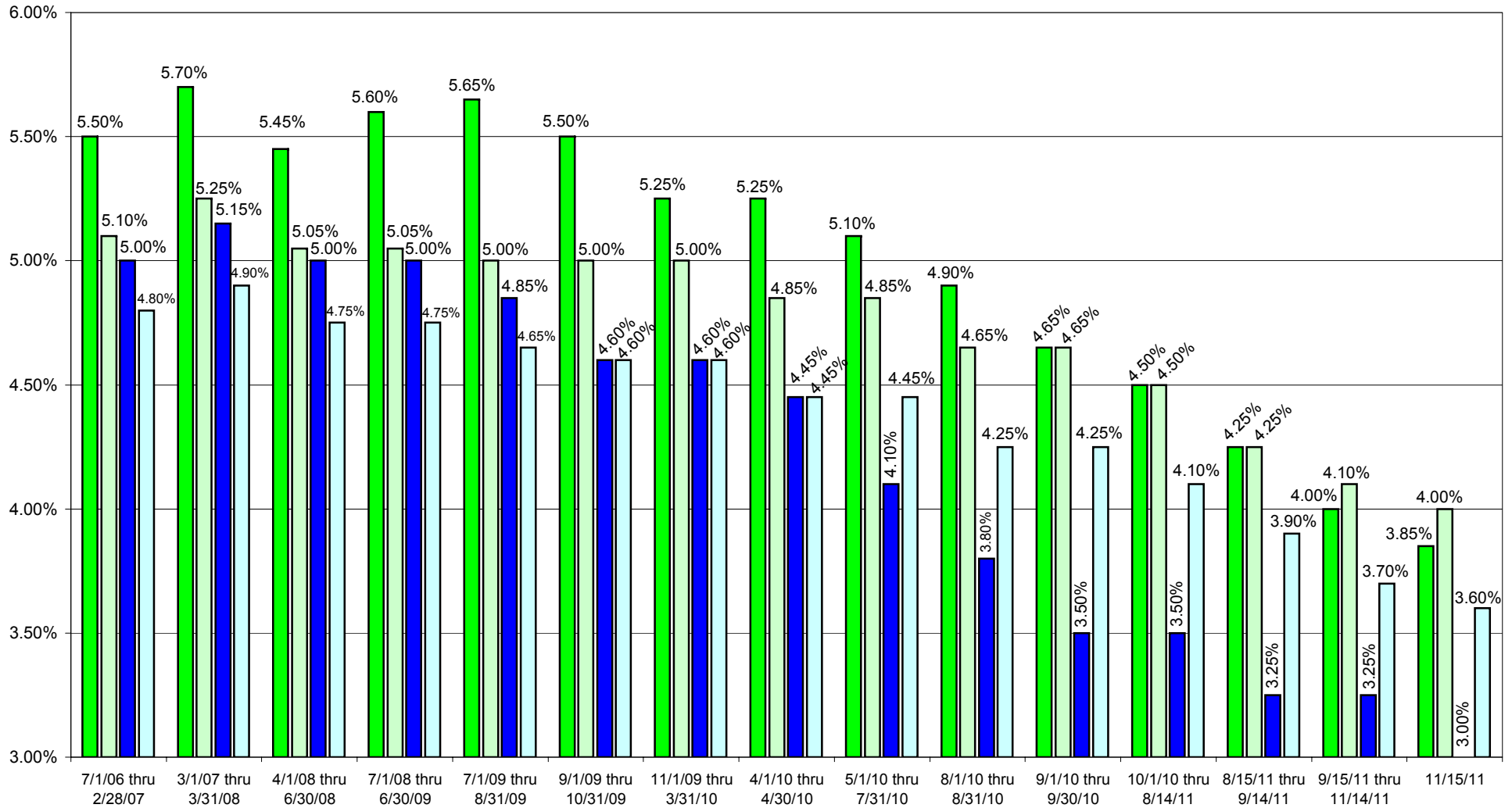


GBU FINANCIAL LIFE

5-Year Annuity Interest Rate History Effective Annual Yields as of Date of Issue



- Preferred 8 - 1st Year
- Preferred 8 - Renewal
- Preferred - 1st Year
- Preferred - Renewal

Interest is Compounded Daily on All Annuities.
Rates Assume Annual Withdrawals.