

# Future Flex Classic Annuity

Stability. Certainty.  
Accessibility.



**GBU**  **Life**®  
Securing Futures, Giving Back



# Future Flex Classic Annuity



# Secure Funding for the Future

While life doesn't come with guarantees, GBU Life's Future Flex Classic Annuity does. The Classic Annuity provides predictable growth along with the ability to create lifetime income or funds for future capital needs.

## HIGH NET WORTH INDIVIDUALS (HNWI)

Individuals spend years sacrificing and saving to build their net worth but can find their net worth decreasing due to downturns in the markets. As a result, High Net Worth Individuals (HNWI) are looking for income and the safety of their principal. Annuities have always been fundamental building blocks of good financial planning and financial plans. The Classic Annuity provides a new paradigm to reinvent the way you experience wealth and is a centerpiece for those who are looking for predictable growth with liquidity and flexibility.

The Classic Annuity provides a number of key benefits to HNWI: wealth transfer benefits that allow individuals who have had annuities for a long period of time to use these annuities to fund a life insurance policy out of the estate; fund a life insurance policy for loved ones that can benefit family members while providing potential retirement income; and stretch out IRA distributions for multiple generations, that can help provide safety while maximizing benefits for parents and children.




## INSTITUTIONS

Similarly, institutions, municipalities and companies often have the need to save for large capital expenditures. They need and want an appropriate rate of return but are unable to take the risk of stock market investments. The Classic Annuity provides the flexibility of access to funds while providing a competitive rate of return without the risk of market fluctuations. The Classic Annuity most often meets the needs of investment committees and institutional oversight committees due to its guarantees and liquidity features. Discover how the Classic Annuity can support your needs.


# Future Flex Classic:

## Designed To Meet Your Needs


A two-year, flexible premium deferred annuity designed for institutions and High Net Worth Individuals who want a competitive interest rate but need the option of liquidity. The Future Flex Classic is designed to meet those needs:



Minimum/  
Maximum  
deposit—  
\$100,000/\$5 million




First-Year  
Rate  
Guarantee




Ability  
to add  
additional  
funds for the life of  
the contract




Variety  
of Payout  
Options




Spousal joint  
ownership  
allowed for  
Non-Qualified accounts



Withdrawals in the first  
two years earn the  
contract's guaranteed  
minimum rate. After year two,  
there is no reduction in earned rate  
on amounts withdrawn



Owner and  
annuitant  
death  
benefit for  
non-institutional  
owners



Qualified  
and  
Non-  
Qualified accounts  
available





At GBU Life, we are focused on annuity products that meet the needs of institutions and High Net Worth Individuals. We do things differently at GBU Life, as we don't have shareholders. We look to build long-term relationships with our members in partnership with their agents, developing a deep understanding of their unique business challenges and personal objectives.

From the start, GBU Life was formed to meet the unique needs of its members. As a not-for-profit company, we focus on value—and values. We strive to help our members realize their financial goals while giving back to communities and causes that matter most to them.



*As of 6/15/23, AM Best updated GBU Financial Life's A- rating, which we have maintained since 2017. Third-party ratings are subject to change. A- (Excellent) rating is 3rd best out of 17 possible rating categories. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com).*

# We Help Deliver Stability in an Uncertain World

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

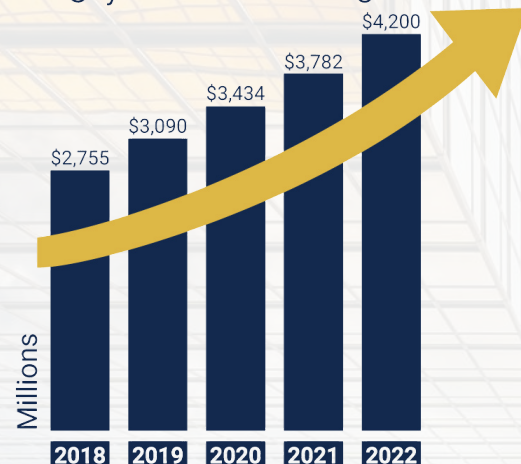
With a culture rooted in deliberate risk management, we strive to deliver competitive rates and share favorable results with our members.

- Member policies are backed by GBU Life's consistently growing asset portfolio, which exceeds \$4.2 billion.
- Our record \$288.76 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 \$108 in assets. This solvency ratio of 107.28 percent means GBU Life can more than meet our commitments.

Asset portfolio, surplus and solvency ratio information is as of 12/31/22.

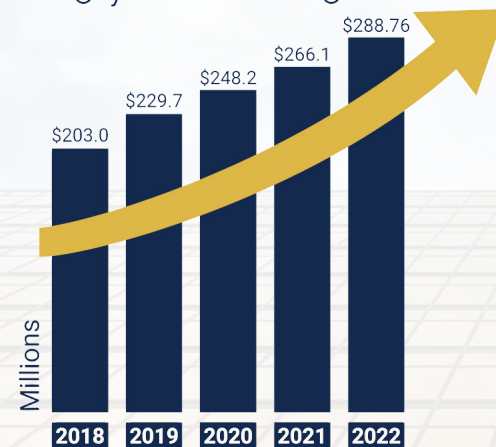
## Assets

5-year CAGR 11.19%



## Surplus

5-year CAGR 8.51%



Solvency Ratio 107.28  
Rate as of 12/31/22

CAGR is Compound Annual Growth Rate of surplus or assets, as applicable, and was calculated for the period 12/31/18 through 12/31/22. Assets and surplus for each year are as of 12/31/22.

Interest rates are determined by date of receipt of deposit. Rates are subject to change without notice. Benefits may be taxable. The first-year declared interest rate is guaranteed for the first contract year only and is separate from the guaranteed minimum rate of 0.50%, which is effective for all contract years. The contract will automatically renew at the then-current rate until surrendered or reaches maturity. Effective annual yields will be lower if withdrawals are more than annually. After the first contract year, annual deposits are limited to \$2,000,000. 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. **GBU Life is the marketing name for GBU Financial Life (GBU), Pittsburgh, PA.** GBU and its agents do not provide tax, legal or investment advice. Please consult with a legal or tax professional prior to the purchase of any contract. **Annuities are not short-term products and are issued by GBU. Withdrawals prior to 59½ may be subject to IRS penalties.** Products and features may not be available in all states. **This is a summary of the contract provisions. Please refer to the contract for details of surrender charge schedule, benefits and exclusions.**

Contract Form Series: ICC22\_FPDA\_CON\_(01-22), FPDA\_CON\_(01-22)\_FL, FPDA\_CON\_(01-22).



Discover the **GBU Life** difference.

Visit [GBU.org](http://GBU.org) or call us at 800-765-4428.





**GBU**  **Life**®

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