ASSET GUARD SERIES
MULTI-YEAR GUARANTEED ANNUITIES (MYGA)

Predictable growth, guaranteed rates

Reasons to buy

- A- rating by AM Best
- Principal protection
- Free withdrawal: 10% first year & roll-up (up to 20%) if withdrawal is not taken the first year
- Tax-deferred earnings
- Flexibility to add funds for 90 days after policy issue and during the 45-day renewal window

Details

- Interest Rate Guarantee Periods: 2, 3, 4 or 5 years
- Maximum Issue Age: 95
- Purchase Amounts: $25,000–$2,000,000 (without pre-approval)
- Account Types: Qualified and non-qualified and joint ownership account options
- Minimum Guaranteed Rate: 0.50%

PENALTY-FREE WITHDRAWALS

You can make a withdrawal of up to 10% of the account value each year, including the first year, without penalty. If no withdrawal is taken in a contract year, you may take out a max of 20% the following year. For qualified money, Required Minimum Distributions (RMDs) are permitted in excess of the 10%. During the 45-day renewal window, the entire contract value is available for free withdrawal.

DEATH BENEFIT

Unless an annuity payment option has been selected, upon the death of the owner and annuitant, the beneficiary to the contract will receive the contract value free of any withdrawal charges or a Market Value Adjustment (MVA).

BENEFIT OR RIDER OPTIONS

After the first contract year, one additional free withdrawal of up to 100% of the contract value is allowed if the owner is confined to a nursing home/home health care, provides evidence that they are not able to perform two Activities of Daily Living (ADLs) or suffers from severe mental incapacity and/or is diagnosed with a critical illness (cancer, end-state renal failure, heart attack or stroke) or has less than 12 months to live.

RENEWAL POLICY

At the end of each guarantee period, you have 45 days to renew your annuity for another period of 2, 3, 4 or 5 years ending at your 95th birthday. During this 45-day window, you may also add additional funds to your policy. The new rate for the guarantee period you select will be based on the then-current interest rate on your renewal date and may be different than your original guaranteed rate. If you do not make a choice within the 45-day window, your policy automatically renews using the same guarantee period you previously selected. You can also withdraw or surrender your annuity during that 45-day window without paying surrender charges or a Market Value Adjustment (MVA).

MARKET VALUE ADJUSTMENT

The MVA is a positive or negative adjustment based on the current interest rate environment at the time of withdrawal. An MVA and a surrender charge will apply if you access more than the 10% free withdrawal before the end of the initial interest rate guarantee period. The MVA does not apply to withdrawals after the surrender charge period, 10% free withdrawals, the death benefit or when the contract is annuitized.

FLEXIBLE PAYOUT OPTIONS

As retirement nears, financial challenges like rising healthcare costs, inflation and market volatility need to be managed. Our MYGA converts a portion of your retirement savings into steady, reliable income for a specified period or your lifetime. We offer a range of flexible payout options.

SURRENDER CHARGES

2 YEARS

1	2
8%	7%

3 YEARS

1	2	3
8%	7%	6%

4 YEARS

1	2	3	4
8%	8%	7%	6%

5 YEARS

1	2	3	4	5
8%	8%	7%	6%	5%

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GBU Life®

INSURANCE THAT MAKES A **DIFFERENCE**

At GBU Life, we specialize in life insurance and annuity products to help protect families and anchor retirements.

We do things differently at GBU Life, as we don't have shareholders. We don’t have clients. Instead, we have members—members who come to GBU Life to add security to their futures, build their legacies and impact the communities around them.

From the start, GBU Life has been member owned and member driven. As a not-for-profit company, we emphasize value—and values. Our members can realize their financial protection goals and give back to the people and causes that matter most to them.

WE HELP DELIVER STABILITY IN AN UNCERTAIN WORLD

Throughout our over 130-year history of navigating challenging events and volatile markets, GBU Life has fulfilled countless commitments from added financial protection for young families through increased security for retirees and every dream in between.

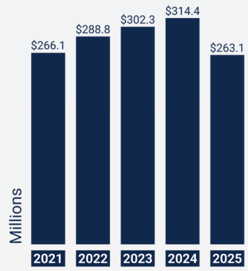
With a culture rooted in deliberate risk management, we strive to deliver competitive rates and share favorable results with our members.

- Member policies are backed by GBU Life’s consistently growing asset portfolio of $5.2 billion.
- Our $263 million surplus, the amount we hold over and above our member benefit reserves, helps to provide even more security.
- Standing behind every $100 of GBU Life policy obligations is $105 in assets. This solvency ratio of 105 percent means GBU Life can more than meet our commitments.

Asset portfolio, surplus and solvency ratio information is as of 12/31/25.

Assets
5-year CAGR 8.6%

Surplus
5-year CAGR 1.2%



Solvency Ratio 105
Rate as of 12/31/25

CAGR is Compound Annual Growth Rate of surplus or assets, as applicable, and was calculated for the period 12/31/20 through 12/31/25. Assets and surplus for each year is as of 12/31.

AM BEST A- Excellent

AM Best recognizes GBU Life’s fiscal responsibility and growth by rating us A- Excellent

As of 8/8/25, AM Best updated GBU Financial Life's A- rating, which we have maintained since 2017. Third-party (Excellent) rating is 3rd best out of 17 possible rating categories. For the latest Best’s Credit Rating, access **www.ambest.com**.

Interest rates are determined by date of receipt of deposit. Rates are subject to change without notice. Benefits may be taxable. During the surrender charge period, withdrawals exceeding 10% will be subject to a surrender charge that may be higher than fees associated with other types of financial products and may reduce principal. Interest compounds daily over the specified term. **GBU Life is the marketing name for GBU Financial Life. Annuities are not short-term products and are issued by GBU Financial Life, Pittsburgh, PA. Products and features may vary by state. An MVA may be charged and surrender charges apply for withdrawals over the free withdrawal amount. Withdrawals prior to 59½ may be subject to IRS penalties. This is a summary of the contract provisions. Please refer to the contract for details of surrender charge schedule, benefits and exclusions.** No statement contained herein shall constitute tax, legal or investment advice. You should consult with a legal or tax professional for any such matters. NOT A DEPOSIT OF A BANK-MAY LOSE VALUE-NOT BANK GUARANTEED. Contract Form Series: ICC21_SPDA_CON_(4-21), SPDA_CON_(4-21)_FL, SPDA_CON_(4-21).

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