

## Annuity Interest Rates as of April 1, 2020

*Interest is compounded daily on all annuities.*

*All rates are subject to change.*

### EFFECTIVE ANNUAL YIELDS

#### Plans

**\$10,000 or More •**

#### Preferred 8

**New Issue** ■ First-Year Guaranteed Rate ..... **3.25%**

*Minimum first-year deposit: \$10,000*

*Maximum First-Year Deposit: \$2,000,000.*

#### Renewals—Current Non-Guaranteed Rate

Policy Years 2-8 ..... **3.65%**

Policy Years 9 & After ..... **3.00%**

First-Year Rate on Loyalty Bonus Conversion Accounts ■ ..... **5.00%**

|   | Non-Qualified<br>Under \$5,000 | Non-Qualified<br>\$5,000 or More<br>and All Qualified |
|---|--------------------------------|---|
| <b>Preferred 5</b>  |                                |   |
| <b>New Issue</b> ■ First-Year Guaranteed Rate ..... <b>2.75%</b>          |                                | <b>2.75%</b>  |
| <i>Minimum first-year deposit: \$500 or \$25/month EFT.</i>               |                                |   |
| <i>Maximum first-year deposit: \$200,000.</i>                             |                                |   |
| <b>Renewals—Current Non-Guaranteed Rate</b>                               |                                |   |
| Policy Years 2-5 ..... <b>3.00%</b>                                       |                                | <b>3.25%</b>  |
| Policy Years 6 & After ..... <b>3.00%</b>                                 |                                | <b>3.00%</b>  |
| First-Year Rate on Loyalty Bonus Conversion Accounts ■ ..... <b>3.25%</b> |                                | <b>3.50%</b>  |

#### Immediate Annuities *Minimum deposit: \$25,000. Maximum deposit: \$1,000,000.*

**Settlement Rate** ..... **3.25%**

**GBU products are not available in all states.**

### Annuity Contract Details

*After the first contract year, renewal rates are subject to change at any time but will not be less than the guaranteed rate stated in the contract. Preferred 8—2.0% and Preferred 5—1.65%.*

*Effective annual yields will be lower if withdrawals are more frequent than annually.*

*After the first contract year, annual annuity deposits are limited to: Preferred 8—\$400,000 and Preferred 5—\$100,000.*

• *If balance falls below \$10,000, the account will be credited 0.5% less.*

■ *Guaranteed for 12 months from date of issue.*

**A GBU interest rate history is available at [www.gbu.org](http://www.gbu.org).**