

## Comparison of the GBU Annuity With Certificates of Deposit

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

**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](http://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](mailto:tom@westpennagency.com)

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