



Get where you want to be.

BANKERS LIFE
INSURANCE COMPANY

TAX DEFERRED
GUARANTEED RETURN
SPDA-5 ANNUITY

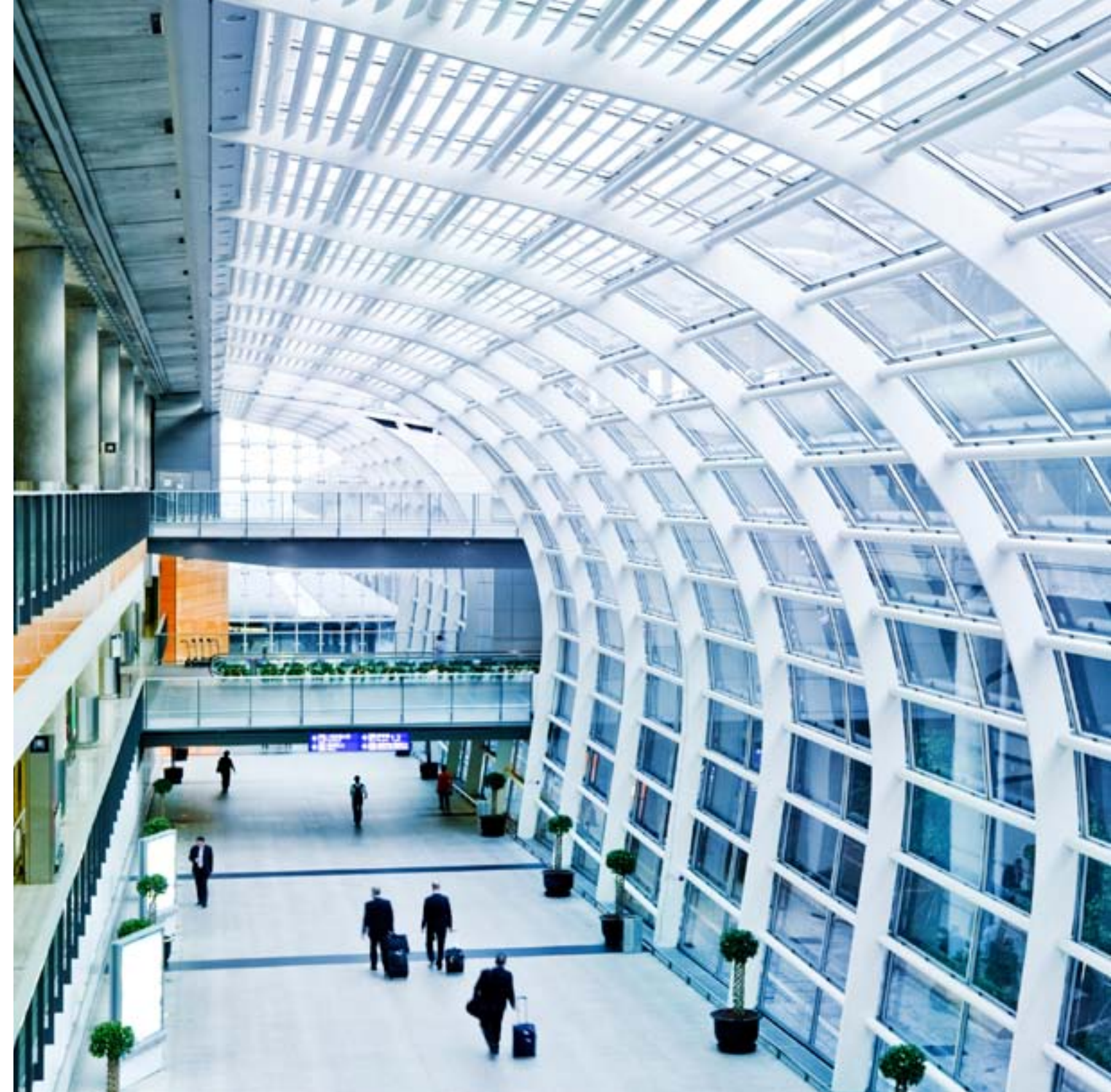


Whether taking off for a long weekend or looking farther down the road to a comfortable retirement, you start by answering a simple question.

What do I do now to take me where I want to be later?

The SPDA-5 Annuity is an ideal choice if you value the stability of an interest rate guarantee and policy options that put you in control of your future income.

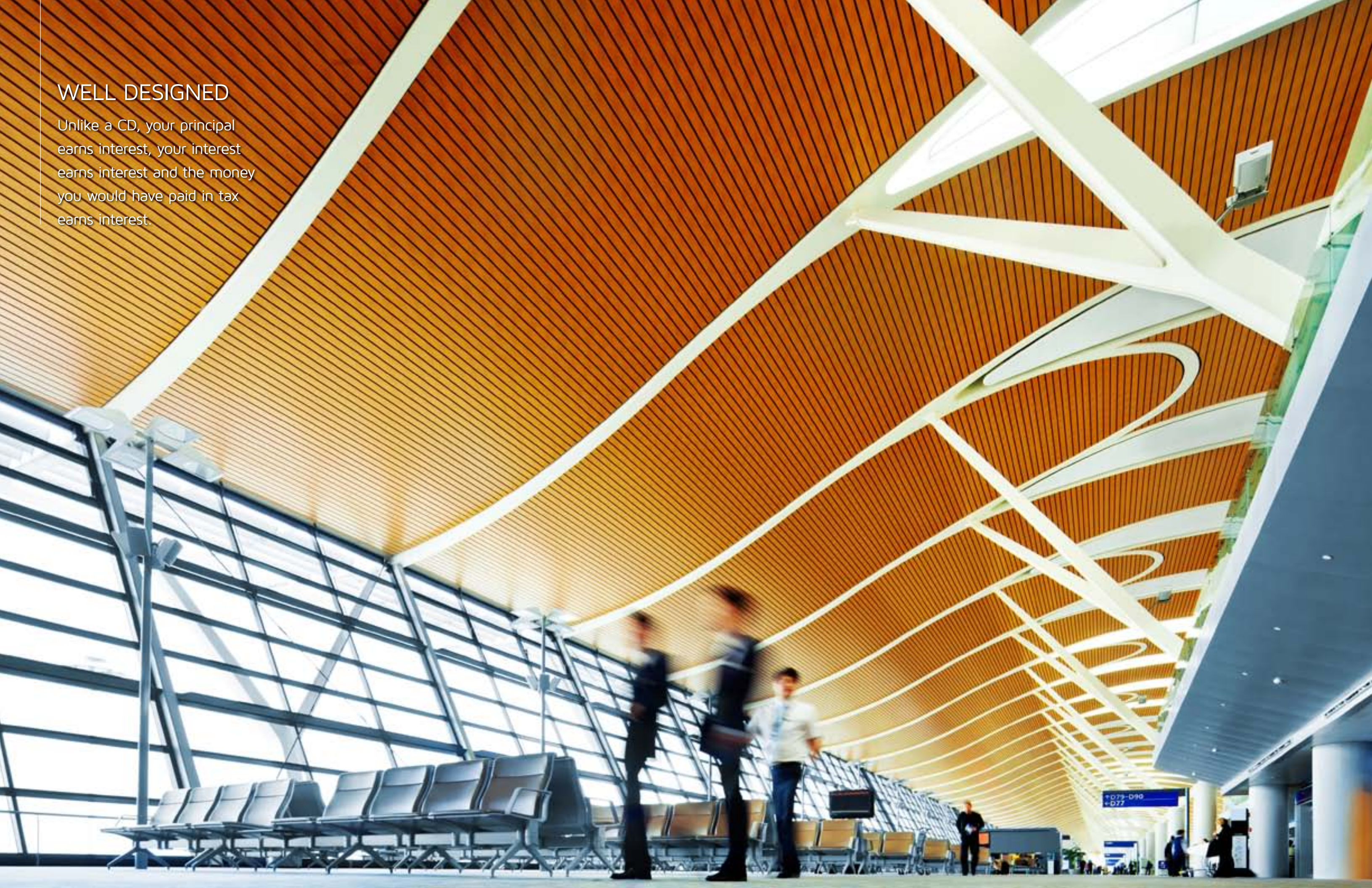
Start this important journey wisely, by choosing a tax-deferred, interest-bearing investment with a 5-year guaranteed rate, outstanding death benefits and no front-end loads or policy fees.



EVERY JOURNEY BEGINS
WITH A CHOICE

WELL DESIGNED

Unlike a CD, your principal earns interest, your interest earns interest and the money you would have paid in tax earns interest.





ARRIVE ON TIME,
EXACTLY AS PLANNED

THE SPDA-5 ANNUITY

INTEREST RATE	Guaranteed for 5 Years														
ISSUE AGES	0-85 (age of last birthday)														
MINIMUM PREMIUM	\$10,000 qualified or non-qualified														
MONTHLY INTEREST OPTION	Available after 30 days														
WITHDRAWAL PRIVILEGES	10% FREE withdrawals. Policyowners may withdraw up to 10% of the accumulated contract value each year after the first year, without a withdrawal charge.														
INTEREST RATE LOCK	Qualifies for interest rate lock for 45 days on incoming transfers from other financial institutions														
WITHDRAWAL CHARGES	<p>If a policyowner is required to take a Required Minimum Distribution (RMD) on a tax-qualified annuity, the withdrawal charges are waived on any RMD amount that exceeds the 10% free withdrawal provision. (RMD distributions are included in the 10% free withdrawal amount.)</p> <p>Any withdrawal requested in excess of that allowed under one of the penalty-free withdrawal options is subject to the following withdrawal charges*.</p> <table border="1" data-bbox="2045 995 3048 1080"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> </tr> </thead> <tbody> <tr> <td>Withdrawal Charge</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	Withdrawal Charge	9%	8%	7%	6%	5%	0%
Contract Year	1	2	3	4	5	6									
Withdrawal Charge	9%	8%	7%	6%	5%	0%									
ANNUITIZATION	Available after 12 months for five years or longer														
ACKNOWLEDGEMENT OF DELIVERY	Required with all cases														
SUITABILITY FORM	Required with all cases at the time of application														
IDEAL FOR TAX-QUALIFIED ROLLOVER PLANS	For example, IRA, SEP, 403(b), etc. (Inherited and Stretch IRAs are not available with Bankers.)														
NURSING CARE WAIVER	<p>If a covered condition occurs to the annuitant, the policyowner may withdraw up to 50% of accumulated contract value without a withdrawal charge.</p> <p>A covered condition is defined as confinement in a Residential Care Facility or Skilled Nursing Facility for at least 90 consecutive days. The contract must be in force for at least 90 days to be covered.</p>														

For more information
call [800] 839.2731

*Withdrawal charges can vary slightly by state.
 In Texas, this policy is issued under the name Western Bankers Life Insurance Company.
 Bankers Life and its representatives do not give legal or tax advice. This brochure reflects our understanding of tax rules and regulations in effect at the time of publication. Taxes must be paid on deferred earnings when accessed. You may be responsible for income taxes on amounts withdrawn, including a 10% penalty for withdrawals or loans prior to age 59½.



Will you have everything you need
when you get there?

BANKERS LIFE
INSURANCE COMPANY

11101 Roosevelt Boulevard N
St. Petersburg, Florida 33716
[800] 839.2731
www.bankerslifeinsurance.com

AN AFFILIATE OF BANKERS FINANCIAL CORPORATION