



GBU Financial Life

Single Premium Immediate Annuity

Future Flex Single Premium Immediate

\$100,000 Single Prem. Amount

Prepared for:

MR CLIENT

Wisconsin

Presented by:

AGENT

Wisconsin

Insurer:

GBU Financial Life
4254 Saw Mill Run Boulevard
Pittsburgh, PA 15227-3394
(800) 765-4428

Prepared on:

December 2, 2025

Future Flex Single Premium Immediate

Prepared on December 2, 2025 by AGENT
Version 2.5.72

This annuity illustration is not a contract
Illustration is not complete without all pages

Page 1 of 4

GBU Financial Life

Prepared for:

MR CLIENT

Male, Age 70

Spouse: Female, Age 65

Future Flex Single Premium Immediate Quote

Non-Qualified Annuity

Payout Options	Single Prem. Amount	Interest Rate	Exclusion Ratio	Monthly Payment
Period Certain - 5 Years	\$100,000	4.20%	90.53%	\$1,841.00
Period Certain - 10 Years	\$100,000	4.60%	80.67%	\$1,033.00
Period Certain - 15 Years	\$100,000	4.60%	72.91%	\$762.00
Life Income	\$100,000	4.85%	76.15%	\$684.00
Life Income with Installment Refund	\$100,000	4.85%	68.64%	\$645.00
Life Income with Cash Refund	\$100,000	4.85%	69.61%	\$636.00
Life Income with Period Certain - 5 Years	\$100,000	4.85%	75.26%	\$678.00
Life Income with Period Certain - 10 Years	\$100,000	4.85%	72.04%	\$660.00
Life Income with Period Certain - 15 Years	\$100,000	4.85%	66.75%	\$632.00
Joint & Survivor Life Income - 100%	\$100,000	4.85%	66.31%	\$544.00

Payments will commence at the beginning of the selected mode.

This is only a quote and your actual payment and/or exclusion ratio may vary due to the following controlling factors:

- Date funds are received
- Payout date
- Age Nearest Birthdate
- Rounding factor

Interest rate is subject to change prior to policy being applied for. After application the rate is locked for duration of the contract.

Future Flex Single Premium Immediate

Prepared on December 2, 2025 by AGENT

Version 2.5.72

This annuity illustration is not a contract

Illustration is not complete without all pages

Page 2 of 4

GBU Financial Life

Future Flex Single Premium Immediate Quote

Prepared for:

MR CLIENT

Male, Age 70

Spouse: Female, Age 65

Non-Qualified Annuity

Disclosures	
Accumulation Phase	The period during which the annuity earns interest.
Age	Attained age as of a person's last birthday. In the case of Joint Owners/Annuitants, the oldest spouse's age will be used to determine any age-based benefit.
Annuitant	The natural person or persons (collectively, Joint Annuitants) whose life or lives is/are used to determine the Annuity Payments under the contract.
Beneficiaries	The party(ies) who will receive the death benefit upon the death of the owner. Primary beneficiaries are paid first with contingent beneficiaries paid if the primary beneficiary predeceases the owner/annuitant. In the case of Joint Owners/Annuitants, both must be named as primary beneficiary with a 50% split equal to 100%.
Contract Effective Date	The date the contract is issued.
Contract Anniversary	Measured from the contract issue date and based on policy.
Contract Value	The sum of premiums and interest credited to the annuity contract minus withdrawals and charges.
Death Benefit	The amount that the company will pay upon the death of the Owner or Annuitant, as applicable. Upon the death of the annuitant or the second to die joint annuitant, the beneficiary will receive the current and full accumulated value without penalty.
Guarantee Period	The period during which a declared interest rate is guaranteed not to change. The initial Interest Rate Guarantee begins on the Contract effective (issue) Date and continues for the period shown. Any subsequent Guarantee Period will begin on the Contract Anniversary (based on the policy year and not calendar year) or at the time of a new contract.
Guarantees	All annuity guarantees are backed solely by the claims-paying ability of the issuing company. As income payments can last many years into the future, it is important to consider the financial strength of the issuing company before purchasing an annuity.
Market Value Adjustment (Not applicable to all products)	When a withdrawal is made that is greater than the free withdrawal amount, the amount received may be increased or decreased by a Market Value Adjustment (MVA). If interest rates on which the MVA is based go up after the issuance of your contract, the MVA will decrease the amount you receive. If interest rates go down, the MVA will increase the amount you receive. The MVA is not applied to free withdrawals or death benefits and will be assessed upon the date the request is processed.

Future Flex Single Premium Immediate

Prepared on December 2, 2025 by AGENT

Version 2.5.72

This annuity illustration is not a contract
Illustration is not complete without all pages

Page 3 of 4

GBU Financial Life

Prepared for:

MR CLIENT

Male, Age 70

Spouse: Female, Age 65

Future Flex Single Premium Immediate Quote

Non-Qualified Annuity

Tax Deferral Income Taxes are delayed or postponed on annuity earnings until withdrawn.

Tax Implications Annuities are designed for long-term needs and distributions of taxable amounts are subject to ordinary income tax. In general, withdrawals taken before the contract owner reaches age 59 ½ may also be subject to a 10% federal early withdrawal tax penalty in addition to regular income tax.

Withdrawals (Last In First Out) The IRS states any annuity withdrawals (other than through annuitization) are treated as last-in-first-out. For non qualified plans, earnings must be withdrawn first and is considered taxable income to the contract owner, up to the amount of earnings. If there are no earnings, the principal value is withdrawn and not subject to taxes. For qualified plans, the full amount withdrawn may be treated as taxable income. It is important to consult a tax professional before withdrawing funds or surrendering your annuity.

Future Flex Single Premium Immediate

Prepared on December 2, 2025 by AGENT

Version 2.5.72

This annuity illustration is not a contract
Illustration is not complete without all pages

Page 4 of 4