

Comparison of the GBU Annuity With Certificates of Deposit

| | Features | Annuity | CD |
|-----|--|------------|------------|
| 1. | Is it free from principal/market risk and price fluctuations? | YES | YES |
| 2. | Is it a "no load" investment where there are not administrative fees charged? | YES | YES |
| 3. | Is there a minimum interest rate guaranteed for the rest of your life? | YES | NO |
| 4. | Are interest earnings tax-deferred? | YES | NO |
| 5. | Are interest earnings reinvested automatically with no current income taxation? | YES | NO |
| 6. | Do you avoid any increase in tax liability on social security income? | YES | NO |
| 7. | Can you add additional funds during the first year? (subject to certain maximums) | YES | NO |
| 8. | Does it provide penalty free withdrawals of up to 10% of the account value per year? | YES | NO |
| 9. | Does it pay the proceeds penalty-free to a designated beneficiary upon the death of the owner? | YES | NO |
| 10. | Does the investment automatically avoid the expense and delay of probate? | YES | NO |
| 11. | Does it offer guaranteed lifetime income with tax deferral advantages? | YES | NO |
| 12. | Is the deposit guaranteed by the FDIC? | NO | YES |
| 13. | May withdrawals be made prior to age 59- 1/2 without being subject to the 10% IRS penalty tax? | NO | YES |

Free Maturing CD Notification Service: The best time to shop for the highest annuity rates is 30 days before your bank CD matures. Simply visit us online at www.westpennlife.com and click get an annuity quote and we will notify you within 30 days of your CD maturing.

Call **Tom Yakopin**, President of **West Penn Life & Health Inc.** for more information on the suitability of GBU Financial Life's fixed annuity contracts at (724) 228-7187 or email him at tom@westpennagency.com

Tom Yakopin and West Penn Life & Health are authorized agents appointed to represent GBU Financial Life