

## Annuity Application

<p>1. Name of Proposed Annuitant (Print):</p> <p>_____</p> <p>First                      Middle                      Last</p> <p>If Owner is different than the Proposed Annuitant, complete #12.</p>	<p>9. Is applicant a member of the GBU Financial Life?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p>
<p>2. Social Security Number:</p> <p>_____</p>	<p>10. Beneficiary for any death benefit. (Print full names, Social Security Numbers, relationship to Annuitant and percentage.)</p> <p>Primary Beneficiary(ies):</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>3. (a) Date of Birth: (Month-Day-Year)      Place of Birth:</p> <p>_____</p>	<p>Contingent Beneficiary(ies):</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>(b) What evidence of age is being submitted?        (Required for Immediate Annuity. See reverse side.)</p>	<p>11. Will the annuity now applied for replace or change any insurance or annuity?</p> <p><input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>If yes, complete and submit a Replacement Form.</p>
<p>4. <input type="checkbox"/> Male <input type="checkbox"/> Female</p>	<p>12. To be completed only if the Owner is different than the Proposed Annuitant:</p> <p>_____</p> <p>First                      Middle                      Last</p> <p>Social Security Number:</p> <p>_____</p> <p>Residence: (Street, City, State, Zip Code)</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>5. Residence: (Street, City, State, Zip Code)</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>Phone: _____</p> <p>E-mail: _____</p>	<p>13. Special Requests:</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>6. Plan:</p> <p><input type="checkbox"/> <b>Flexible Premium Deferred Annuity</b></p> <p style="padding-left: 20px;"><input type="radio"/> Preferred 8    <input type="radio"/> Preferred 5    <input type="radio"/> Classic</p> <p><input type="checkbox"/> <b>Interest Only Contract (IOC)</b></p> <p style="padding-left: 20px;"><input type="radio"/> Preferred 5    <input type="radio"/> Classic</p> <p><input type="checkbox"/> <b>Single Premium Immediate Annuity (SPIA)</b></p> <p style="padding-left: 20px;">Settlement Option desired:</p> <p>_____</p>	<p>14. Home Office Amendments:</p> <p>_____</p>
<p>7. Type:</p> <p><input type="checkbox"/> <b>Qualified</b></p> <p style="padding-left: 20px;"><input type="radio"/> IRA    <input type="radio"/> Roth    <input type="radio"/> Coverdell    <input type="radio"/> TSA    <input type="radio"/> SEP</p> <p style="padding-left: 20px;"><input type="radio"/> Other _____</p> <p><input type="checkbox"/> <b>Nonqualified</b></p> <p><input type="checkbox"/> <b>Interest Only Contract (IOC)</b></p>	<p>8. Amount paid with application: \$ _____</p> <p>or expected transfer amount: \$ _____</p> <p>Billing Form: <input type="checkbox"/> Do Not Bill <input type="checkbox"/> Check-O-Matic (COM)</p> <p style="padding-left: 40px;"><input type="checkbox"/> Annually    <input type="checkbox"/> Other _____</p> <p>Amount of Modal Premium: \$ _____</p>

Having read the above statements and answers, I (we) represent that they are true and complete to the best of my (our) knowledge and belief and agree that: (1) This application shall be the basis for and a part of any policy issued; and (2) No policy of GBU Financial Life can be made, modified, or discharged, nor may any of its rights or requirements be waived, except in writing signed by a National Officer; and (3) Upon acceptance of a policy other than as applied for, this application (including any amendments in 14) shall be for such modified policy, except that where required by statute or regulation, any change in plan or benefits shall be made only upon written agreement.

GBU Financial Life is licensed to do business in your state as a not-for-profit organization. Fraternal benefit societies are not included in any state's guaranty association. This means that fraternal benefit societies cannot be assessed for the insolvency of other life insurers or other fraternal benefit societies. By law, a fraternal benefit society is responsible for its own solvency. If there is an impairment of reserves, a certificate holder may be assessed a proportionate share of the impairment. This process is described in the certificate issued by the society.

**Fraud Warning:** Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

I (We) declare that the Proposed Insured is a citizen of the United States of America or has taken steps to become such, and desires to fraternally unite with GBU Financial Life members for financial security, volunteer service to America and the local community, as well as support the German-American culture and heritage and/or is a dependent, spouse, or affiliated with a GBU Financial Life member/policyholder.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Signature of Proposed Annuitant: \_\_\_\_\_ Signature of Owner (if other than Proposed Annuitant): \_\_\_\_\_

Witness: \_\_\_\_\_ Licensed Resident Agent Adult or Member Applicant (other than Proposed Annuitant): \_\_\_\_\_

Agent's Name: \_\_\_\_\_ Print State License Number: \_\_\_\_\_ (If required.)

### Requirements Regarding Evidence of Date of Birth

Satisfactory evidence of the date of birth is required in all cases before annuity payments may be made. It is preferable to have such evidence on Single Premium Immediate Annuities before issue. A certified copy of any record furnished is required. The best and most acceptable evidence is a copy of the **Applicant's birth certificate**. If this document cannot be obtained GBU Financial Life will consider accepting any **two of the following sources**. However, if any of these documents are submitted, a letter of explanation should accompany such evidence stating why it is being presented.

State Motor Vehicle Drivers License  
Certificate of Marriage

Naturalization Record  
Passport (at least five years old)

If none of the above is available, a detailed statement as to the effort made to secure such evidence should be submitted with the application and further instructions as to the evidence for consideration will be given.

### Producer's Report

1. To the best of your knowledge, is insurance or annuity replacement involved in this transaction?

No  Yes If yes, complete and submit a Replacement Form.

2. Did you ask each question as set forth in the application?

No  Yes

Producer's Signature \_\_\_\_\_ Date \_\_\_\_\_

GBU Financial Life Producer Number \_\_\_\_\_

Other comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

◆ ◆ ◆ Application for membership is hereby made in District Number \_\_\_\_\_ ◆ ◆ ◆

## Flexible Premium Deferred Annuity Disclosure

### Flexible Premium Deferred Annuity Contract Form No. FPA5-2012 NJ—Preferred 5 Annuity

This disclosure summarizes important points for you to consider before you purchase GBU Financial Life's Flexible Premium Deferred Annuity.

The Flexible Premium Deferred Annuity (FPDA) is a flexible premium, deferred annuity. You purchase the annuity with an initial premium payment, but ongoing premium payments are accepted during the life of the contract. The FPDA is a fixed, deferred annuity which means interest is earned during the accumulation phase and annuity payments are deferred until the Maturity Date or upon annuitization. The FPDA's principal and earnings are not subject to income taxes until funds are withdrawn or distributed. A 10% IRS early withdrawal penalty may apply to withdrawals or distributions prior to age 59½. Please see your financial or tax professional for any exceptions to this early withdrawal penalty.

The main purpose of a deferred annuity is to save money for retirement and to receive retirement income for life. It is not meant for short-term financial goals.

If you have any questions about the FPDA, please ask your agent/producer or financial advisor. You may also contact GBU Financial Life (GBU) at the phone number shown above.

➔  **Please check the appropriate box.**  Qualified Annuity  Non-Qualified Annuity  ←

### **THE ANNUITY CONTRACT** *How do I get an annuity started and how will the value of my annuity grow?*

**Administrative Fee.** There are no administrative fees.

**Annuity.** An annuity allows you to pay premiums for the contract and interest will be earned on a tax-deferred basis. The premium and interest earnings are not subject to income taxes until the funds are withdrawn or distributed.

**Beneficiary.** The person(s) or entity named in the Application to receive any death benefit. The Owner may change the Beneficiary as provided in the contract.

**Change of Beneficiary.** The Owner may change the Beneficiary during the lifetime of the Annuitant. Any change must be *in writing*, dated and signed by the Owner. The change will be effective as of the date signed upon its receipt by GBU even though you may not be living on the date of such receipt. A change will not affect any benefit paid or action taken prior to GBU's receipt of the change.

**Contract Effective Date.** The FPDA's effective date is the date the first premium payment is received in GBU Financial Life's Home Office. The effective date is shown on the contract's data pages.

**Death of Beneficiary.** Unless the Owner provides otherwise, the interest of any Beneficiary who does not survive you by 15 days ends at death. If there is no surviving Beneficiary, any death benefit will be paid to your estate.

**Expense Charges.** There are no expense charges under the contract, other than surrender/withdrawal charges.

**Fund Value.** The fund value is the amount available to provide annuity benefits, surrender/withdrawal benefits and death benefits. The fund value of the contract will be the sum of the premiums paid plus daily interest credits and any dividends added, less any withdrawal and withdrawal charges (if any).

**Interest Rate Bonus.** This contract does not pay an interest rate bonus.

**Interest Rates.** The initial interest rate is in effect for one year from the issue date of the contract. After the first year, additional premium will be credited with the interest rate in effect at the time it is received in the Home Office.

Each premium payment within the first contract year is credited with a guaranteed interest rate for one year from the Contract Effective Date. Thereafter, the contract will be credited with renewal rates based on the current economic and interest rate environment. Once your contract is issued, the minimum guaranteed interest rate will not change. Ask your agent or contact GBU Financial Life for the current interest rate and minimum guaranteed interest rate. The guaranteed minimum, nonforfeiture annual interest rate will not be less than 1.00%, or greater than 3.00%. Interest compounds daily.

**Issue Age.** A FPDA will be issued to an Annuitant/Owner age 18-90.

**Owner.** The Owner may exercise the rights and options in this contract. The Annuitant shall be the Owner of this contract, except that, when the applicant, as shown in the Application, is an entity other than a person, the applicant shall be the Owner. When the Annuitant is the Owner, the Owner may not be changed. When the applicant is the Owner, the Owner may be changed to the Annuitant only.

**Premium Payments.** The payment of premiums for the contract is not required after payment of the first premium. A premium may be paid at any time. The first payment may not be less than \$100. Premium payments in total, in any one contract year, may not exceed \$50,000. Any limits that GBU Financial Life places on premium

payments will be applied to all policies on and after the date, such limits are implemented on a nondiscriminatory basis for the purpose of protecting all members of GBU Financial Life.

**Safety and Guarantees.** During the surrender/withdrawal period, GBU Financial Life guarantees that the

Annuitant/Owner will never receive less than 94% of the total premium payments, net of any withdrawals taken. After the surrender/withdrawal period, GBU Financial Life guarantees that the Annuitant/Owner or Beneficiary will never receive less than 100% of the total premium payments, net of any withdrawals taken.

**SURRENDER/WITHDRAWAL BENEFITS *May I take money out of my annuity and, if so, how?***

You may take money out of your annuity anytime before annuity payments begin. You may take out all of your annuity’s fund value (**full surrender/withdrawal**) or part of it (**partial surrender/withdrawal**).

At least \$50 must remain in the account for the contract to remain in force. A 10% IRS penalty may apply to withdrawals made before age 59½. There may be exceptions to the 10% IRS penalty. Please consult your tax advisor for your individual situation.

A withdrawal charge may be deducted from amounts of Fund Value withdrawn in the first five contract years. Such charge will be a percentage of the amount withdrawn as shown on page 3 of contract and below.

<b>Year</b>	1	2	3	4	5	6+
<b>Percentage/Charge</b>	6%	5%	5%	4%	3%	0%

**Example:** January 15, 2013, you make an initial deposit of \$100,000. No additional deposits are made. The initial interest rate was 3.0% and has not changed. On January 16, 2014, you made a withdrawal of \$20,000. You will be assessed a withdrawal charge of \$455.

$$\$100,000 \times 3.0\% = \$ 3,000 \text{ (No withdrawal charge.)}$$

$$\$100,000 \times 10.0\% = \underline{\$10,000} \text{ (No withdrawal charge.)}$$

Total amount not subject to withdrawal charge    \$13,000

Amount subject to withdrawal charge is                \$7,000 (\$20,000 - \$13,000).

Your withdrawal charge would be \$350 (5% surrender/withdrawal charge would apply: \$7,000 x 5% = \$350) and would be deducted from your withdrawal of \$20,000.

The Owner may, at any time, withdraw, without withdrawal charge: (1) any dividend then included in the Fund Value, with interest thereon; and (2) any interest credits then included in the Fund Value. In any contract year after the first, the Owner may make one withdrawal, without a withdrawal charge, of up to 10.0% of the sum of the premiums paid then included in the Fund Value.

**Nursing Home Confinement Waiver of Withdrawal Charge.** Form number NHW END 2012.

This rider is part of your annuity contract. It is provided at no charge.

The waiver of withdrawal charge only applies in contract year 2 and later and is limited to a single, partial withdrawal per contract year during each year of eligible confinement in an eligible nursing home.

Subject to the conditions described in the contract (NHW END 2012), GBU Financial Life will waive the withdrawal charge on a partial withdrawal in the amount equal to 20% of the Fund Value on the date of withdrawal, if, based upon a physician’s recommendation, you are confined in an eligible nursing home as part of a plan of care because it is medically necessary.

**ANNUITY BENEFITS *How do I get income (payouts) from my annuity?***

**Annuitization.** A FPDA may be converted into an income annuity with GBU Financial Life at any time. No surrender/withdrawal fees will apply if you choose a Life Income or at least a 10-year Certain Period payout option.

**Annuity Benefits.** The contract may not be surrendered once payment of annuity benefits has begun.

**Maturity Date.** The Maturity Date shall be: (1) the later of age 70 or 10 years from date of issue. This will be shown on page 3 of your annuity contract; or (2) as later changed by the Annuitant/Owner. In no case will the Maturity Date be earlier than the first anniversary or later than the anniversary on which the Annuitant/Owner is age 100. The Annuitant/Owner may change the Maturity Date by written notice. If the new date is earlier, GBU must receive the notice not less than three months prior to the new date. If the new date is later, GBU must receive the notice not later than the date then in effect.

**Maturity Value.** The Fund Value of this contract on the Maturity Date.

**Payout Options.** You may choose from the following payment options:

**Certain Period**—A guaranteed income for your chosen time period (10, 15 or 20 years).

**Joint & Survivor Life Income**—A guaranteed income for as long as both Annuitants/Owners live.

**Life Income**—A guaranteed income for as long as the Annuitant/Owner lives.

**Life Income with Certain Period**—A guaranteed income for your minimum chosen time period. If the

Annuitant/Owner is still living at the end of that period, payments continue as long as the Annuitant/Owner lives.

**Lump Sum**—One lump-sum payment of the annuity fund.

If a payment option is not chosen, GBU will automatically pay under a 10-year certain and life payment option.

### **ACCESSING FUNDS** *Are there ways to access funds without incurring a surrender/withdrawal fee?*

The FPDA offers many ways to access funds without incurring a surrender/withdrawal fee. There are no surrender/withdrawal fees associated with the following options, but an IRS early withdrawal penalty may apply to withdrawals before you reach age 59½.

- Annual withdrawals of up to 10% of the annuity fund (inclusive of all other partial withdrawals)<sup>1</sup>.
- Payments of interest earnings.
- Nursing home confinement.
- IRS-required minimum distributions.
- Out-of-surrender/withdrawal-fee-period withdrawals.

<sup>1</sup> Available after the first contract year.

### **DEATH BENEFITS** *What happens if I die?*

GBU will pay a Death Benefit to the Beneficiary upon receipt of due proof that your death occurred prior to the Maturity Date and while this contract was in force.

**Death Benefit.** The Fund Value of this contract on the date of your death.

**Fund Value.** The fund value is the amount available to provide annuity benefits, surrender/withdrawal benefits and death benefits. The fund value of the contract will be the sum of the premiums paid plus daily interest credits and any dividends added, less any withdrawal and withdrawal charges (if any).

**Interest.** GBU will pay interest, at the rate GBU then pay, on the amount of the Death Benefit from the date of your death, to the date of payment. The rate will not be less than the greater of: 1.0%; or, the rate that may be required by law in the state where the contract was delivered.

**Payment.** The Death Benefit will be paid, in one sum, from GBU's Home Office. Such payment will be made within 30 days after GBU receive: (1) due proof of your death; and (2) a statement of claim from the Beneficiary. GBU may require return of the contract.

Payment will be in equal shares when the designation of Beneficiary does not specify the share of each of two or more Beneficiaries.

In lieu of payment in one sum: (1) you may, by written notice, direct payment under one of the following

options; or (2) the Beneficiary may elect payment under one of the following options:

- equal or unequal installments over a period of not more than five years from the date of your death,
- equal installments over a period not to exceed the then life expectancy of the Beneficiary, or
- equal installments under a lifetime annuity. Any guaranteed period may not exceed the then life expectancy of the Beneficiary.

Payment under any of the above options must begin within one year after the date of your death. Life expectancy, as used in these options, shall be as determined from tables then used by the Federal Internal Revenue Service.

**Spouse/Civil Union Partner Beneficiary.** In the event of the Owner's death while this contract is in force, the Owner's spouse/civil union partner, if named as Beneficiary, may elect to continue this contract in lieu of any other settlement. The Owner's spouse/civil union partner will be the Annuitant and Owner for the continued contract.

### **ADVANTAGES OF TAX DEFERRAL** *How will payouts and withdrawals from my annuity be taxed?*

The annuity fund under the FPDA grows tax deferred. Taxes will be due only when withdrawals or distributions are paid from the annuity. As a result, interest accumulates on the principal, earnings and on money that otherwise would be paid in income taxes. An IRS early withdrawal penalty may also apply to payouts and withdrawals paid before you reach age 59½. A tax-deferred annuity may be exchanged for another tax-deferred annuity without being assessed income tax on the earnings.

**DOES BUYING AN ANNUITY IN A QUALIFIED RETIREMENT PLAN PROVIDE EXTRA TAX BENEFITS?**

Buying an annuity within a qualified plan (IRA, 401(k), or other tax-deferred retirement plan) doesn't give you any extra tax benefits. Choose your annuity based on its features and benefits as well as its risks and costs, not its tax benefits.

**OTHER INFORMATION *What else do I need to know?***

- You have 60 days to look over the annuity contract. You may return the contract by delivery, mailing a written notice or sending a telegram to either the agent/producer who sold it or GBU's Home Office within that 60 days for a full refund of your purchase. Any premium paid, including any contract fees or other charges will be refunded, less any benefits paid, and the contract will be void and considered never in force.
- GBU pay a commission to the agent, producer or firm for selling you the annuity.
- This is a summary document and is not part of your contract with GBU Financial Life.
- The solicitation, negotiation, and sale of the annuity are subject to regulatory oversight by the New Jersey Department of Banking and Insurance, and can be reached by phone at 609-272-7272 or 1-800-446-7467 or at the website [www.njdobi.org](http://www.njdobi.org) for assistance.
- No optional benefit riders are available with this annuity.

**ANNUITANT/OWNER ACKNOWLEDGMENT**

I affirm that I am purchasing a Flexible Premium Deferred Annuity from GBU Financial Life. I understand the FPDA product features, as summarized in this disclosure. I understand that the contract is intended as a long-term savings vehicle and, as such, may have substantial penalties for early surrender/withdrawals. I understand and acknowledge that GBU Financial Life does not offer legal, financial, tax, investment or estate planning advice. I affirm that I have sought such advice from the proper sources before purchasing this contract. I acknowledge and represent that the purchase of this annuity is suitable given my particular legal, financial, tax, investment, estate planning or other goals or circumstances. I further understand that annuities are not: (a) insured by the FDIC or any federal government agency; (b) deposits of or guaranteed by any bank or credit union; or (c) provisions or conditions of any bank or credit union activity. Some annuities are subject to investment risk and may lose value. I certify that: (a) I have read and understand the Flexible Deferred Annuities brochure, the application and this disclosure statement; (b) I have retained a copy of all solicitation materials and this disclosure statement used during the course of the sale; and (c) I understand that this disclosure is a summary and not part of the contract.

\_\_\_\_\_  
Annuitant/Owner Name

\_\_\_\_\_  
Annuitant Name If Other Than Owner



\_\_\_\_\_  
Annuitant/Owner Signature

\_\_\_\_\_  
Date



\_\_\_\_\_  
Annuitant/Owner Signature If Other Than Owner

\_\_\_\_\_  
Date

**AGENT/PRODUCER ACKNOWLEDGMENT**

I certify that I have read and fully understand the Flexible Premium Deferred Annuity Agent/Producer Sales Guide and all consumer materials for GBU Financial Life's Flexible Premium Deferred Annuity. Additionally, I have provided the Annuitant/Owner with the consumer materials used during the course of the sales presentation, the application and the FPDA disclosure document. I have informed the Annuitant/Owner of the various features of the FPDA and believe the Annuitant/Owner has been reasonably informed of those features. I further certify that I have made no statements, representations or promises about product features or future rate performance that are in any way inconsistent with those materials.

\_\_\_\_\_  
Insurance Agent/Producer Name

\_\_\_\_\_  
GBU Financial Life Agent/Producer Number



\_\_\_\_\_  
Insurance Agent/Producer Signature

\_\_\_\_\_  
Date

**Return the signed original of this disclosure together with the application and leave a copy with the applicant. Keep a copy for your records.**



## Annuity Suitability Questionnaire

Thank you for your interest in a GBU annuity. GBU would like to ensure that the annuity you are purchasing is suitable for you with consideration to your financial status and investment objectives. Therefore, this form must be completed and submitted with the application before we can process your policy.

Contract Owner's Name (Print) \_\_\_\_\_

Contract Owner's Current Age \_\_\_\_\_

GBU Annuity Product Name \_\_\_\_\_

Initial Deposit Amount \_\_\_\_\_

### Owner Financial Status

Annual Income	Net Worth		Federal Tax Status	
<input type="checkbox"/> \$0-\$24,999	<input type="checkbox"/> \$0-\$49,999	<input type="checkbox"/> \$500,000-\$749,999	<input type="checkbox"/> 10%	<input type="checkbox"/> 33%
<input type="checkbox"/> \$25,000-\$49,999	<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$750,000-\$999,999	<input type="checkbox"/> 15%	<input type="checkbox"/> 35%
<input type="checkbox"/> \$50,000-\$99,999	<input type="checkbox"/> \$100,000-\$249,999	<input type="checkbox"/> \$1,000,000+	<input type="checkbox"/> 25%	<input type="checkbox"/> Other _____
<input type="checkbox"/> \$100,000+	<input type="checkbox"/> \$250,000-\$499,999		<input type="checkbox"/> 28%	

### Investment Objectives

Your investment objectives in purchasing the above-named annuity are for (check all that apply):

- |  |  |
|--|--|
| <input type="checkbox"/> Income Flow               | <input type="checkbox"/> Flexibility               |
| <input type="checkbox"/> Tax Deferral              | <input type="checkbox"/> Growth followed by income |
| <input type="checkbox"/> Growth, possible income   | <input type="checkbox"/> Pass on to Beneficiaries  |
| <input type="checkbox"/> Preservation of Principal | <input type="checkbox"/> Other _____               |

How do you expect to take money out of this annuity?  Regular income stream  Lump Sum  
 Required Minimum Distribution  N/A

When do you expect to take money out of this annuity?

- Under one year (*Please explain.* \_\_\_\_\_)
- Between one and five years  Ten or more years
- Between six and nine years  N/A

Do you now own, or have previously owned, the following financial products? (*Check all that apply.*)

- CDs  Fixed Annuities  Variable Annuities  Stocks/Bonds/Mutual Funds

What is your source for this annuity's premium? (*Check all that apply.*)

- Annuity  Life Insurance  CDs  Other Investments  Other: \_\_\_\_\_

Is this the result of a financial planning review?  Yes  No

Client refused to provide some or all of the information on this questionnaire.

**Your signature below verifies you are aware that early penalties may apply and withdrawals taken from this annuity may result in a taxable event.**

Contract Owner's Signature \_\_\_\_\_

Date \_\_\_\_\_

Producer's Signature \_\_\_\_\_

Date \_\_\_\_\_

#### For Home Office Use Only

Date Reviewed \_\_\_\_\_

Reviewed By \_\_\_\_\_

### GBU FINANCIAL LIFE

www.gbu.org newbusiness@gbu.org  
 PO Box 645949, Pittsburgh, PA 15264-5257  
 412-884-5100 800-765-4428



## Make a Difference: One Member at a Time

*GBU believes strongly in the concept of making a difference in the lives of others by recognizing all new members who join the GBU family with a \$25 donation to a nationally recognized charity. GBU encourages all new members to participate in this worthwhile program by asking you to select one of the charities listed. By doing this, GBU and you will be joining hands in making a difference for others.*

- American Cancer Society** (Health) [www.cancer.org](http://www.cancer.org)  
**Mission Statement:** To eliminate cancer as a major health problem by preventing cancer, saving lives, and diminishing suffering from cancer, through research, education, advocacy, and service.
- American Liver Foundation** (Health) [www.liverfoundation.org](http://www.liverfoundation.org)  
**Mission Statement:** To facilitate, advocate and promote education, support and research for the prevention, treatment and cure of liver disease.
- American Red Cross** (Human Services/Disaster Relief) [www.redcross.org](http://www.redcross.org)  
**Mission Statement:** Prevents and alleviates human suffering in the face of emergencies by mobilizing the power of volunteers and the generosity of donors.
- Feeding America** (Human Services/Disaster Relief) [www.feedingamerica.org](http://www.feedingamerica.org)  
**Mission Statement:** To feed America's hungry through a nationwide network of member food banks and engage our country in the fight to end hunger.
- Guiding Eyes for the Blind** (Human Services) [www.guidingeyes.org](http://www.guidingeyes.org)  
**Mission Statement:** Guiding Eyes for the Blind is dedicated to enriching the lives of blind and visually impaired men and women by providing them with the freedom to travel safely, thereby assuring greater independence, dignity and new horizons of opportunity.
- Marine Toys for Tots Foundation** (Children/Family Services) [www.toysfortots.org](http://www.toysfortots.org)  
**Mission Statement:** To collect new, unwrapped toys during October, November and December each year and distribute those toys as Christmas gifts to less fortunate children in the community in which the campaign is conducted.
- National Center for Learning Disabilities** (Education) [www.ncld.org](http://www.ncld.org)  
**Mission Statement:** To improve the lives of the one in five children and adults nationwide with learning and attention issues—by empowering parents and young adults, transforming schools and advocating for equal rights and opportunities.
- National Parks Conservation Association** (Environment) [www.npca.org](http://www.npca.org)  
**Mission Statement:** To protect and enhance America's National Parks for present and future generations.
- Operation Troop Appreciation** (Military/Veterans) [www.operationtroopappreciation.org](http://www.operationtroopappreciation.org)  
**Mission Statement:** To build and sustain the morale and well-being of the military community, past and present, with the assurance that the American public supports and appreciates their selfless service and daily sacrifices.
- Humane Society of the United States** (Animal Rights and Care) [www.humanesociety.org](http://www.humanesociety.org)  
**Mission Statement:** Together with millions of supporters, we take on puppy mills, factory farms, the fur trade, trophy hunting, animal cosmetics testing and other cruel industries. We rescue and care for thousands of animals every year through our Animal Rescue Team's work and other hands-on animal care services. We fight all forms of animal cruelty to achieve the vision behind our name: A humane society.

*Please visit GBU at [www.gbu.org](http://www.gbu.org) to learn more about GBU, member benefits and our desire to help others.*

Member's Signature \_\_\_\_\_

Email (please print clearly): \_\_\_\_\_

### **GBU FINANCIAL LIFE**

[www.gbu.org](http://www.gbu.org) [newbusiness@gbu.org](mailto:newbusiness@gbu.org)  
PO Box 645949, Pittsburgh, PA 15264-5257  
412-884-5100 800-765-4428



## Insurance Agent (Producer) Disclosure for Annuities

*Do Not Sign Unless You Have Read and Understand the Information in this Form.*

### Insurance Agent (Producer) Information ("Me," "I," "My")

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Business/Agency Name: \_\_\_\_\_

Website: \_\_\_\_\_ Business Telephone Number: \_\_\_\_\_

Business Mailing Address: \_\_\_\_\_

Email Address: \_\_\_\_\_ National Producer Number in [state \_\_\_\_]: \_\_\_\_\_

### Customer Information ("You," "Your")

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

### What Types of Products Can I Sell You?

I am licensed to sell annuities to You in accordance with state law. ***If I recommend that You buy an annuity, it means I believe that it effectively meets Your financial situation, insurance needs and financial objectives. Other financial products, such as life insurance or stocks, bonds and mutual funds, also may meet Your needs.***

I offer the following products:  Fixed or Fixed Indexed Annuities  Variable Annuities  Life Insurance

I need a separate license to provide advice about or to sell non-insurance financial products. I have checked below any non-insurance financial products that I am licensed and authorized to provide advice about or to sell.

Mutual Funds  Stocks/Bonds  Certificates of Deposit

### Whose Annuities Can I Sell You?

I am authorized to sell:

Annuities from only one (1) insurer  Annuities from two (2) or more insurers  Annuities from two (2) or more insurers although I primarily sell annuities from:

### How I'm Paid for My Work

It's important for You to understand how I'm paid for my work. Depending on the particular annuity You purchase, I may be paid a commission or a fee. Commissions are generally paid to Me by the insurance company while fees are generally paid to Me by the consumer. If You have questions about how I'm paid, please ask Me.

Depending on the particular annuity You buy, I will or may be paid cash compensation as follows:

Commission, which is usually paid by the insurance company or other sources. If other sources, describe:

Fees (such as a fixed amount, an hourly rate or a percentage of your payment), which are usually paid directly by the customer.

Other (describe): \_\_\_\_\_

### Charges

Your annuity contract includes certain charges imposed by the Insurance Company as the issuer of the contract. These may include surrender charges, bonus recapture provisions, market value adjustments, or fees for optional annuity contract features available through a rider to the contract. The specific charges, fees and provisions applicable to **Your specific annuity contract(s) is/are described in detail in the Annuity Disclosure Statement that has been provided to and signed by You in connection with Your annuity application.** It is important that You understand the charges that may be imposed under the annuity contract You are purchasing, so if You have any questions, please ask the Agent for more information.

### GBU FINANCIAL LIFE

www.gbu.org newbusiness@gbu.org  
PO Box 645949 Pittsburgh, PA 15264-5257  
412-884-5100 800-765-4428

**Conflicts of Interest**

**The Agent may be affected by potential conflicts of interest in connection with the purchase of, additional payments to, or distributions from the annuity contract.** A conflict of interest exists when a reasonable person would conclude that a financial interest affects the Agent’s best judgment when recommending the purchase of an annuity contract.

The Agent will receive a commission from the Insurance Company when You purchase or make subsequent payments to the annuity contract. The amount of Agent’s commission(s) will vary depending on the type of annuity that You purchase and the amount of premium payment(s) You allocate to the annuity contract. In addition, Agent is only able to offer a limited universe of products to You, either because Agent is limited by the scope of his or her licensure or because Agent is contracted with a limited number of issuing insurance companies. If You have any questions about the products and services the Agent can offer, You should ask the Agent for more information.

The Insurance Company, any applicable insurance agency of Agent, and Agent may receive services from third parties related to the marketing, training, administration, wholesaling, supervision, issuance and servicing of the annuity contract. For those services, such third parties may also receive commissions from the Insurance Company and may allocate a portion of its commissions to the Agent.

***If You have questions about the above compensation that I will be paid for this transaction, please ask me.***  
**By signing below, You acknowledge that You have read and understand the information provided to You in this document.**

---

Customer Signature

Date

---

Agent (Producer) Signature

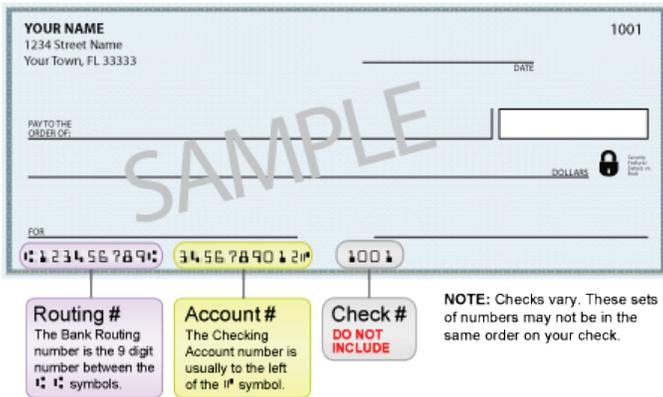
Date



## Bank Draft Authorization Form

I hereby authorize GBU Financial Life (hereinafter called GBU) to initiate debit entries for premiums due on the insurance policies referred to in item number five (5) to my (our) account at the financial institution indicated.

<b>Bank Information</b>	Bank Name	
	Bank Address	
	Bank Branch, if any	
	Bank Phone	
<b>Account Information</b>	<input type="checkbox"/> Checking	
	Routing Number (9-digits)	
	Account Number	
	<input type="checkbox"/> Savings	
	Routing Number (9-digits)	
	Account Number	
Withdraw funds on the <input type="checkbox"/> <b>6th</b> or <input type="checkbox"/> <b>20th</b> day of the month. (Please choose one.)		



It is agreed that:

- 1) Notice of debit amounts will not be mailed. Premiums paid to GBU will appear on the bank statement.
- 2) This plan shall not be construed as a modification of any of the provisions of the certificates, as long as this plan is in effect.
- 3) The plan will remain in effect unless terminated by me or GBU upon thirty (30) days written notice.
- 4) If this premium method is discontinued for any reason, premiums for such insurance shall thereafter be payable annually, semi-annually, quarterly or monthly at GBU's rate in effect on the date of issue of such insurance.
- 5) This authorization shall apply to the following:

<b>Reference/ Policy Number(s)</b>	Reference/Policy Number	Comments
	A.	
	B.	
<b>Signature</b>	Legal Name (First, Middle Initial, Last)	Phone
	Address (Street, City, State, Zip)	
	Signature	Date
<b>Signature (If joint account)</b>	Legal Name (First, Middle Initial, Last)	
	Signature	Date

**Home Office Use Only**  
Effective Date \_\_\_\_\_

**GBU FINANCIAL LIFE**  
[www.gbu.org](http://www.gbu.org) [service@gbu.org](mailto:service@gbu.org)  
 PO Box 645949, Pittsburgh, PA 15264-5257  
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