

# Preferred Asset Growth<sup>®</sup>

## A Flexible Premium Deferred Annuity

<b>Description</b>	<p>Preferred Asset Growth is a flexible premium deferred annuity (FPDA) plan designed for long-term accumulation of money. Any contributions paid into the plan grow over time on a tax-deferred basis until a selected future date. Preferred Asset Growth may be endorsed as a traditional or Roth IRA for retirement funding needs.</p> <ul style="list-style-type: none"> <li>⊙ Benefits of PAG are as follows:             <ol style="list-style-type: none"> <li>1) Principal protection</li> <li>2) Tax deferred</li> <li>3) Compounding growth</li> <li>4) Competitive interest rate</li> <li>5) First year interest rate bonus</li> <li>6) Income for life<sup>1</sup></li> </ol> </li> </ul> <p>Annuities are long-term, tax-deferred vehicles designed for retirement; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are generally subject to income tax, and withdrawals prior to age 59½ may also be subject to federal income taxation and an IRS penalty.</p>																		
<b>Interest Rate</b>	<ul style="list-style-type: none"> <li>⊙ A minimum guaranteed interest rate (MGIR) is set at the time of issuance and is guaranteed never to change for the life of the FPAR contract (no first year funding bonus). The MGIR is calculated based on the five-year Constant Maturity Treasury (CMT) rate; the MGIR for any given period is a range within 1% to 3%.</li> </ul>																		
<b>Issue Ages<sup>3</sup></b>	<ul style="list-style-type: none"> <li>⊙ Issue ages: 0-90</li> </ul>																		
<b>Contribution Limits</b>	<ul style="list-style-type: none"> <li>⊙ <b>Maximum contribution</b> <ol style="list-style-type: none"> <li>1) Non-qualified: \$5,000 per year</li> <li>2) Qualified: \$6,500 per year</li> </ol> </li> <li>⊙ <b>Minimum initial investment:</b> \$25 per month or \$300 per year</li> </ul>																		
<b>Distribution Options</b>	<ul style="list-style-type: none"> <li>⊙ <b>Period Certain Payments:</b> Equal payments for a fixed period, of not less than 5 years or more than 30 years;</li> <li>⊙ <b>Life Annuity:</b> Payments will be made for the life of the Annuitant with no period certain;</li> <li>⊙ <b>Life Annuity with Period Certain:</b> Payments will be made for the life of the Annuitant with a period certain of 5, 10, 15, 20, 25 or 30 years; and</li> <li>⊙ <b>Periodic or lump sum withdrawals</b></li> </ul>																		
<b>Withdrawal Fees<sup>4</sup></b>	<ul style="list-style-type: none"> <li>⊙ Minimum partial withdrawal is \$250, for every partial withdrawal a fee of 5% of the amount withdrawn up to \$25 is charged. Full withdrawals subject to an eight-year surrender charge schedule:</li> </ul> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="border: none;">Contract Yr.</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8*</td> </tr> <tr> <td style="border: none;">Surrender Charge</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> </tr> </table> <p>*0% thereafter.</p>	Contract Yr.	1	2	3	4	5	6	7	8*	Surrender Charge	8%	7%	6%	5%	4%	3%	2%	1%
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Surrender Charge	8%	7%	6%	5%	4%	3%	2%	1%											

<sup>1</sup> Guarantees are backed by the claims-paying ability of Colorado Bankers Life Insurance Company. <sup>2</sup> Annuity withdrawals prior to age 59 ½ may be subject to federal income taxation and an IRS penalty. We recommend that you consult with a tax advisor before making any annuity withdrawals.



This piece provides a brief summary of product features. The policy and riders 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 Colorado Bankers Life Insurance Company<sup>®</sup>. Policy form series C-FPDA 2011 or ICC11C-FPDA. Rider form series R-SurrChargeWaiver 2011 or ICC11R-CNF. Some exclusions and exceptions apply. Please refer to the policy for the actual terms and conditions that apply.

The statements and comments offered in this communication are provided as general information and ideas. 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.

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