



It's all **about** my financial future.

**Woman's Life**<sup>®</sup>  
connection. community. cause.

# Flexible Premium Deferred Annuity

Is a Woman's Life Flexible Premium Deferred Annuity right for you?

**Purpose:** To accumulate money on a tax-deferred basis through periodic premium deposits to help provide for a financially secure retirement.

**How it works:** The Woman's Life flexible premium deferred annuity (FPDA) lets you make premium deposits when you choose – systematically (such as monthly, quarterly, or annually, perhaps to fund an IRA) or periodically, when the opportunity arises.

Your money earns a competitive rate of return\*. The interest rate is subject to change annually. It can never fall below the guaranteed minimum rate. All interest is tax-deferred; no taxes are due until distribution is made from the annuity. When you are ready to retire, benefits can be taken under several options – from a lump sum to income for life, regardless of how long you live.

If you qualify, your Woman's Life FPDA can be issued as an IRA or Tax Sheltered Annuity (TSA). The FPDA can also be used to consolidate funds from other IRAs or, when permitted, qualified plans.



## You should consider a Woman's Life FPDA if you want to...

- Steadily build assets through periodic premium payments to help assure your financial independence in retirement.
- Transfer money earmarked for retirement from other sources (maturing certificates of deposit, mutual funds, life insurance proceeds and other inheritances, as well as profits from home and business sales), then continue to make periodic deposits, and systematically accumulate additional assets.
- Establish a new IRA (if you qualify) or non-IRA annuity with as little as \$1,000 (\$500 under age 25) or make contributions on an ongoing basis, depositing as little as \$100 per month (\$25 under age 25).
- Steadily accumulate funds to help assure your retirement security on a tax-deferred basis.
- Benefit from the safety of a guaranteed minimum return.

## FPDA Key Features & Benefits

Key Features	Benefits
Issue ages: <ul style="list-style-type: none"> <li>● 0 to age 85.</li> <li>● 18 to 69 for Traditional IRAs (Only rollovers can be accepted at issue ages 70 and above).</li> <li>● 18 to 85 for Roth IRAs.</li> </ul>	Flexibility & eligibility at most ages.
Premium Deposits: <ul style="list-style-type: none"> <li>● Minimum deposit at issue is \$1,000 lump sum (\$500 under age 25) or \$100 per month (\$25 under age 25) except TSAs.</li> <li>● Maximum deposit at issue is \$400,000. (Federal maximums will apply for IRAs and TSAs)</li> </ul>	Convenience and affordability.
No front-end loads or administrative charges.	Every dollar works for you earning interest.
Guaranteed minimum interest rate: 1%	Safety.
First year bonus interest: 1.5%	Jump-start your savings.
Additional .25% current interest in a contract year in which the accumulated value is \$10,000 or more at the beginning of the year. (.50% additional interest if \$100,000 or more).*	Enjoy enhanced accumulation on larger sums.
Tax-deferred accumulation.	Limit current tax liability.
Option, after the first year, to withdraw up to 10% of accumulated value each year without a withdrawal charge.**	Access to your money if you need it early.
Decreasing surrender/withdrawal charges, which end entirely after 10 years. (See chart)	Reducing penalties for early withdrawals.
Cash surrender value is never less than the sum of all premiums paid, less any previous withdrawals.	Guaranteed return of premium.
Surrender and withdrawal charges are waived for confinement to a nursing home of either member or spouse for more than 30 days duration(1) or terminal illness with less than 12 month life expectancy of either the member or spouse(2). After the first certificate year, surrender and withdrawal charges are waived for annuitization to a life income option.	Surrender charge waivers.
(1) Nursing home waiver is not available in NJ, NY or PA. (2) Terminal illness waiver is not available in NJ or NY.	

\* Current interest rates, including any increase in the current rate based on the amount of accumulated value, are not guaranteed and could go up or down. However, the current interest rate can never go below the guaranteed minimum 1% rate.

\*\* Distributions prior to age 59½ may be subject to 10% federal tax penalty. Portion of death benefit that exceeds investment in contract may be taxable.



## FPDA Surrender/Withdrawal Charges

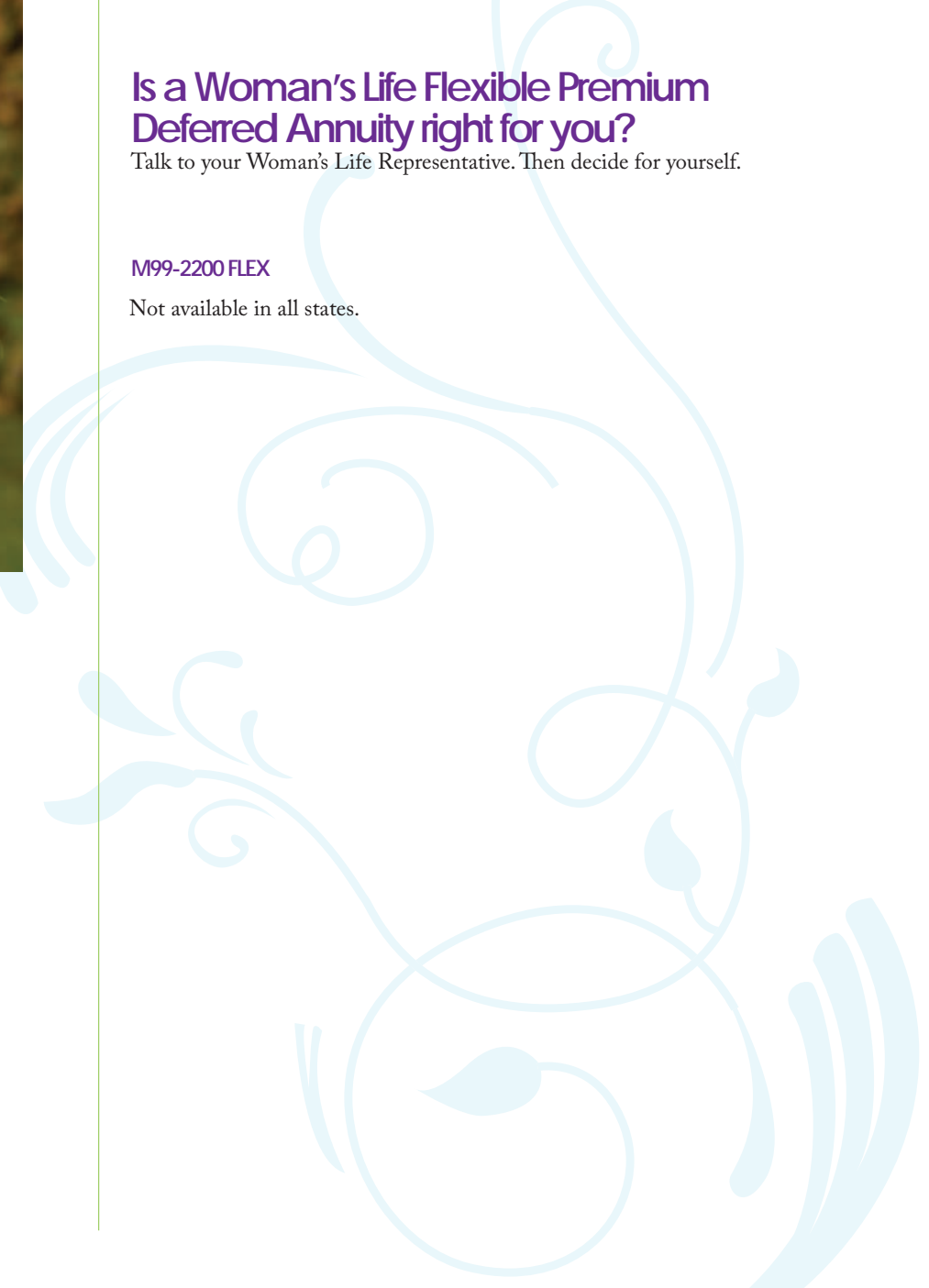
Year	
1-4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11+	0%

### Is a Woman's Life Flexible Premium Deferred Annuity right for you?

Talk to your Woman's Life Representative. Then decide for yourself.

#### M99-2200 FLEX

Not available in all states.





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