

# Intuitions® Five Single Premium Deferred Annuity



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

**Purpose:** To make a single premium payment and accumulate earnings on a tax-deferred basis to help provide for a financially secure retirement.

**How it works:** Intuitions Five is a single-premium deferred annuity (SPDA), with early-surrender/withdrawal charges ending after just five years. You make a one-time premium payment of \$10,000 or more. Your money earns a competitive rate of return that can never fall below the guaranteed minimum rate as stated in your contract at the time of purchase. 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.

Woman's Life's Intuitions Five can be created as either an IRA, to consolidate funds from qualified plans and other IRAs; or an individual, non-IRA annuity to tax-defer earnings for retirement.



## You should consider Intuitions Five if you want to...

- Make a one-time premium payment of between \$10,000 and \$500,000.
- Have the option to access your money without surrender or withdrawal charges after the first five years.
- Steadily accumulate assets to help assure your financial security in retirement.
- Benefit from the safety of a guaranteed minimum return.
- Defer all income taxes on interest.
- Consolidate or transfer money from IRAs or 401(k) rollovers into one contract.
- Transfer funds earmarked for retirement from maturing certificates of deposit, mutual funds, life insurance proceeds and other inheritances, as well as profits from home and business sales.

## Intuitions Five Key Features & Benefits

- Eligibility at most ages. Issue ages from 0 to 85.
- Consolidate assets into one contract.  
Minimum premium deposit of \$10,000.  
Maximum premium deposit of \$500,000.
- Make every dollar work for you earning interest with no front-end loads or administrative charges.
- Guaranteed minimum interest rate.
- Initial interest rate is guaranteed for the first five years; the interest rate is adjusted annually after year five and may go up or down. However, the interest rate can never go below the guaranteed minimum rate as stated in your contract at the time of purchase.
- Limit current tax liability with tax-deferred accumulation.
- Access to your money if you need it early with the option after the first year to withdraw up to 10% of accumulated value each year, without withdrawal charge. (Tax and tax penalties may apply.)
- No surrender or withdrawal charges after year five.

## More about cash surrenders, fees and charges

- After the first certificate year, you can withdraw up to 10% of accumulated value annually without charge.
- Cash surrender value will not be less than the total amount of premium paid minus withdrawals.
- All surrender and withdrawal charges end after the 5<sup>th</sup> certificate year. Surrender charges are a percentage of the accumulated value. Withdrawal charges are a percentage of the withdrawal. (See chart below.)
- Surrender and withdrawal charges are waived for confinement to a nursing home of a member or spouse for more than 30 days duration (not available in NJ, NY, or PA) or terminal illness with less than 12 months life expectancy of the member or spouse (not available in NJ or NY).
- After the first certificate year, surrender and withdrawal charges are waived for annuitization to a life income option.

Surrender/Withdrawal Charges by Year						
Year	1	2	3	4	5	6+
	8%	7%	6%	4%	2%	0%

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

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M03-2900 SPDA  
Single Premium Deferred Annuity

Not available in all states

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## Is Intuitions Five from Woman's Life right for you?

Decide for yourself. Contact your Woman's Life Representative for more details.