

*We're Part of Your Life*<sup>®</sup>

**I**ndiana Farm Bureau Insurance has been a part of Indiana for more than 70 years. We have agents in every county in Indiana, and only Indiana. It's why every auto, home and life insurance policy we offer is based on your community, your values, your future. And it's why we can promise that from Elkhart to Evansville, Terre Haute to Richmond, we'll be there.

Our multi-line approach allows **one agent** to cover all your insurance needs – home, life, auto, business, or farm. Getting your questions answered quickly is our priority 24 hours a day, seven days a week. Any time you have a question call us at **1-800-723-FARM (3276)** or **(317) 692-7200**. If you prefer the Internet, visit [www.infarmbureau.com](http://www.infarmbureau.com) for a variety of options to get the help you need. To make your life a little easier, a choice of **convenient payment options** by mail, phone or in person is also available. We accept personal checks, any MasterCard or Visa credit or debit cards, or electronic funds transfer.

Indiana Farm Bureau Insurance believes in investing in the youth of Indiana to ensure the future prosperity of our state. We are the only insurance company in Indiana to make a solid commitment to that future, through programs like the **Teenage Driver Safety and Education Program**, the **eXcel Awards**, (formerly known as Project XL) and a corporate partnership with the Indiana High School Athletic Association.

Indiana Farm Bureau Insurance...  
*We're Part of Your Life.*



United Farm Family Life Insurance Company  
Indianapolis, IN

#31-257 7-08

# Annuities



**IFB** INDIANA FARM  
BUREAU INSURANCE<sup>®</sup>

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[www.infarmbureau.com](http://www.infarmbureau.com)

# Start Saving for Your Retirement in a Safe and Secure Way.

Your local Indiana Farm Bureau Insurance agent can show you how an annuity can help you accumulate cash on a tax-deferred basis,\* earning interest that's competitive with what most banks pay on certificates of deposit.

You'll also have the added satisfaction of knowing that you are working with a financially stable and strong Indiana company that has been generating retirement income for thousands of Hoosiers with wise, conservative investments for over 70 years.

## Retire Comfortably by Setting Aside Modest & Regular Installments Today

Everyone's retirement goals are different. Do you want to travel? Golf and fish? Spend time with your children and grandchildren? Your local Indiana Farm Bureau Insurance agent will help show you how a modest monthly contribution to an annuity can help accumulate enough cash to give you the income to enjoy a comfortable retirement specific to your individual goals.

### 4 IMPORTANT REASONS

*to have an Annuity from Indiana Farm Bureau Insurance:*

- 1 It can guarantee you a monthly income after you retire for as long as you live.
- 2 Contributions to your annuity may be tax deductible.
- 3 You won't be required to pay taxes on the interest your annuity earns until you begin taking distribution.\*
- 4 Your annuity is structured to help you pay for your nursing home expenses, should any occur.

\*Based on current tax laws

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## Guaranteed Income for as Long as You Live

Everyone wants to maintain a sense of freedom and dignity for as long as he or she lives. And yet, as people continue to grow older many senior citizens become dependent on their families or their communities because they literally "outlive" their sources of income. An annuity from Indiana Farm Bureau Insurance can provide you with a monthly income after you retire that is guaranteed for as long as you live. In addition, you can choose to exercise a special option that would guarantee income for your beneficiaries. Regardless of your choice, you will have taken a major step towards enjoying a lifetime of independence and self-sufficiency for you and your spouse.



## Get Immediate Access to Your Money to Pay for Nursing Home Care

Your local Indiana Farm Bureau Insurance agent can show you how a nursing home endorsement added to your annuity can be the solution to a challenge that many families will face in the future. Statistics show that almost one-half of all women and one-third of all men will spend at least one year in a nursing home. Your annuity can be structured to give you immediate access to your money, without any penalties being assessed by Indiana Farm Bureau Insurance, to help pay for nursing home care. Of course, IRS tax consequences may still apply.

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