



FIXED DEFERRED ANNUITY PRODUCT GUIDE



PUT YOUR FINANCIAL FUTURE IN THE DRIVER'S SEAT



A- (Excellent) rated by AM Best. AM Best is a third-party independent credit rating agency that rates an insurance company on the basis of the company's financial strength, operating performance and ability to meet its obligations to policyholders. A- is the fourth highest rating out of 15 categories and was affirmed for GCU in November 2025.

Kroll Bond Rating Agency (KBRA) is a global full-service rating agency established in 2010. KBRA's IFSR rating is a measure of the overall financial condition of an insurance operating company. The A- ratings is the third highest out of 11 categories on KBRA's IFSR scale and was affirmed for GCU in January 2026. KBRA may append - or + modifiers to ratings in categories AA through CCC.



GCU ANNUITY SERIES

Flex 8

- ★ Issue Ages: 0 - 85
- ★ Minimum Initial Deposit: \$300
- ★ Initial Rate Guarantee Period: One Year
- ★ Surrender Charges: 9% - 8% - 7% - 6% - 5% - 4% - 3% - 2%
- ★ Minimum Guaranteed Rate: 2.40%
- ★ Maximum Initial Deposit: \$1,000,000
- ★ Additional Deposits are permitted
- ★ Eligible for Qualified Plans

Withdrawal provisions:

Year One thru Eight = 10% in each year based on the account value at the end of the previous contract year. Withdrawals exceeding the permitted amounts will be subject to a surrender charge.

Long Term Care Waiver: No surrender charges will be imposed on withdrawals or surrender of this contract upon receipt of acceptable proof that the annuitant has become confined to a Long Term Care Facility. ¹

Terminal Illness Waiver: No surrender charges will be imposed on withdrawals or surrender of this contract should the annuitant become terminally ill as certified by an attending physician.¹

Death Benefit Waiver: No surrender charges will be imposed on the death benefits paid under this contract.

Maturity Date: Upon the maturity date of the contract, you may:

1. **Convert** to any GCU Annuity being offered at that time, subject to age availability. Initial rate for the new contract will be based on the current crediting rate for that new contract in the month of the conversion.
2. **Withdraw** any or all the available funds without a surrender charge. Any interest or gain in the withdrawal will be subject to taxes and, if withdrawn prior to age 59 ½, may also be subject to a 10% early distribution penalty imposed by the IRS.
3. **Continue** the contract indefinitely, with complete liquidity of the available funds (no surrender charges). The credited interest rate, beginning the first day of the 9th contract year and thereafter, will always be the current Flex-8 declared interest rate and can change on a month-to-month basis.



GCU ANNUITY SERIES

Flex 5 Advantage

- ★ Issue Ages: 0 - 88
- ★ Minimum Initial Deposit: \$300
- ★ Initial Rate Guarantee Period: One Year
- ★ Surrender Charges: 9% - 7% - 5% - 3% - 1%
- ★ Minimum Guaranteed Rate: 2.40%
- ★ Maximum Initial Deposit: \$750,000
- ★ Additional Deposits are permitted
- ★ Eligible for Qualified Plans

Withdrawal provisions:

Year One = 10% of the initial deposit.
Years Two-to-Five = 20% in each year based on the account value at the end of the previous contract year. Withdrawals exceeding the permitted amounts will be subject to a surrender charge.

Long Term Care Waiver: No surrender charges will be imposed on withdrawals or surrender of this contract upon receipt of acceptable proof that the annuitant has become confined to a Long Term Care Facility.¹

Terminal Illness Waiver: No surrender charges will be imposed on withdrawals or surrender of this contract should the annuitant become terminally ill as certified by an attending physician.¹

Death Benefit Waiver: No surrender charges will be imposed on the death benefits paid under this contract.

Maturity Date: Upon the maturity date of the contract, you may:

1. **Convert** to any GCU Annuity being offered at that time, subject to age availability. Initial rate for the new contract will be based on the current crediting rate for that new contract in the month of the conversion.
2. **Withdraw** any or all the available funds without a surrender charge. 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.
3. **Continue** the contract indefinitely, with complete liquidity of the available funds (no surrender charges). The credited interest rate, beginning the first day of the 6th contract year and thereafter, will always be the current Flex-5 Advantage declared interest rate and can change on a month-to-month basis.



GCU ANNUITY SERIES

1+4 Choice

- ★ Issue Ages: No age restrictions!
- ★ Minimum Initial Deposit: \$300
- ★ Initial Rate Guarantee Period: One Year
- ★ Surrender Charges: 9% - 7% - 5% - 3% - 1%
- ★ Minimum Guaranteed Rate: 2.40%
- ★ Maximum Deposit: \$200,000
- ★ Additional Deposits are permitted
- ★ Eligible for Qualified Plans

Withdrawal provisions:

Year One: NO free withdrawals.

Years Two-to-Five: 10% based on the contract's value on the last day of the previous contract year.

Upon the first contract anniversary, and for 30 days thereafter, you have the option of:

Continuing the contract for the remaining four years. The rate for each subsequent year will be based on the Flex-5 Advantage's New Issue Crediting Rate. During the 30-day window, you may withdraw any portion of your proceeds without a surrender charge.

Surrendering the contract during the 30 day "window" and converting to a new One Plus Four. The initial crediting rate for the new contract will be the current crediting rate in the month of the conversion. The entire proceeds of the existing contract may be converted into the new contract without creating a taxable event.

Surrendering the contract completely without incurring a surrender charge. The contract may also be transferred or 1035'd.

Converting to any other annuity offered at that time by GCU, based on age qualifications. Initial deposit limits do not apply to existing funds being converted; they only apply to new monies being added to the account.

Death Benefit Waiver: No surrender charges will be imposed on the death benefits paid under this annuity contract.

Maturity Date: Upon the maturity date of the contract, you may:

1. **Convert** to any GCU Annuity being offered at that time, subject to age availability. Initial rate for the new contract will be based on the current crediting rate for that new contract in the month of the conversion.
2. **Withdraw** any or all the available funds without a surrender charge.
3. **Continue** the contract indefinitely, with complete liquidity of the available funds. The credited interest rate, beginning the first day of the 6th contract year and thereafter, will always be the current Flex-5 declared Base Rate and can change on an annual basis.



GCU ANNUITY SERIES

Triple Advantage PLUS

- ★ Issue Ages: 0-95
- ★ Minimum Initial Deposit: \$300
- ★ Initial Rate Guarantee Period: Three Years
- ★ Surrender Charges: 5% - 3% - 1%
- ★ Minimum Guaranteed Rate: 2.40%
- ★ Maximum Deposit: \$500,000
- ★ Additional Deposits are permitted
- ★ Eligible for Qualified Plans

Withdrawal provisions:

Year One: NO free withdrawals.

Years Two-to-Three: 10% based on the contract's value on the last day of the previous contract year.

Death Benefit Waiver: No surrender charges will be imposed on the death benefits paid under this annuity contract.

Maturity Date:

 Upon the maturity date of the contract, you may:

1. **Convert** to any GCU Annuity being offered at that time, subject to age availability. Initial rate for the new contract will be based on the current crediting rate for that new contract in the month of the conversion.
2. **Withdraw** any or all of the available funds without a surrender charge. 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.
3. **Continue** the contract indefinitely, with complete liquidity of the available funds (no surrender charges). The credited interest rate, beginning the first day of the 4th contract year and thereafter, will always be the current Triple Advantage PLUS declared Base Rate and can change on an annual basis.

GCU

FIXED DEFERRED ANNUITY

PRODUCT GUIDE



GCUusa.com

Products issued by
GCU
5400 Tuscarawas Road
Beaver PA, 15009
1.800.722.4428

AudRev103