



## Start Your Journey towards Financial Freedom with Whole Life Insurance

When it comes to protecting what matters most, protecting your family's financial security is among the top of the list. Whole life insurance can offer you greater peace of mind with lifelong protection that can cover funeral costs, lost income, and medical expenses after you pass. But whole life insurance can offer much more than increased financial protection for your loved ones. With features such as accumulating cash value and policy loan options, whole life insurance can be an essential tool for reducing debt and supporting your financial plans.

### A Debt2Capital whole life policy with GBU Life offers:



#### Lifetime Coverage without Lifetime Payments

Experience greater peace of mind and spend less time worrying about future insurability. As long as premiums are paid, the policy will remain active for your lifetime.<sup>1</sup> You'll only make payments for 25 years or until age 75, and premiums will never increase.



#### Simplified Application Process

Minimize wait times with our streamlined application process. Many individuals can secure coverage without the hassle of a health exam and receive a decision within minutes. Policies less than \$500k are eligible for an instant decision.



#### Flexible Policy Loan Options

Unlock financial flexibility with policy loans. GBU Life's whole life policy loans offer annually compounded interest and no mandatory repayment schedule. You'll work with your agent to make a payback plan tailored to you.



#### Opportunity to Accelerate Cash Value Growth

Accelerate your cash value growth with Paid-Up Additions (PUA) riders, available in single-premium and flexible-premium funding options, so that you can select the best choice for your budget.

GBU Life's Debt2Capital Whole Life Insurance provides streamlined permanent protection with options that can help you maximize the advantages of a whole life policy. Additionally, this policy can earn dividends, even if you take out policy loans, which can be received as cash payout, premium reduction, accumulation, or applied to purchase paid-up additions (PUAs). **Begin building a more secure financial future with a whole life policy designed to meet your financial needs today and tomorrow.**

## More About Policy Loans

Whole life insurance policies build cash value through premium payments, which can be withdrawn or borrowed against with policy loans. Due to their generally low interest rates compared to traditional bank loans, whole life policy loans can be a great way to meet specific financial goals, such as reducing high-interest debt. **GBU Life's current whole life policy loan rate is [5.30%].** Rate effective as of [06/10/2024].

While these loans don't have a defined payback schedule, it's essential to pay back loans promptly to avoid impacting the other features of the policy. This whole life policy comes with a guaranteed death benefit; however, unpaid policy loans will reduce the death benefit and negatively impact the cash value, which could ultimately cause the policy to lapse. Make sure to work with your agent to determine a payback schedule that works for you to prevent the reduction of whole life policy benefits.

### Make a Difference with GBU Life

Founded in 1892, we are a member-owned, not-for-profit organization offering financial products in the form of life insurance and annuities. **Giving back is at the core of what we do:** When you purchase a policy, you join a nationwide community of GBU Life members, gaining access to exclusive benefits and the opportunity to make a positive impact. **Discover more about GBU Life and member benefits that make a difference at [gbu.org](http://gbu.org).**

AM Best recognizes GBU Life's fiscal responsibility and growth by rating us A- Excellent. We have maintained our A- rating since 2017, and were updated by AM Best to A-



(Excellent) in July 2024. Third-party ratings are subject to change. An A- (Excellent) rating is the 3rd best out of 17 possible rating categories. For the latest Best's Credit Rating, access [www.ambest.com](http://www.ambest.com)

## Product Details

- » Issue Age: 25-60
- » Face Amount: \$25,000 minimum
- » Pay premiums until you reach age 75 or for 25 years, whichever is later
- » Opportunity to earn annual dividends

## Available Riders<sup>2</sup>

**Paid-Up Additions**—Increase your death benefit, boost cash value growth, and potentially earn dividends on these fully funded mini policies that add to your base policy.

**Waiver of Premium**—Premiums are waived if the policy payor becomes totally and permanently disabled as defined in the rider after six months. The rider terminates on the contract anniversary nearest the payor's 65th birthday unless GBU Life has approved a disability claim.

**Accidental Death Benefit**—This provides an additional benefit to your beneficiaries in the event of a covered accidental death.

**Guaranteed Purchase Option**—Buy additional coverage at pre-determined future intervals listed in the rider policy without additional underwriting.

**10-Year Term Policy**—Purchase additional coverage for a 10-year term.

**Terminal Illness, Critical Illness, and Chronic Illness Riders**—Available on policies of \$100k or more at no extra cost. Each enables you to tap into a portion of your death benefit to help cover the costs of treatment or care. No additional premium is required.

For this specific product, GBU Financial Life offers access to services through the Debt2Capital tool that is provided from Smart Advisors Network but is not affiliated with Smart Advisors Network.

GBU Life is the marketing name for GBU Financial Life. Life insurance is underwritten by GBU Financial Life, Pittsburgh, PA. <sup>1</sup>Contract will mature when the insured reaches age 121, upon the death of the insured, or the owner surrenders the policy for the face amount plus any dividends or accumulation less any debt. Dividend payments are 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. Policy and features are subject to approval and may not be available in all states. **Please see policy and rider for complete details.** <sup>2</sup>Riders are optional and may have additional fees associated with them. Additional criteria may be used to determine rider eligibility. Benefits paid under Terminal Illness, Critical Illness, and Chronic Illness riders may have tax implications. GBU Life and its agents do not provide tax, legal, or investment advice. Please consult with a legal or tax professional prior to the purchase of any contract. Contract Form Series: ICC20-WL, FL20-WL.2, GEN20-WL (In OR: ICC20-WL)

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