

Pennsylvania GBU Producers,

Please read this correspondence carefully as it affects your business with GBU Financial Life.

Annuity Suitability Training Information

Pennsylvania Producers licensed prior to 12/26/2018 have until 06/26/2019 to complete both a four (4) hour state CE annuity and a “company specific” annuity training programs. Producers licensed after 12/26/2018 must complete the four hour state CE annuity and “company specific” annuity training prior to solicitation. Completion of another state’s training requirement substantially similar to PA’s training requirement will be deemed in compliance.

GBU does not provide the State CE approved training course. The CE course you choose to complete must be with a Pennsylvania Department of Insurance approved continuing education provider. An approved training course can be found at; www.webce.com.

The GBU “company specific” annuity training follows this cover page.

After completing both training courses please sign and submit both the **Pennsylvania Annuity Training Certificate of Completion** and the **Company Specific Certificate of Completion** training forms to the GBU Home Office.

Existing Pennsylvania insurance agents who DO NOT complete the Pennsylvania four (4) hour CE Training Course AND GBU “Company Specific” Training Course and return their “Certificate of Completion” forms to GBU before June 26, 2019 may not thereafter engage in the sale of GBU annuities until the training has been completed.

GBU ANNUITY PRODUCTS OVERVIEW

- **Preferred 8 Annuity.** A savings or retirement program with GBU's highest rate of earnings. Certain withdrawal restrictions apply during the first eight years. Available as qualified or nonqualified account.
- **Preferred 5 Annuity.** A savings or retirement program with a competitive rate of earnings. Certain withdrawal restrictions apply during the first five years. Available as qualified or nonqualified account.
- **Single Premium Immediate Annuity.** A single premium contract that pays a guaranteed periodic distribution for a specified period or for the annuitant's lifetime or joint life.

Qualified Plans Available

- **Traditional IRA.** For the consumer looking for immediate tax benefits. Contributions and/or earnings are tax-deferred until withdrawal.
- **Roth IRA.** Gives the ability to invest after-tax dollars today, lets the investment grow tax-deferred, and allows qualifying withdrawals tax free.
- **Coverdell Education Savings Account.** (*Formerly the Education IRA*). This savings vehicle allows for the financial planning of a child's elementary, secondary or post-secondary education.
- **Simplified Employee Pension (SEP).** A qualified employer-sponsored pension plan whereby an employer establishes and makes contributions into an IRA for each participating employee.
- **Tax Sheltered Annuity (TSA).** A retirement plan for employees of some non-profit and public school systems. Contributions are made by salary reduction agreement only. (Certain limitations apply to maximum allowable contributions.)

Annuity Products at a Glance (800) 765-4428

(Effective for policies issued 01/1/19 and after)

Product Name	Issue Ages	Minimum Deposit ----- Maximum First Year Deposit ♦	Current Interest Guarantee Period	Minimum Guaranteed Interest Rate	Additional Deposits#	GBU Surrender Charge		Allowable Withdrawals Without GBU Penalty (during penalty period) ‡
						Year	%	
1. Preferred 8 Annuity	0 – 90 (Current Age)	\$10,000 ----- N/Q-\$2,000,000 Q-\$2,000,000	1 st Year Only	2.0%	Yes #	17% 27% 36% 46% 55% 64% 73% 82%		<ul style="list-style-type: none"> Interest W/D at any time 10%of principal beginning in 2nd year Annuitization - 10 year minimum Minimum dist. for qualified plan Death of annuitant To pay GBU life premium
2. Preferred 5 Annuity	0 – 90 (Current Age)	\$500 or \$25 EFT ----- N/Q-\$200,000 Q-\$200,000	1 st Year Only	1.65%	Yes #	16% 25% 35% 44% 53%		<ul style="list-style-type: none"> Interest W/D at any time 10%of principal beginning in 2nd year Annuitization - 10 year minimum Minimum dist. for qualified plan Death of annuitant To pay GBU life premium
3. Single Premium Immediate Annuity	0 – 90 (Closest Age)	\$25,000 ----- N/Q or Q \$1,000,000	Current rate locked at issue	Current rate locked at issue	No	N / A		Period Certain, Period Certain & Life, Lifetime-No Refund, Installment Refund, Joint & Survivor Option. Minimum settlement -10 Years.

‡ Withdrawals prior to age 59-1/2 may be subject to federal early withdrawal penalty. Consult a tax advisor for specific tax consequences.

• Guaranteed for 12 months from date of issue. ▲ Effective yields assume annual withdrawals. * Subject to minimum balance requirements.

♦ All rates are subject to change at any time. Minimum rates are stated in the contract.

After the first contract year annual annuity deposits are limited to; Pref. 8-\$400,000, Pref. 5-\$100,000.

NOTE: THIS TABLE IS FOR AGENT USE ONLY

ANNUITY DETAILS

- ❖ **GBU does not issue co-annuitant or co-owner annuities.**
- ❖ **The initial interest rate is set to the current rate stated on the day the application and funds are both received in the Home Office.**
- ❖ **The issue date, penalty period and guaranteed period begin on the day the application and funds are both received in the Home Office.**
- ❖ GBU's annuities are issued with the annuitant/owner being one in the same except for non-person entity annuities.
 - If the owner is a non-person entity, the owner and annuitant will be different.
 - Interest is not tax-deferred in this case. The owner will receive a 1099INT each year.
- ❖ In the case of an annuitant being a minor, a parent/guardian must sign the application as custodian until the minor reaches legal age.
- ❖ GBU uses the annuitant's *current age* for the issue age on both Preferred 8 and Preferred 5 annuity policies.
- ❖ GBU uses the annuitant's *closest age* for the issue age on Single Premium Immediate annuity policies.
- ❖ Additional deposits into a GBU annuity do not reset the Withdrawal/Surrender period. The Withdrawal/Surrender period begins and remains calculated from the original issue date.
- ❖ Evidence of age must be submitted when applying for an Immediate Annuity or upon beginning any settlement option.
- ❖ The Required Minimum Distribution from a qualified annuity does not incur a GBU penalty when withdrawn within the Withdrawal/Surrender period.
- ❖ After 30 days of issue, GBU permits withdrawal of earned interest without a GBU penalty.
- ❖ Beginning in the 2nd contract year GBU allows a 10% withdrawal of principal one time per year.
- ❖ Form W-4P must be completed for direct distributions from annuities.
- ❖ A **Classic Annuity** (*issued before 4/1/03*) may be transferred to another GBU annuity with a greater surrender charge at anytime. Refer to your producer commission schedule for compensation rate. *
- ❖ A **Preferred 5 Annuity** may be transferred to another GBU annuity with an equal or greater surrender charge after the policy has been in force 4½ years. Refer to your producer commission schedule for compensation rate. *
- ❖ A **Preferred 8 Annuity** may be transferred to another GBU annuity with an equal or greater surrender charge after the policy has been in force 7½ years. Refer to your producer commission schedule for compensation rate. *

PREFERRED 8 ANNUITY

This retirement account provides annuitants with tax deferred accumulations and GBU's highest rate of interest. It is available as a qualified or nonqualified account.

LIVING BENEFITS

- Funds are compounded daily.
- Anytime after 30 days of issue GBU allows withdrawal of earned interest, GBU penalty free. Minimum of \$100 per withdrawal.
- Beginning in the 2nd contract year GBU allows a 10% withdrawal of principal one time per year, GBU penalty free.
- Lifetime income, cash and other settlement options are available

DEATH BENEFIT

Current cash value plus any accumulated interest.

AGES ISSUED

0 – 90 (Current Age)

MINIMUM INITIAL DEPOSIT

\$10,000

MAXIMUM FIRST YEAR DEPOSIT

Non-qualified --	\$2,000,000
Qualified --	\$2,000,000

MAXIMUM ANNUAL DEPOSIT (Beginning 2nd year)

Non-qualified --	\$400,000
Qualified --	\$400,000

INTEREST RATE

- After the first contract year, renewal rates are subject to change at any time but will not be less than the guaranteed rate stated in the contract.
- **The contract guaranteed period begins upon receipt of application and funds in the Home Office.**
- Rates are subject to change without prior notice.
- Contact the Home Office for current rates or www.gbu.org.

MINIMUM GUARANTEED INTEREST RATE

2%

WITHDRAWAL/SURRENDER CHARGE

<u>Year</u>	<u>Percent</u>
1	7%
2	7%
3	6%
4	6%
5	5%
6	4%
7	3%
8	2%

There is no GBU Withdrawal/Surrender charge after the 8th year of the contract.

ALLOWABLE WITHDRAWALS WITHOUT GBU PENALTY

(During penalty period)

- Interest withdrawal at anytime after 30 days, including distribution on an annual, semi-annual, quarterly, or monthly basis. Minimum withdrawal is \$100.
- Once each policy year, 10% of principal beginning in 2nd year
- Annuitization -- 10 year minimum payout
- Minimum distribution for qualified plan
- Fixed amount withdrawal -- 10 year minimum payout
- To pay GBU life premium
- Transfer of funds to another GBU annuity with an equal or greater penalty period after 8th year
- Death of annuitant

SERVICE OR ADMINISTRATIVE FEE

None

QUARTERLY STATEMENTS

Statements are sent on a quarterly basis showing payments, withdrawals, interest earned and current interest rate.

RESERVES

GBU reserves 100% of all annuity cash values on a dollar-for-dollar basis, which is in excess of what is required by law.

QUALIFIED PLANS

- Traditional IRA [†]
- Roth IRA [†]
- S. E. P. [†]
- T. S. A. [†]

*A brief definition of each Qualified plan listed above is available in the attached "Glossary of Terms".
Refer to IRS Guidelines for complete details.*

Footnotes: Withdrawals prior to age 59^{1/2} may be subject to a federal penalty tax.
For specific tax consequences, contact a tax consultant.

[†] Consult a tax advisor for maximum allowable contributions as outlined by the IRS.

PREFERRED 5 ANNUITY

This retirement account provides annuitants with tax-deferred accumulations and a competitive rate of interest. It is available as a qualified or nonqualified account.

LIVING BENEFITS

- Funds are compounded daily.
- Anytime after 30 days of issue GBU allows withdrawal of earned interest, GBU penalty free. Minimum of \$100 per withdrawal.
- Beginning in the 2nd contract year GBU allows a 10% withdrawal of principal one time per year, GBU penalty free.
- Lifetime income, cash and other settlement options are available

DEATH BENEFIT

Current cash value plus any accumulated interest

AGES ISSUED

0 – 90 (Current Age)

MINIMUM INITIAL DEPOSIT

\$500 or \$25 monthly Electronic Funds Transfer (EFT)

MAXIMUM FIRST YEAR DEPOSIT

Non-qualified --	\$200,000
Qualified --	\$200,000

MAXIMUM ANNUAL DEPOSIT (Beginning 2nd year)

Non-qualified --	\$100,000
Qualified --	\$100,000

INTEREST RATE

- After the first contract year, renewal rates are subject to change at any time but will not be less than the guaranteed rate stated in the contract.
- **The contract guaranteed period begins upon receipt of application and funds in the Home Office.**
- Rates are subject to change without prior notice.
- Contact the Home Office for current rates or www.gbu.org.

MINIMUM GUARANTEED INTEREST RATE

1.65%

WITHDRAWAL/SURRENDER CHARGE

<u>Year</u>	<u>Percent</u>
1	6%
2	5%
3	5%
4	4%
5	3%

There is no GBU Withdrawal/Surrender charge after the 5th year of the contract.

ALLOWABLE WITHDRAWALS WITHOUT GBU PENALTY

(During penalty period)

- Interest withdrawal at anytime after 30 days, including distribution on an annual, semi-annual, quarterly, or monthly basis. Minimum withdrawal is \$100.
- Once each policy year, 10% of principal beginning in 2nd year
- Annuitization -- 10 year minimum payout
- Minimum distribution for qualified plan
- Fixed amount withdrawal -- 10 year minimum payout
- To pay GBU life premium
- Transfer of funds to another GBU annuity with an equal or greater penalty period after 5th year
- Death of annuitant

SERVICE OR ADMINISTRATIVE FEE

None

QUARTERLY STATEMENTS

Statements are sent on a quarterly basis showing payments, withdrawals, interest earned and current interest rate.

RESERVES

GBU reserves 100% of all annuity cash values on a dollar-for-dollar basis, which is in excess of what is required by law.

QUALIFIED PLANS ISSUED

- Traditional IRA [†]
- Roth IRA [†]
- S. E. P. [†]
- T. S. A. [†]
- Coverdell Education Savings Account (*formerly Education IRA*) [†]

*A brief definition of each Qualified plan listed above is available in the attached "Glossary of Terms".
Refer to IRS Guidelines for complete details.*

Footnotes: Withdrawals prior to age 59^{1/2} may be subject to a federal penalty tax.
For specific tax consequences, contact a tax consultant.

[†] Consult a tax advisor for maximum allowable contributions as outlined by the IRS.

SINGLE PREMIUM IMMEDIATE ANNUITY

This one payment contract pays a distribution for a specified period or for the annuitant's lifetime.

SETTLEMENT OPTIONS

- **Period Certain** — Provides level payments for a specific period of time. If annuitant dies before selected period ends, beneficiary receives the remaining payments or lump sum. (10 year minimum and 25 year maximum payout.)
- **Period Certain & Life (10 – 15 – 20 years)** — Provides payments for life with a guaranteed period of time. If annuitant dies before the selected period ends, the beneficiary receives the remaining payments or a lump sum distribution equal to the present value of the remaining payments. If the annuitant continues to receive payments after the selected period ends, the payments end upon his/her death.
- **Joint & Survivor** — Provides an income based on the life expectancy of two individuals. Payments end at the death of the second individual.
- **Lifetime - No Refund** — Provides annuity payments for the lifetime of the annuitant. Payments stop at the time of annuitant's death.

DEATH BENEFIT

Defined by selected settlement option

AGES ISSUED

0 – 90

(Closest Age; proof of age required with application)

MINIMUM INITIAL DEPOSIT

\$25,000

MAXIMUM INITIAL DEPOSIT (without special approval)

Non-Qualified --	\$1,000,000
Qualified --	\$1,000,000

MINIMUM DISTRIBUTION

\$100 per withdrawal. Distribution will begin 30 days from issue date of policy unless otherwise requested.

INTEREST RATE

Current interest rate locked at issue

Call GBU or visit the GBU website at www.gbu.org for the most current annuity interest rates.

GBU Annuity Review Questions

1. What are the issue ages for GBU annuities? _____ to _____.
2. The GBU **Preferred 8 and Preferred 5 annuity** issue age uses the applicants': a. current age OR b. closest birthday age?
3. The GBU **Single Premium Immediate annuity** issue age uses the applicants': a. current age OR b. closest birthday age?
4. The MINIMUM and MAXIMUM first year deposits for a **Preferred 8 Annuity** are \$_____ \$_____.
5. The **GBU Preferred 8 Annuity** Policy has an ____ year GBU withdrawal penalty period.
6. The MINIMUM and MAXIMUM first year deposits for a **Preferred 5 Annuity** are \$_____ \$_____.
7. The GBU **Preferred 5 Annuity** has a ____ year GBU withdrawal penalty period.
8. The MINIMUM and MAXIMUM deposits for an **Immediate Annuity** are \$_____ \$_____.
9. Additional deposits ARE permitted for the **Preferred 8, Preferred 5**. TRUE or FALSE.
10. Additional deposits ARE permitted for the **Immediate Annuity**. TRUE or FALSE.
11. The Minimum Guaranteed Interest Rate on new GBU **Preferred 8** annuities is _____%.
12. The Minimum Guaranteed Interest Rate on new GBU **Preferred 5** annuities is _____%.
13. On both the **Preferred 8 and Preferred 5 Annuity** policies the _____ earned can be withdrawn after 30 days from issue.
14. On both the **Preferred 8 and Preferred 5 Annuity** policies _____ % of the principal can be withdrawn after the first policy year with no GBU penalty.

GLOSSARY OF TERMS

- **Age Limits:** Policy specific minimum and maximum ages which the company will not accept application or may not renew policies.
- **Annual Statement:** The annual financial report an insurer submits to licensed State Insurance Departments, stating assets and liabilities, receipts and disbursements, and other financial data.
- **Annuitant:** The person during whose life an annuity is payable.
- **Annuitization:** A payout option the policy owner selects to receive funds from a life insurance or annuity policy. (Refer to the Immediate Annuity info page, for specific settlement options available.) Once a contract is annuitized, no additional funds can be added nor can lump sum amounts be withdrawn.
- **Annuity:** A contract that provides the named annuitant with an income for a specified period of time, such as a number of years or life.
- **Anniversary:** Each annual interval from the Date of Issue.
- **Application:** A signed statement of facts made by a person applying for a life insurance policy or annuity contract. The information on the application is used to determine issuance of the policy or contract.
- **Beneficiary:** Individual(s) listed to receive proceeds from a life insurance policy or annuity contract. Upon death of the insured or annuitant, such persons(s) recorded as Primary beneficiary(ies) will receive the insurance policy death benefit or annuity account value. If no primary beneficiary has survived the insured or annuitant, the proceeds are paid to such person(s) recorded as Contingent beneficiary(ies). The owner may change the beneficiary(ies) at any time while the policy is in force.
- **Cash Value:** The total cash accumulation of a policy.
- **Claim:** A request for death proceeds from a life insurance or annuity contract.
- **Contingent Beneficiary:** The person or persons designated to receive the benefits of a policy should the primary beneficiary die before the insured or annuitant.
- **Contract:** A legally binding agreement between two or more parties. Life insurance and annuity contracts are embodied in a written legal document called the policy.
- **Coverdell Education Savings Account:** Formerly known as the Education IRA, this plan allows for contributions to be made for a child's future education expenses. Contributions and earnings can be withdrawn tax-free when used to pay for qualified education expenses. (Certain income limitations and maximum allowable contributions apply.)
- **Date of Issue.** The date, this contract is effective. Contract years and anniversaries are measured from this date.
- **Electronic Funds Transfer (EFT):** – An automatic monthly deduction from a checking or savings account to pay a life insurance premium or annuity payment.
- **Fraud:** An intentional concealment or false representation of a material fact that intends to take something of value, or, force the surrender of a right. Fraud can only be determined by a court of appropriate jurisdiction.
- **Free Look Provision:** A period of time, usually 30 days that the policy owner has to examine his/her new policy with the option to return it to the GBU for a full refund of premium paid.
- **GBU Early Withdrawal Penalty (Preferred 5):** A GBU penalty may occur on amounts withdrawn over allowable withdrawals within the first five contract years. Such charge will be a percentage of the amount withdrawn as follows: year 1 - 6.0%; year 2 - 5.0%; year 3 - 5.0%; year 4 - 4.0%; and year 5 - 3.0%.

- **GBU Early Withdrawal Penalty (Preferred 8):** A GBU penalty may occur on amounts withdrawn over allowable withdrawals within the first eight contract years. Such charge will be a percentage of the amount withdrawn as follows: year 1 - 7.0%; year 2 - 7.0%; year 3 - 6.0%; year 4 - 6.0%; year 5 - 5.0%; year 6 - 4.0%; year 7 - 3.0%; and year 8 - 2.0%.
- **Immediate Annuity:** An annuity providing for a selected settlement option payment to begin immediately.
- **Irrevocable Beneficiary:** Beneficiary designation allowing no change to be made to the beneficiary of an insurance policy without the beneficiary's consent.
- **Issue Age (Annuities):** The GBU Preferred 8 and Preferred 5 Annuities use the applicant's current age. The GBU Single Premium Immediate Annuity uses the applicant's closest age.
- **Issue Date (Annuities):** The date the annuity funds are received by the GBU Home Office and the policy becomes active. The GBU Penalty Period begins on this date and does not change if additional deposits are made.
- **Maturity Date (Annuity): Issues Ages 0-64;** this date is set to the annuitant's age 65. **Issues Ages 65 and over;** this date is set as 10 years from the policy issue date. At maturity the annuitant can elect a settlement option or elect a later maturity date. If no option is elected, GBU will reset the maturity date until a settlement option is elected.
- **Mode of Premium:** The frequency with which premiums are paid. GBU offers; annual, semi-annual, quarterly, monthly (\$25 minimum), or Check-O-Matic (\$10 minimum), payments.
- **Non-Person Entity:** An owner of an annuity contract that is not a natural person. Interest is treated as taxable income in the year earned.
- **Owner (Annuity):** The owner of an annuity policy is the annuitant unless it is a non-person entity annuity. A change in ownership may result in a taxable transaction. GBU does not issue co-annuitant or co-owner annuities.
- **Policy:** The printed legal document stating the terms of the life insurance or annuity contract.
- **Policy Anniversary:** The same day and month as the Policy Date for each succeeding year.
- **Policy Year:** A one year period of time starting on successive policy anniversaries, with the first policy year starting on the Issue Date.
- **Producer:** An appointed GBU representative, licensed by the State Insurance Department, who solicits, negotiates or effects contracts of insurance, and annuities and provides service to the policyholder.
- **Rollover:** A transfer of IRA or other qualified pension funds from one financial institution (trustee) to another.
- **Roth IRA:** A special type of individual retirement account to which an individual can make contributions with after-tax dollars. Funds can be withdrawn tax-free at retirement assuming certain criteria are met. (Certain guidelines apply to maximum allowable contributions.)
- **Settlement Options:** The several ways, other than immediate payment in cash, which a policyholder or beneficiary may choose to have policy benefits paid.
- **Simplified Employee Pension (SEP):** A qualified employer-sponsored pension plan whereby an employer establishes and makes contributions into an IRA for each participating employee.
- **Tax-Deferred Annuity:** An annuity providing for income payments to begin at a future specified date. Earned interest is tax-deferred until withdrawn.

- **Tax Sheltered Annuity (TSA):** A retirement plan for employees of some non-profit and public school systems. Contributions are made by salary reduction agreement only. (Certain limitations apply to maximum allowable contributions.)
- **Traditional Individual Retirement Account (IRA):** A retirement account allowing individuals to contribute a portion of their earned income each year. Some or all amounts may be deducted from taxable income. (Certain guidelines apply to maximum allowable contributions and deductions.)
- **Written Notice:** A written form that is dated and signed by the Owner. The contract number should be included in all correspondence to the GBU Home Office.

NOTE: The definitions described in this “Glossary of Terms” are intended to provide general information and basic descriptions. This information is to be used as a guide and does not represent all provisions, conditions or requirements contained in an insurance or annuity contract. For complete information, see the terms listed in the contract.

GBU Certificate of Training for

GBU Annuity Product Training for Pennsylvania Producers

As required by the Pennsylvania Department of Insurance it is necessary that every insurance producer licensed in the state of Pennsylvania complete a company annuity CE product training course.

Please indicate below if you have or have not completed the GBU Financial Life Annuity Product Training Course.

☐

I HAVE completed the GBU Financial Life Annuity Product Training Course.

☐

I HAVE NOT completed the GBU Financial Life Annuity Product Training Course.

Print Producer's Name

Producer's Signature

Date

GBU Annuity Review Answers

1. What are the issue ages for GBU annuities? 0 to 90.
2. The GBU **Preferred 8 and Preferred 5** annuity issue age uses the applicants': a. current age OR b. closest birthday age?
3. The GBU **Single Premium Immediate annuity** issue age uses the applicants': a. current age OR b. closest birthday age?
4. The MINIMUM and MAXIMUM first year deposits for a **Preferred 8 Annuity** are \$ 10,000 \$ 2,000,000.
5. The **GBU Preferred 8 Annuity** Policy has an 8 year GBU withdrawal penalty period.
6. The MINIMUM and MAXIMUM first year deposits for a **Preferred 5 Annuity** are \$ 500 \$ 200,000.
7. The GBU **Preferred 5 Annuity** has a 5 year GBU withdrawal penalty period.
8. The MINIMUM and MAXIMUM deposits for an **Immediate Annuity** are \$ 25,000 \$ 1,000,000.
9. Additional deposits ARE permitted for the **Preferred 8, Preferred 5**. **TRUE** or **FALSE**.
10. Additional deposits ARE permitted for the **Immediate Annuity**. **TRUE** or **FALSE**.
11. The Minimum Guaranteed Interest Rate on new GBU **Preferred 8** annuities is 2.0%.
12. The Minimum Guaranteed Interest Rate on new GBU **Preferred 5** annuities is 1.65%.
13. On both the **Preferred 8 and Preferred 5 Annuity** policies the interest earned can be withdrawn after 30 days from issue.
14. On both the **Preferred 8 and Preferred 5 Annuity** policies 10 % of the principal can be withdrawn after the first policy year with no GBU penalty.

GBU Certificate of Training for Pennsylvania Annuity Training

As required by the Pennsylvania Department of Insurance it is necessary that every insurance producer licensed in the state of Pennsylvania complete a single four (4) hour PADI approved annuity training course.

Please indicate below if you have or have not completed a PADI approved annuity training course.

☐

I HAVE completed a PADI approved annuity training course.

☐

I HAVE NOT completed a PADI approved annuity training course.

Print Producer's Name

Producer's Signature

Date