

Annuity Interest Rates as of June 1, 2018

*Interest is compounded daily on all annuities.
All rates are subject to change.*

EFFECTIVE ANNUAL YIELDS

Plans

\$10,000 or More*

Preferred 8

New Issue[■]—First-Year Guaranteed Rate **3.65%**

Minimum first-year deposit: \$10,000

Maximum first-year deposit: \$1,000,000.

Renewals—Current Non-Guaranteed Rate

Policy Years 2-8 **4.00%**

Policy Years 9 & After **3.00%**

First-Year Rate on Loyalty Bonus Conversion Accounts[■] **5.00%**

Preferred 5

New Issue[■]—First-Year Guaranteed Rate **2.75%** **3.00%**

Minimum first-year deposit: \$500 or \$25/month EFT.

Maximum first-year deposit: \$200,000.

Renewals—Current Non-Guaranteed Rate

Policy Years 2-5 **3.00%** **3.50%**

Policy Years 6 & After **3.00%** **3.00%**

First-Year Rate on Loyalty Bonus Conversion Accounts[■] **3.25%** **3.50%**

	Non-qualified Under \$5,000	Non-qualified \$5,000 or More and All Qualified
New Issue [■] —First-Year Guaranteed Rate	2.75%	3.00%
Policy Years 2-5	3.00%	3.50%
Policy Years 6 & After	3.00%	3.00%
First-Year Rate on Loyalty Bonus Conversion Accounts [■]	3.25%	3.50%

Immediate Annuities *Minimum deposit: \$25,000. Maximum deposit: \$1,000,000.*

Settlement Rate **3.25%**

Annuity Contract Details

After the first contract year, renewal rates are subject to change at any time but will not be less than the guaranteed rate stated in the contract. Preferred 8-2.0% and Preferred 5-1.5%.

Effective annual yields will be lower if withdrawals are more frequent than annually.

After the first contract year, annual annuity deposits are limited to: Preferred 8—\$200,000 and Preferred 5—\$100,000

• *If balance falls below \$10,000, the account will be credited 0.5% less.*

■ *Guaranteed for 12 months from date of issue.*

A GBU interest rate history is available at www.gbu.org.