

GEBA's Corner

Serving Our Members For

50
YEARS
1957 - 2007

www.geba.com

Spring/Summer Edition 2008

5-YR GIC RATE: 4.95% || 1-YR GEBA MAX RATE: 5.55%

With our **tax-deferred growth**, compare the GIC & GEBA MAX to:

Avg. 5-Year CD Rate: **3.75%***

Avg. Money Market Rate: **2.15%***

GEBA is the clear choice for your investment portfolio.

(See reverse side for GEBA MAX terms and conditions.)

Long-Term Care Insurance for GEBA Members

The Reality

Americans are living longer than ever before. Many of us, along with our friends and relatives, will require long-term care at some point during our extended life span.

Long-term care includes a variety of services that help people when they are no longer able to care for themselves. The care provided over an extended period of time may be medical or just assistance with everyday activities such as bathing and dressing. With health care costs skyrocketing, planning early and planning wisely is essential to securing your financial future. Before the need for long-term care arises, you should consider:

The Issues

- Where will the money come from to pay for care?
- How will this affect your family?
- What impact will this have on your retirement?

The Solution

A properly structured long-term care insurance policy is essential to sound financial planning. It helps you define and eliminate the financial exposure to future costs of care. The long-term care insurance policies available through GEBA provide coverage for care received in your home or someone else's home, in skilled nursing facilities, rehabilitation centers, assisted living facilities and in the community in adult day care centers.

You determine the benefit levels at the time of application. The daily benefit amount, the length of the benefit period, the length of the deductible (elimination period), the extent of in-home coverage, and the type of inflation protection are options individually selected by GEBA members.

Planning Ahead Makes a Difference.

The keys to owning your future are planning early and wisely, knowing your options, and taking action. It is never too early to get the information you need to make an informed decision.

For more information on GEBA's Long-Term Care Insurance, contact GEBA at (301) 688-7912 or (800) 826-1126 to set up an appointment with one of our Long-Term Care Insurance Specialists.

What's on www.GEBA.com

GEBA's GIC rate is outperforming other 5-year CD's and money markets across the country! **With a rate of return at 4.95%, see for yourself why the GIC is the clear choice for your portfolio!**

www.geba.com ▶ Investments ▶ GIC

With a 1-year guaranteed rate of **5.55%**, the GEBA MAX Fixed Annuity is another great way to invest.

www.geba.com ▶ Investments ▶ GEBA MAX

GEBA's Vision Care Insurance

Do you wear glasses or contact lenses? If you do, you may sometimes take them for granted. We wake up in the morning and put our glasses on or place our contact lenses in our eyes and we're on our way. We forget that glasses and contact lenses cost a great deal of money over the course of a year.

With these costs in mind, GEBA offers the **Vision Benefits Plan**. This plan helps you save money on vision exams, contact lenses, glasses and laser vision correction surgery. It ensures that you receive the best possible price at hundreds of plan providers across the country.

Through GEBA's Vision Care Insurance, you can receive:

- A comprehensive vision exam
- High quality prescription lenses
- A fashion/designer frame
- Allowance for contact lenses purchases
- A preferred discount for LASIK or PRK vision correction procedures available through TLC Laser Eye Centers®



There's no open enrollment period, so you can enroll anytime! For additional information, please call or email us at (301) 688-7912 and geba@geba.com.

*Rates for 5-year CD and money market from BankRate.com as of 5/23/2008

GEBA MAX Terms and Conditions

¹If you are considering an annuity to fund a qualified plan, such as an IRA, the tax-deferral feature of an annuity offers no additional value. Tax deferral may not be available if the annuity is owned by a "non-natural person" such as a corporation or certain types of trusts. A fixed annuity is intended to be a long-term retirement vehicle. Earnings are taxable as ordinary income when withdrawn and, if taken before age 59½, may be subject to a 10% federal tax penalty.

²As of 12/31/06, Jackson National Life Insurance Company had more than \$74 billion in assets (GAAP) and more than \$67 billion in policy liabilities (GAAP) primarily set aside to pay future policyowner benefits.