



# GCU

## Annuities at a Glance



| <b>Features:</b>                     | <b>Flex 8</b>                                      | <b>Flex 5 Advantage</b>                          | <b>Triple Advantage PLUS</b>                     | <b>One Plus Four★</b>                            | <b>Option A</b>   |
|--------------------------------------|--|--|--|--|---|
| <b>Issue Age:</b>                    | 0-85   | 0-88   | 0-95   | None   | None  |
| <b>Guarantee Period:</b>             | 1 <sup>st</sup> year                               | 1 <sup>st</sup> year                             | 3 years  | 1 <sup>st</sup> year                             | One month   |
| <b>Minimum Interest Rate:</b>        | 2.25%  | 1.75%  | 1.75%  | 1.75%  | 1.75%   |
| <b>Maximum Deposit Limits:</b>       | <b>\$1,000,000</b><br>without Home Office approval | <b>\$500,000</b><br>without Home Office approval | <b>\$200,000</b><br>without Home Office approval | <b>\$200,000</b><br>without Home Office approval | <b>\$200,000</b><br>without Home Office approval  |
| <b>Withdrawal Provisions:</b>        | 10% starting year 1                                | 10% year 1<br>20% starting year 2                | 10% starting year 2                              | 10% starting year 2                              | <b>No Restrictions</b><br>Funds must remain \$5,000 or greater.<br>Interest must be taken every year. |
| <b>Eligible for Qualified plans:</b> | <b>Yes</b><br>IRA, ROTH, SEP IRA, SIMPLE           | <b>Yes</b><br>IRA, ROTH, SEP IRA, SIMPLE         | <b>Yes</b><br>IRA, ROTH, SEP IRA, SIMPLE         | <b>Yes</b><br>IRA, ROTH, SEP IRA, SIMPLE         | <b>No</b><br>IRA, ROTH, SEP IRA, SIMPLE   |
| <b>Surrender Charges:</b>            | 9%, 8%, 7%, 6%, 5%,<br>4%, 3%, 2%                  | 9%, 7%, 5%, 3%, 1%                               | 5%, 3%, 1%                                       | 9%, 7%, 5%, 3%, 1%                               | None  |
| <b>Long Term Care*:</b>              | Yes  | Yes  | No   | No   | No  |
| <b>Terminal Illness**:</b>           | Yes  | Yes  | No   | No   | No  |

### Waivers:

★ At the end of year 1 there is a 30-day window of no surrender charges, if no action is taken, policy continues with 4 years of surrender charges.

Long Term Care\*: Annuitants must provide evidence of being in a qualifying LTC facility.

Terminal Illness\*\*: Diagnosed by a licensed physician that the annuitant has less than 12 months to live.

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.

**AGENT SERVICES 855-306-0608**



**AGENT USE ONLY**