

Annuity Interest Rates as of January 1, 2017

*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: **3.25%**
The maximum first year deposit is \$1,000,000.

Renewals—Current Non-Guaranteed Rate

Policy Years 2-8 **3.65%**
Policy Years 9 & After* **3.00%**

First-Year Loyalty Bonus for Conversions[■] **1.25%**

Preferred 5

New Issue[■] First-Year Guaranteed Rate: **2.75%** **2.75%**
The maximum first year deposit is \$200,000.

Renewals—Current Non-Guaranteed Rate

Policy Years 2-5 **3.00%** **3.25%**
Policy Years 6 & After* **3.00%** **3.00%**

First-Year Loyalty Bonus for Conversions[■] **0.50%** **0.50%**

	Non-qualified Under \$5,000	Non-qualified \$5,000 or More and All Qualified
New Issue [■] First-Year Guaranteed Rate	2.75%	2.75%
Policy Years 2-5	3.00%	3.25%
Policy Years 6 & After*	3.00%	3.00%
First-Year Loyalty Bonus for Conversions [■]	0.50%	0.50%

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

Settlement Rate **3.25%**

All products are not available in all states.

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: Pref.8-\$200,000; Pref.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.*

* *Applicable for 3.0% or higher minimum guaranteed contracts only.*

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