GCU

Annuity Crediting Rates

Invested in the Future

APRIL 2020

Product	LIMITED TIME OFFER Current Rate	Guarantee Period	Minimum Interest	Maximum Age
NEW Flex 8◆	3.50%	First Year Only	1.75%	0-85◆◆
EXISTING Flex 8*	3.25%	First Year Only	1.75%	0-85
Flex 5 Advantage**	2.90%	First Year Only	1.25%	0-88
Triple Advantage PLUS***	2.25%	Three Years	1.25%	0-95
1+4***	2.00%	First Year	1.25%	None
Option A***	1.70%	One Month	1.25%	None

◆ Limited time rate offer runs from February 1, 2020 to April 30, 2020. This rate is only available to **newly issued policies with an issue date of February 1 to April 30** and **does not** apply to existing policies. The rate is guaranteed for one year.

Internal conversions are allowed **ONLY** for policies outside of their surrender charge schedule. Commissions are reduced by 50% on internal GCU to GCU policies. Due to system constraints, your commission statement will show as paid at 100%, followed by a correction to net the 50% commission payment.
New money additions will be paid at the normal (non-reduced) commission rate.

◆◆ Reduced commission on ages 81-85

Transition Rules

For rate increase:
Applications that are funded on or after a rate increase date will receive the new higher rate.

For rate decrease:
Applications will need to be signed and received on or before the effective date of the rate change. Applications submitted with cash will need to have money in the home office by the third business day after the rate change effective date. Applications that contain transfers of qualified money or 1035 non-qualified money exchanges will need to be funded within 60 days of the rate change announcement. Money received after the cut-off date will receive the current rate that is offered at the time.

Maximum Deposit Limits

***Flex 8** = $1,000,000
Qualified Flex 8 accounts may be opened or added to without regard to limit.

** **Flex 5 Advantage** = $500,000 total
Qualified Flex 5 Advantage accounts may be opened or added to without regard to limit.

*** **Triple Advantage PLUS** = $200,000

*** **1+4** = $200,000

Please note that maximum deposits are subject to change.