

Annuity Specifics

Minimum Premium:

\$200 initial premium.

Policy Fee:

None.

Minimum Accumulation Value:

\$200.

Additional Deposits:

Accepted. Additional premiums must be at least \$50.

Guaranteed Interest Rates:

Premium is guaranteed for one year at the current rate, then a contractual guaranteed rate thereafter.

General:

This annuity can be written as an IRA, Roth IRA, a non-qualified annuity, or as the funding IRA for an SEP plan.

This plan offers a competitive interest rate with a guaranteed rate after the first year.

Note: This brochure is intended to show some of the features of the Retirement Builder V (15-016) and should not be considered a policy or tax advice. Before any annuity is purchased, an application must be completed and premium paid. Please consult your tax advisor on your tax matters.

Established in 1934 by Indiana Farm Bureau, Inc., our family of companies, now known as Indiana Farm Bureau Insurance, has continued to evolve and grow to a solid, respectable organization, providing all Indiana residents the opportunity for multiple lines of insurance coverage.

Our company history has been a work in progress, giving Indiana Farm Bureau Insurance additional strength, financial resources and a reputation as a valuable corporate citizen. The company is a leader in auto and homeowners insurance and the largest writer of farm insurance in the state. Through the years, we've expanded to include insurance products for your auto, home, life, business and farm through our network of nearly 500 agents and 1,200 employees living and working throughout the Hoosier state.

We've adapted to changing times, but our original values and commitment to serving Hoosier residents have remained the same. Indiana Farm Bureau Insurance is committed to sharing our success with the communities we serve. In addition, we believe stewardship of member-clients defines our culture and distinguishes our organization. As good stewards, we do our best to help our insureds manage precious resources.

Discover why so many Indiana residents trust Indiana Farm Bureau Insurance to provide them with the highest quality insurance products and services. Contact a local agent today to answer your insurance questions. Find an agent near you online at www.infarmbureau.com.

Contact Us:

(317) 692-7200 or (800) 723-3276

www.infarmbureau.com



Retirement Builder V



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The fear of outliving one's income is a major concern in our society. With the purchase of an Indiana Farm Bureau Insurance annuity, you will have peace of mind knowing that retirement income will be provided for life.

An annuity, in simple terms, purchases income to supplement your retirement income. The money that is set aside currently will increase in value and can provide you with a guaranteed lifetime income.

Banded Rates:

As your account accumulation increases, the interest rate could increase based on the following bands:

- \$200 - \$1,999
- \$10,000 - \$49,999
- \$2,000 - \$9,999
- \$50,000 or more

Tax Provisions:

The premium will earn interest on a tax-deferred basis. Upon receiving a distribution, a portion or all of the distribution (depending on the plan selected) will be taxed at the current income tax rate of the individual.

Also, under the current law, an early distribution penalty of 10% may be imposed by the IRS on taxable distributions prior to the age of 59 1/2.

Indiana Farm Bureau Insurance Surrender Charges:

ISSUE AGES 0-58 surrender charges during first TEN years:

- (1) 10%, (2) 9%, (3) 8%, (4) 7%, (5) 6%, (6) 5%, (7) 4%, (8) 3%, (9) 2%, (10) 1%, 0% thereafter.

ISSUE AGES 59 and up, surrender charges during first

- EIGHT years: (1) 8%, (2) 7%, (3) 6%, (4) 5%, (5) 4%, (6) 3%, (7) 2%, (8) 1%, 0% thereafter.

Partial Surrender:

Available. Minimum partial surrender \$250. Loans are not available. IRS tax consequences may apply.

Free Withdrawal:

Any time following the first policy year, you may make one withdrawal per year for a total of up to 10% of the current accumulation value free of penalty from Indiana Farm Bureau Insurance. Partial surrender minimum applies. If additional withdrawals are taken per year (no matter the percentage), the second, third, etc., will incur surrender charges if applicable. IRS tax consequences, if applicable, may apply.

Nursing Home Provision:

The company surrender charge will be waived if, after the policy date, the annuitant or owner of the annuity is confined to a health care facility, or receives home health care or adult day care, and elects to surrender all, or a portion, of the annuity.*

Terminal Illness Provision:

If the owner or annuitant is first diagnosed with a terminal illness (less than 12 months to live), the owner may elect a complete surrender or partial surrender of the policy free of surrender charge from Indiana Farm Bureau Insurance.*

Settlement Options:

Available settlement options:**

- Life
- Life with Refund
- Life with Period Certain (10, 15, or 20 years)
- Joint and Survivor (100, 66 2/3, or 50%)
- Joint and Survivor with Refund (100, 66 2/3, or 50%)
- Interest Income
- Fixed Period
- Fixed Amount

* See policy for additional eligibility requirements.

**For more detail on each, refer to settlement option form #12-573.

