Annuity Rates at a Glance

September 1, 2026

Current Annuity Rates at a Glance

GBU Life®

Fixed Index rates on reverse side.

Rates effective as of: 08/31/2026

Asset Guard Multi-Year Guaranteed Annuity (MYGA)		
Interest Rate Guarantee Period	**$25K–$100K**	**$100K+**
2 Years	5.05%	5.05%
3 Years	5.20%	5.20%
4 Years	5.25%	5.25%
5 Years	5.50%	5.50%

Rates effective as of: 09/01/2026

Asset Guard Single Premium Immediate Annuity (SPIA)		
SPIA Payout Type	**Minimum Deposit**	**Current Rate**
Certain Only, 5-9 Years	$50,000	4.50%
Certain Only, 10-19 Years	$25,000	4.90%
Certain Only, 20+ Years	$25,000	5.10%
All Life Contingent	$25,000	5.15%

Payment options include Lifetime, Lifetime with Refund, Joint & Survivor, Customizable Period Certain, and Customizable Period Certain & Life. If no option is chosen, we will automatically pay under the Life Income with 10-Year Period Certain payment option.

Rates effective as of: 02/23/2026

Future Flex Preferred 5 & 8			
Future Flex Preferred 8	**$10K–$24,999**	**$25K–$99,999**	**$100K+**
First-Year Guaranteed Rate	5.05%	5.40%	5.60%
Policy Years 2-8	3.85%	4.20%	4.40%
Future Flex Preferred 5	**$1K–$24,999**	**$25K–$99,999**	**$100K+**
First-Year Guaranteed Rate	2.55%	4.80%	5.05%
Policy Years 2-5	2.30%	4.55%	4.80%

After the first contract year, subsequent rates are subject to change at any time but will not be less than the guaranteed minimum rates. The first-year declared interest rate is guaranteed for the first contract year only and is separate from the guaranted minimum rate of 2.00% and 1.65%, respectively, which is effective for all contract years.

Rates effective as of: 9/25/2024

Future Flex Classic	
First-Year Guaranteed Rate	4.60%
Minimum Guaranteed Rate	0.50%
Maximum First Year Deposit: $100K–$5M	**Additional Deposits:** $50K–$2M

After the first contract year, subsequent rates are subject to change at any time but will not be less than the guaranteed minimum rates.

Rate Lock Policies for Interest Rates (MYGA, Preferred 5 & 8, and SPIA)

In the event of rate decrease, the new contract will receive the previous, higher rate if:

1. The application must be signed, submitted, and confirmed by GBU Life, and the premium received within **10 calendar days** of the rate change.
2. The application must be in **good order**.
3. For transfers or 1035 exchanges, the premium must be received within **45 calendar days**.

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Phone: 800-765-4428 | **sales@gbu.org** | **sales.gbu.org/annuity-rates** | 4254 Saw Mill Run Blvd., Pittsburgh, PA 15227

Rates effective as of: 2/12/2024

Asset Guard & Future Flex Fixed Index Annuities (FIA)

Index Strategy	Index Term	Booster Fee	Participation Rate
Barclays Agility Shield	Annual	None	90%
		1%	120%
		3%	180%
	Biennial	None	135%
		1%	180%
		3%	270%
Barclays Fortune 500 12%	Annual	None	60%
		1%	80%
		3%	120%
	Biennial	None	95%
		1%	125%
		3%	190%
Barclays US Tech 12%	Annual	None	55%
		1%	75%
		3%	110%
	Biennial	None	85%
		1%	115%
		3%	170%
Asset Guard FIA Minimum Initial Deposit: $25,000		**Future Flex FIA Minimum Initial Deposit:** $10,000	

Optional booster/contract fees increase the participation rate and are deducted from the index strategy value annually at the beginning of the index term. Asset Guard FIA par rates and fixed rates are guaranteed for four years. Future Flex FIA rates are guaranteed for one year and may change anytime thereafter. Neither Barclays Bank PLC, or Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of the products referenced herein ("Annuities") and Barclays has no responsibilities, obligations or duties to investors in such products. The Barclays indices referenced herein including as applicable any component indices that form part of these Indices are trademarks owned by Barclays Bank PLC, or Barclays Capital Inc., and licensed for use by GBU Financial Life as the Issuer of the products. While GBU Financial Life as the issuer of the products (the "Issuer") may for itself execute transaction(s) with Barclays in or relating to the Indices in connection with the products, investors acquire the products from the Issuer and investors neither acquire any interest in any Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in the products. The products referenced herein are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the products or use of any Index or any data included therein. Barclays shall not be liable in any way to the Issuer, investors or to other third parties in respect of the use or accuracy of the Index or any data included therein. MerQube, Inc. is the official index calculation and maintenance agent of the Indices, which are owned and administered by Barclays.

This is a summary of the contract provisions. Please refer to the contract for details of surrender charge schedule, benefits and exclusions. Withdrawals prior to age 59½ may result in penalties. Annuities are not short-term products and are issued by GBU Life, Pittsburgh, PA. **GBU Life is the marketing name for GBU Financial Life.** Interest rates are determined by date of receipt of deposit. Rates are subject to change without notice. Products and features may vary by state. NOT A DEPOSIT OF A BANK AND MAY LOSE VALUE - NOT BANK GUARANTEED. Contract Form Series: ICC21_SPDA_CON_(4-21), SPDA_CON_(4-21)_FL, SPDA_CON_(4-21), ICC22_FPDA_CON_(01-22), FPDA_CON_(01-22)_FL, FPDA_CON_(01-22), ICC22-SPIA_CON_(01-22), SPIA_CON_(01-22)_FL, SPIA_CON_(01-22), ICC23_SPDA_IA_CON_(01-23), SPDA_IA_CON_FL_(07-23), SPDA_IA_CON_(07-23), ICC23_FPDA_IA_CON_(01-23), FPDA_IA_CON_FL_(07-23), FPDA_IA_CON_(07-23); Oregon: ICC21_SPDA_CON_(4-21), ICC22_FPDA_CON_(01-22), ICC22-SPIA_CON_(01-22), ICC23_SPDA_IA_CON_(01-23), ICC23_FPDA_IA_CON_(01-23).

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