

On the right track.



SPIA

SINGLE PREMIUM IMMEDIATE ANNUITY

IMMEDIATE INCOME—THE FUTURE STARTS NOW

Uncertainties are everywhere, but one thing is for sure: it's easier to plan when you know exactly what your income will be.

On target. On track. On time.

With the Single Premium Immediate Annuity (SPIA) from Bankers Life Insurance Company, choose to receive a guaranteed amount for the rest of your life or for a fixed period. It's entirely up to you.

Although a SPIA begins payments immediately upon purchase, there are choices available to the contract owner. Our SPIA lets you customize how often and how much your payouts are. Select payments to keep you on course and receive annuity income monthly, quarterly, semi-annually or annually. Payments will not fluctuate with market conditions.

DEPENDABLE. PREDICTABLE. RELIABLE.

Is an immediate annuity right for you? Ask yourself the following questions:

- Are you afraid of spending down your nest egg?
- Are you in relatively good health? If you are nearing or already in retirement, do you have a reasonable expectation of living at least another 20 years?
- Do you already have a diversified retirement portfolio including stocks, bonds and mutual funds?

Will you have everything you need when you get there?

If your retirement savings are modest, an immediate annuity may help cover the shortfall with income you can't outlive. Immediate annuities are among the easiest type of annuity to understand. If you have neither the time nor interest in managing your money, an immediate annuity can supplement your retirement income with fixed payments unaffected by market fluctuations to cover your expenses. No two retirement portfolios are the same: Always consult with your producer to determine whether an annuity is right for your specific situation.

SINGLE PREMIUM IMMEDIATE ANNUITY

ISSUE AGES	Annuitant: 0-90 (age of last birthday) Policy Owner: 18+ (age of last birthday)
MINIMUM PREMIUM AMOUNT	\$10,000
MAXIMUM PREMIUM AMOUNT	\$500,000 (home office approval needed for higher amounts)
TAX QUALIFICATION TYPES	Non-Qualified and Qualified (Inherited and Stretch IRAs are not available with Bankers Life Insurance Company)
GUARANTEED PAYMENTS	The payment amount is guaranteed at issue. The payment period is guaranteed according to the option chosen.
ELECTRONIC FUNDS TRANSFER	Clients must have payments directly deposited into bank accounts to prevent lost checks, and have immediate access to funds. Funds will normally be available the following business day on which payments are due.
PROPOSALS	Payout quotes are guaranteed for 10 days with 30 days thereafter on transfers.
BENEFIT OPTIONS	Lifetime Income (ages 75 and below) Life Income with Period Certain (5, 7, 10, 15, or 20 years) Income for a Fixed Period (5-20 years) Joint Life Income (100% or 66.67% to the survivor)
COMMUTED SETTLEMENT	Should immediate liquidity of remaining cash value be desired by the owner or a lump sum death benefit be desired by the beneficiary (ies), Bankers Life Insurance Company is willing to process a commuted settlement.
EFFECTIVE DATES	The contract will be effective on the date the single premium is received at Bankers Life Insurance Company. If funds are coming from more than one source the contract will be effective when the last money is received. First Payment - The first payment is made one period after the effective date of the contract.
ACKNOWLEDGMENT OF DELIVERY	Required with all cases
SUITABILITY FORM	Required with all cases at the time of application

For more information
call 1.800.839.2731

At time of printing, Annuity form approved in the following states: AL, AK, AR, AZ, DC, DE, FL, GA, ID, IN, KS, KY, LA, MD, MO, MS, MT, ND, NE, NM, OH, OK, PA, SC, SD, TN, TX, UT, WA, WV, WY. For most recent list of states, visit www.bankerslifeinsurance.com/SPIA.html. Approval does not imply endorsement of any insurer or product.

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax and withdrawals prior to age 59½ may also be subject to an IRS penalty. Bankers Life Insurance Company and its representatives do not give legal or tax advice. Consult your tax advisor before making any annuity withdrawals. See contract for details; the summary contained in this piece is only an overview of the actual definitions. The actual contract definitions should be consulted and will control.

Our goal for your retirement: To help secure your financial future and provide you and your loved ones with peace of mind, the means to continue your standard of living and the resources to plan for a retirement that could last decades.

WHY BANKERS LIFE INSURANCE COMPANY?

Founded in 1976, Bankers Life Insurance Company (Western Bankers Life Insurance Company in Texas) is a provider of high-quality fixed annuity products. Bankers Life tailors its offerings to meet individual customer needs, focusing on a stable portfolio that is less susceptible to market volatility. Bankers Life became a member of the Global Bankers Insurance Group international family of companies in 2016.

OUR PRODUCTS INCLUDE:

- Single Premium Immediate Annuity
- Single Premium Deferred Annuity 3 Year Rate
- Single Premium Deferred Annuity 5 Year Rate
- Single Premium Deferred Annuity 7 Year Rate

This piece provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Bankers Life Insurance Company SPIA contract form series Form SPIA POL GN 11/99 Rev 12/07 and application series SPIA APP GN 6/11. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

The statements and comments offered in this communication are provided for informational purposes only. They are not intended to be, nor should they be relied on as, investment, legal, tax advice or recommendations. Before making a decision or giving advice about any matter contained in this communication, agents or individuals should consult their own attorney, tax or investment advisor.

Products and services are underwritten and/or provided by Bankers Life Insurance Company (St. Petersburg, FL), licensed in AK, AL, AR, AZ, CO, DC, DE, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, ND, NE, NM, NV, OH, OK, PA, SC, SD, TN, TX, UT, VA, WA, WV, and WY. Products and services may not be available in all licensed states.

BANKERS LIFE INSURANCE COMPANY

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A GLOBAL BANKERS INSURANCE GROUP COMPANY

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/
CU guaranteed • Not a deposit • Not insured by any federal agency