

### TaxSaver Freedom® I Single Premium, Multi-Year Rate Guarantee Annuity

with a Principal Guarantee Feature

Simple | Stable | Secure







## Valuable Benefits for Retirement Planning:

- Principal Guarantee Feature<sup>1</sup>
- Funding Options
- No Front-End Loads or Annual Fees
- Multi-Year Rate Guarantee<sup>1</sup>
- Penalty-Free Withdrawal Feature
- Nursing Care Facility Waiver
- Terminal Illness Waiver
- Lifetime Income
- Tax-Deferral on Interest Gains



#### **Principal Guarantee Feature**<sup>1</sup>

This feature is included in your TaxSaver Freedom® I contract. You can rest assured that upon full surrender, the value of your contract will never be less than your premium payment minus any withdrawals—guaranteed¹.

#### **Funding Options**

A single \$5,000 minimum premium is all you need to get started. Premium payments up to \$500,000 are accepted.

#### **No Front-End Loads or Annual Fees**

TaxSaver Freedom® Annuities have no front-end loads, annual fees, or hidden fees that can erode your account balance.

#### Multi-Year Rate Guarantee<sup>1</sup>

Your annuity earns a competitive guaranteed fixed interest rate that is locked-in for your choice of 5 or 7 years. At the end of the guarantee<sup>1</sup> period you can elect to renew your contract for a new interest rate guarantee period, within a 30-day window, if available. If no election is made, the contract will automatically renew to a one-year guarantee interest period. Vantis Life does not lock you into a new surrender charge period after the 30-day window.

You can also feel secure knowing that there is rate protection on your annuity even after the initial rate period with a minimum guaranteed interest rate.

#### **Penalty-Free Withdrawal Feature**

Withdrawals of up to 10% annually are allowed, free of charge, starting in the second year of your contract. Surrender charges do apply for withdrawals in excess of the 10%, except for IRS required minimum distributions (RMD), as follows:

Contract Year:	1	2	3	4	5	6	7	8
5 Year Guarantee Period:	8%	<b>7</b> %	6%	<b>5</b> %	4%	0%	0%	0%
7 Year Guarantee Period:	8%	<b>7</b> %	<b>6</b> %	<b>5</b> %	4%	3%	<b>2</b> %	0%

**Death Benefit:** Beneficiaries receive the full value of the contract without any surrender charges.

#### **Nursing Care Facility Waiver**

You may be eligible to withdraw all or a portion of your contract's value, without a surrender charge, if you are confined to a nursing care facility (see contract for eligibility requirements and details).

#### **Terminal Illness Waiver**

This important benefit allows you to withdraw all or part of your contract's value without a surrender charge, in the event that you are diagnosed with a terminal illness (see contract for eligibility requirements and details).

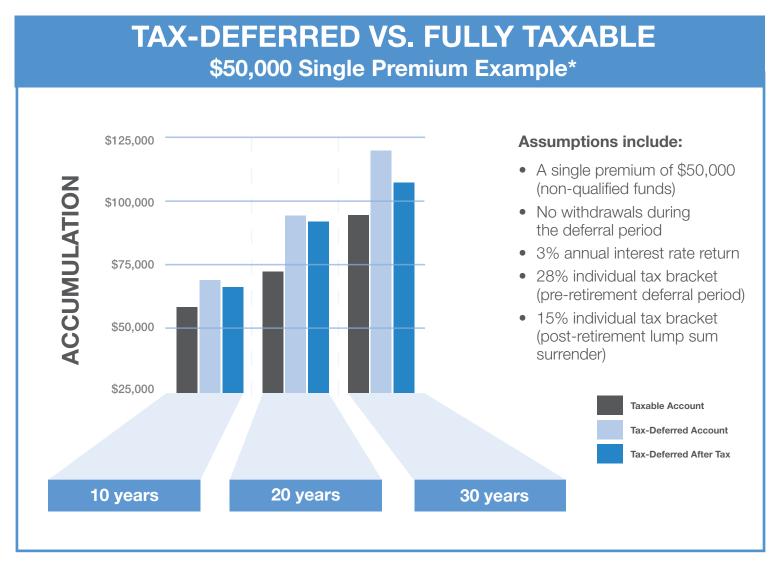
#### **Lifetime Income**

TaxSaver Freedom® Annuities provide income payment options to meet your specific needs. You can choose a lifetime income option or other alternatives that help you plan for your future.



#### The Power of Tax-Deferral

Your TaxSaver Freedom® contract value increases on a tax-deferred basis each year. This means that you only pay taxes on interest earnings during withdrawals or income payouts. The result of interest compounding is a greater accumulation of funds over the course of time.



<sup>\*</sup>This graph does not reflect the actual performance of TaxSaver Freedom® Annuities, as results will vary based on the actual interest rate credited throughout the years.

#### **Tax Information**

As with any annuity, interest is taxable when received and interest received prior to age 59 1/2 may be subject to an IRS federal tax penalty of 10%. Other tax rules may also apply. Consult your tax advisor for specific information about your personal tax situation.

## About Vantis Life

Vantis Life Insurance Company was established in 1942, and from our inception, the primary goal and focus has been to provide our customers with a better life experience. And ever since that time, we have not wavered on this philosophy. We pride ourselves on offering a variety of affordable, easy-to-buy life insurance and annuity products to hard working American families and we support these products with attentive and personal customer service.

Our headquarters are located at 200 Day Hill Road, Windsor, Connecticut. For more information, visit www.vantislife.com.

# A Excellent financial strength rating and stable outlook\*





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Annuity products and features may vary by state. Read the contract for complete details.

¹Guarantees are backed by the financial strength and claim-paying ability of Vantis Life Insurance Company.

\*Among all types of annuity products, fixed, multi-year guarantee annuities are considered the easiest to buy due to their simple, straight forward features and guaranteed returns.