

Building a Secure Retirement with a Single Premium Immediate Annuity

Chances are you have mixed feelings about retirement.

You're looking forward to a more rewarding and relaxed lifestyle, but you're concerned about building a retirement nest egg. Social Security and company-sponsored pension plans will supply some of the income you need after you stop working. But, like most Americans, you know that personal savings and investments will also be needed to build a solid foundation for retirement.

Using Annuities to Bridge the Retirement Gap

Annuities are an excellent way to help you bridge the retirement savings gap. An annuity is an insurance contract issued by an insurance company. You purchase an annuity with one initial payment or a series of payments, and the issuing insurance company agrees to pay you an amount of money in the future.

Investors favor annuities for three primary reasons:

1. Earnings are tax-deferred, which means you won't pay taxes on your investment gains until you withdraw them.
2. Annuities offer a number of different contribution and distribution options that can be tailored to your individual needs.
3. Unlike most company-sponsored or self-directed retirement plans, there's no limit to the amount of money you can invest in an annuity.

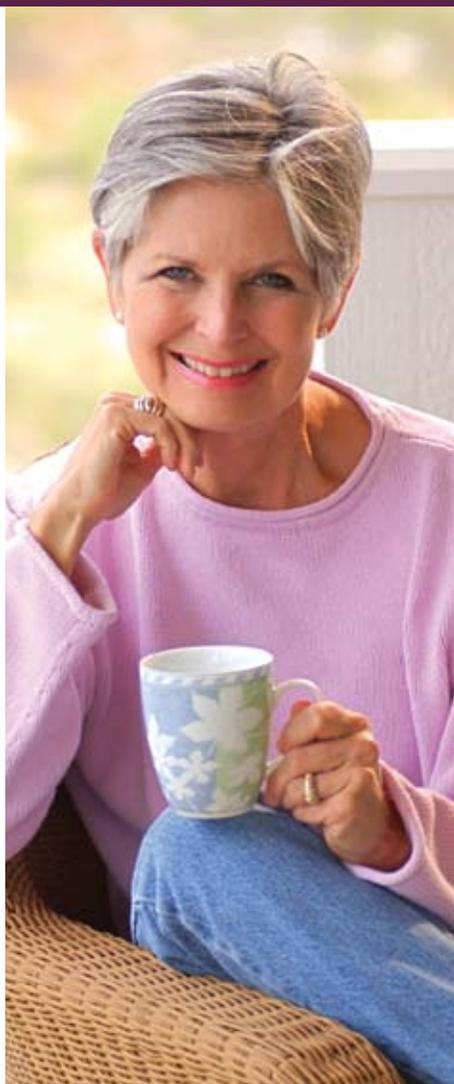
The Single Premium Immediate Annuity from Farm Family

Farm Family's Single Premium Immediate Annuity (SPIA) is designed for families and individuals who want a predictable, guaranteed stream of income in the future. Unlike the many retirement or savings vehicles that are funded by multiple contributions over time, you purchase a single premium immediate annuity with a single, lump-sum payment. This makes the SPIA an ideal vehicle for investing money you receive from a pension rollover, inheritance or sale of a business.

The Farm Family SPIA is an excellent choice for people who like knowing that they cannot outlive their savings. This annuity also appeals to those who want to know exactly when their income will arrive and how much the payment will be. (Payments are determined by current interest rates when your contract is issued and also by the payment option you choose.)

Features of Farm Family's Single Premium Immediate Annuity include:

- ♦ **Security.** If you choose a life income option, you will receive regular, stable payments for as long as you live.
- ♦ **A choice of payment intervals.** You can choose to receive payments monthly, quarterly, semi-annually or annually. Direct deposit is available for added convenience.
- ♦ **Attractive, guaranteed returns.** When you purchase an immediate annuity from Farm Family, you lock in an interest rate that is guaranteed for the life of your contract. Interest rates on our immediate annuity contracts are



*We Take A Personal
Interest - Protecting
What You Value Most®*

For more information
contact your local agent:
1-800-THE-FARM
www.farmfamily.com

competitive with prevailing rates on certificates of deposit and Treasury bills.

- ◆ **Multiple benefit options.** In addition to choosing income for life, you may choose other payment options that will provide income to a spouse or other beneficiary. This means that your immediate annuity can be used to provide care for your dependents or to make gifts to people and causes you care about.
- ◆ **Tax-advantaged earnings.** The interest earned on funds in your annuity is tax-deferred. You pay taxes on these earnings only when you receive them, which happens incrementally over the duration of the contract.

Service Based on Your Needs

There's no such thing as one-size-fits-all retirement planning. Because you have unique needs, goals and responsibilities, you need a retirement savings approach that's designed specifically for you. At Farm Family, we take a personal interest in getting to know our clients and communities. Our experienced agents understand that building a retirement nest egg begins with personal relationships, personal service and paying attention to details.

A Tradition of Trust

Your annuity should come from a company you trust – now and in the future. Farm Family Life Insurance Company was founded in 1953 to provide a financially stable source of insurance for farms, families and small businesses. We've grown since then – expanding our products, services and the regions we serve – but our commitment remains unchanged. Over the years, we've earned a reputation for stability, dependability and financial strength. We're big enough to meet a wide range of coverage needs, yet small enough to listen to your concerns and provide the expert attention you deserve.

Protecting What You Value Most

At age 65, the average American can expect to live an additional 18 years.¹ Are you taking the right steps to be sure you won't outlive your money? If you'd like to learn more about how Farm Family's Single Premium Immediate Annuity can help you enjoy a more secure retirement, talk to a Farm Family agent today.

¹ Source: Center for Disease Control, United States life tables.

Form Number: Single Premium Immediate Annuity: 40-104

This brochure contains only a general description of the coverages and is not a statement of contract. All coverages are subject to the terms and conditions of the policy itself. Not all coverages are available in all states.

Farm Family agents do not provide legal or tax advice. Consult a qualified tax advisor for more information.

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