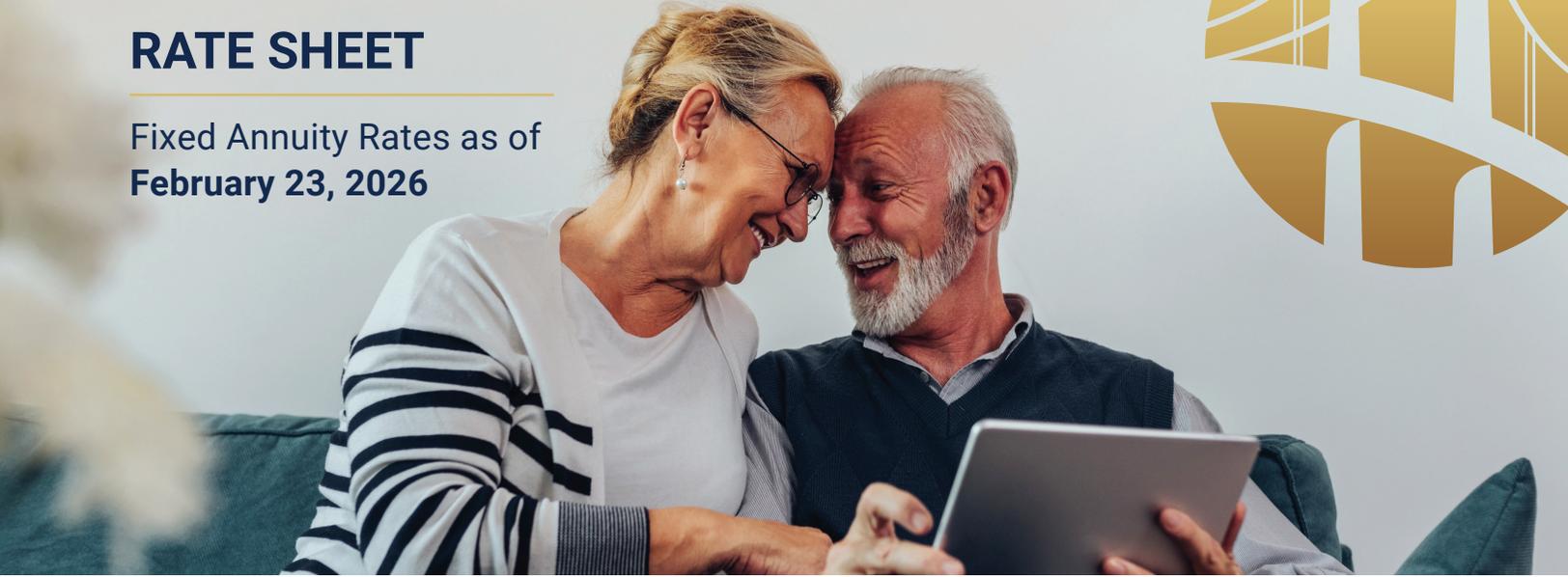


Asset Guard Series

RATE SHEET

Fixed Annuity Rates as of
February 23, 2026



	AG2 2 YEARS	AG3 3 YEARS	AG4 4 YEARS	AG5 5 YEARS
<\$100,000*	4.75%	4.75%	4.75%	5.00%
\$100,000+	4.75%	4.75%	4.75%	5.00%

*Account minimum for Asset Guard MYGA is \$25,000.00.

RATE LOCK REMINDER

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**.

Interest rates are determined by date of receipt of deposit. Rates are subject to change without notice. Benefits may be taxable. During the surrender charge period, withdrawals exceeding 10% will be subject to a surrender charge that may be higher than fees associated with other types of financial products and may reduce principal. Interest compounds daily over the specified term. **GBU Life is the marketing name for GBU Financial Life. Annuities are not short-term products and are issued by GBU Financial Life, Pittsburgh, PA. Products and features may vary by state. An MVA may be charged, and surrender charges apply for withdrawals over the free withdrawal amount. Withdrawals prior to 59½ may be subject to IRS penalties. This is a summary of the contract provisions. Please refer to the contract for details of surrender charge schedule, benefits and exclusions.** No statement contained herein shall constitute tax, legal or investment advice. You should consult with a legal or tax professional for any such matters. NOT A DEPOSIT OF A BANK-MAY LOSE VALUE-NOT BANK GUARANTEED. Contract Form Series: ICC21_SPDA_CON_(4-21), SPDA_CON_(4-21)_FL, SPDA_CON_(4-21).



As of 8/8/25, AM Best updated GBU Financial Life's A- rating, which we have maintained since 2017. Third-party ratings are subject to change. A- (Excellent) rating is 3rd best out of 17 possible rating categories. For the latest Best's Credit Rating, access www.ambest.com.

GBU-MYGA-RS-0226