

PRODUCT SUMMARY

Secure Series Permanent Life Insurance



A smart insurance solution for your whole life

These whole life policies provide a death benefit for your lifetime while also building cash value and generally earning dividends. Coverage ranges from \$5,000 to \$5 million.

Premiums that won't increase, as long as premiums are paid when due. Fixed premiums make planning simple. Plus, we offer different payment periods so you can choose what's right for your budget.

Builds cash value over time, guaranteed. The cash value from your premiums grows tax deferred and can be used however you want—to pay for higher education, buy a home or supplement your retirement income.



Choose the plan that's right for today and tomorrow

- **Secure Whole Life:** Paying fixed premiums to age 100 makes this the most budget-friendly way to own whole life insurance. Or, opt to pay fixed premiums to age 65, during working years, for a lifetime of coverage.
- **Secure Cash Advantage Whole Life:** Accelerate cash value and dividend accumulation for retirement, education or other significant events.
- **Secure 10 Pay or 20 Pay Whole Life:** Pay the premiums over a 10- or 20-year period, maximizing cash value growth and locking in long-term benefits.
- **Secure Single Premium Whole Life (SPWL):** Pay the policy's entire premium upfront. This plan may be a good fit for charitable giving or special needs planning.
- **Secure Cash Advantage Single Premium Whole Life (SPWL):** Pay a one-time premium for the entire policy. Built for those who are more concerned with higher cash value. In many cases, these have cash surrender values equal to the initial premium at the end of the first year.

Expand your benefits

Choose from a range of optional riders

- ▶ Spousal and Children's Term Rider Coverage
- ▶ Waiver of Premium
- ▶ Accidental Death Benefit Rider
- ▶ Guaranteed Purchase Options
- ▶ Living Benefits Available on Policies \$100k or More

GBU Life is the marketing name for GBU Financial Life. Life insurance is underwritten by GBU Financial Life (GBU), 4254 Saw Mill Run Blvd., Pittsburgh, PA 15227. Payment of dividends is not guaranteed as the assumptions on which they are based are subject to change. Loans and withdrawals taken against a permanent life insurance policy will reduce the death benefit and may result in a taxable situation. Coverages for disability, accident and/or illness are defined in the policy. Products not available in all states. Please see policy and rider for complete details. Contract Form Series: ICC20-WL, FL20-WL.2, ICC20-SPWL, FL20-SPWL.2.

GBU-SS-PS-0322