 (B) employees of certain tax-exempt organizations and public schools are eligible to open a tax-sheltered annuity. Contact the GCU Marketing Department for additional information.

Individual Retirement Accounts (IRA). If you plan to live on Social Security payments only in your retirement, you may be making a serious financial miscalculation. Plan to set up a GCU Individual Retirement Account to supplement your pension and/or Social Security earnings. Please see the GCU IRA Annuity Sheet for more information.

Maturity Options

Triple Advantage, 5-Year Advantage and Flex-8 Annuities

- 1.) You can continue your Certificate and extend the maturity date. There will be no further surrender charges. The interest rate earned will be based on the GCU Regular Flex Annuity declared rate.
- 2.) You can convert your Certificate to any new Annuity product offered by the GCU at that time. The interest paid will be based on the current declared interest rate for the selected plan. This conversion will have no tax implications.

