Future Flex Preferred 8
Product

Company	**GBU Life**
A.M Best Rating	A-
Standard and Poor's Rating	NR
Product Type	Traditional Fixed
Product	**Future Flex Preferred 8** (FPDA)
Policy Form Number	ICC22_FPDA_CON_(01-22)
Distribution Channels Sold In	Career Independent
Product Launch Date	1/1/2022
Bonus	N/A
Surrender Charge	**8 Years** 7.00, 7.00, 6.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00%
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 0.1 - 3%
Strategies / Subaccounts Offered	0 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A

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Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	Low Band / $25,000 / $100,000
Current Fixed Account Rate(s)	5.05% / 5.40% / 5.60%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value immediately Cumulative to a maximum of 20%
Death Benefit	**Greater of:** Full Account Value or Minimum Guaranteed Surrender Value
Surrender Charge Waivers Available	Nursing Home Terminal Illness Critical Illness Cognitive Impairment Home Health Care
Available Plan Types	NQ, Roth IRA, IRA, SEP IRA
Issue Ages	0 - 95
Minimum Initial Premiums	Q/NQ $10,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	N/A
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A

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Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	N/A
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	N/A
State Approvals	**States Not Approved In:** CA, NY, OR
Street Level Compensation	**YEAR ONE** **Ages 0 - 75** 3.50% **Ages 76 - 90** 1.75% **Ages 91 - 95** 0.85%
Data thought to be current as of:	2/23/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.