

## Annuity Interest Rates as of October 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**<sup>■</sup>—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<sup>■</sup> . . . . . **5.00%**

#### Preferred 5

**New Issue**<sup>■</sup>—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<sup>■</sup> . . . . . **3.25%** . . . . . **3.50%**

	Non-qualified Under \$5,000	Non-qualified \$5,000 or More and All Qualified
New Issue <sup>■</sup> —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 <sup>■</sup>	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](http://www.gbu.org).**