

## SELECT PLUS 5

- Single Premium Deferred Annuity (SPDA)
- Issue Ages: Qualified 20-80, Non-Qualified 0-80 - **Age Last Birthday for natural owner AND annuitant**
- 403(b), Roth 403(b), 457, IRA (Traditional and Roth) and Non-Qualified markets
- No Sales Charges or Administrative Fees
- Interest Earnings are tax-deferred until withdrawn
- Minimum Guaranteed Interest Rate\*
- Current Interest Rate Guaranteed for calendar year\*\*
- Early Annuitization Benefit\*\*\*
- Early Withdrawal Benefit\*\*\*
- Loans available for 403(b) and 457 only
- 5% premium bonus
- Easy-to-read Annual Statements
- Minimum Premium: \$10,000 for Qualified and \$25,000 for Non-Qualified
- Up to a 10% annual withdrawal of accumulated value after first year without charge
- Systematic Withdrawal Option
- Death Benefit
- Settlement Options
- A.M. Best rated A\*\*\*\* (Excellent)

\*The interest rate credited to the policy will never be less than a guaranteed minimum rate which is determined at policy contract issue and will remain unchanged during the life of the contract. Please go to [www.iaamerican.com](http://www.iaamerican.com) for current, monthly-published declared rates.

\*\*Guarantees are backed by the financial strength strength and claims paying ability of Industrial Alliance Pacific Insurance and Financial Services.

\*\*\*Available only for 403(b), 457 and Traditional IRAs.

\*\*\*\*The third highest rating given by A.M. Best.

A1004-06/10-SPDA102

## COMPANY OVERVIEW

Industrial Alliance Pacific Insurance and Financial Services Inc. (IAP), and IA American Life Insurance Company (IAA), are subsidiaries of Industrial Alliance Insurance and Financial Services Inc. (IA), a Canadian life and health insurance company **servicing customers since 1892.**

Built on a foundation of conservative and diversified financial decisions, and with a goal of long-term strength and reliability, IA contributes to the financial well-being of **over 3 million customers, employs more than 3400 people, and manages and administers over \$560 billion in assets.**

Independent rating agencies, which evaluate the financial strength of life and health insurance companies to meet their obligations to their policyholders and creditors, continue to assign ratings to IA at the upper end of the scale. IA holds a Financial Strength Rating of A (Excellent), the third highest rating from A.M. Best and A+ (Strong) from Standard & Poors. IAP also holds an A (Excellent) rating from A.M. Best with IA American rating an A- (Excellent), their fourth highest rating.

Over the past decade, Industrial Alliance has made major breakthroughs: entry into the wealth management sector through sixteen acquisitions, opening of new offices from the Atlantic to the Pacific, and entry in new markets, namely through IA American Life Insurance Company.

As we work towards the future, the foundation of IA's success remains unchanged. Just as we have demonstrated **for more than 115 years**, the IA companies will continue to provide you with proven financial security products worthy of your trust.

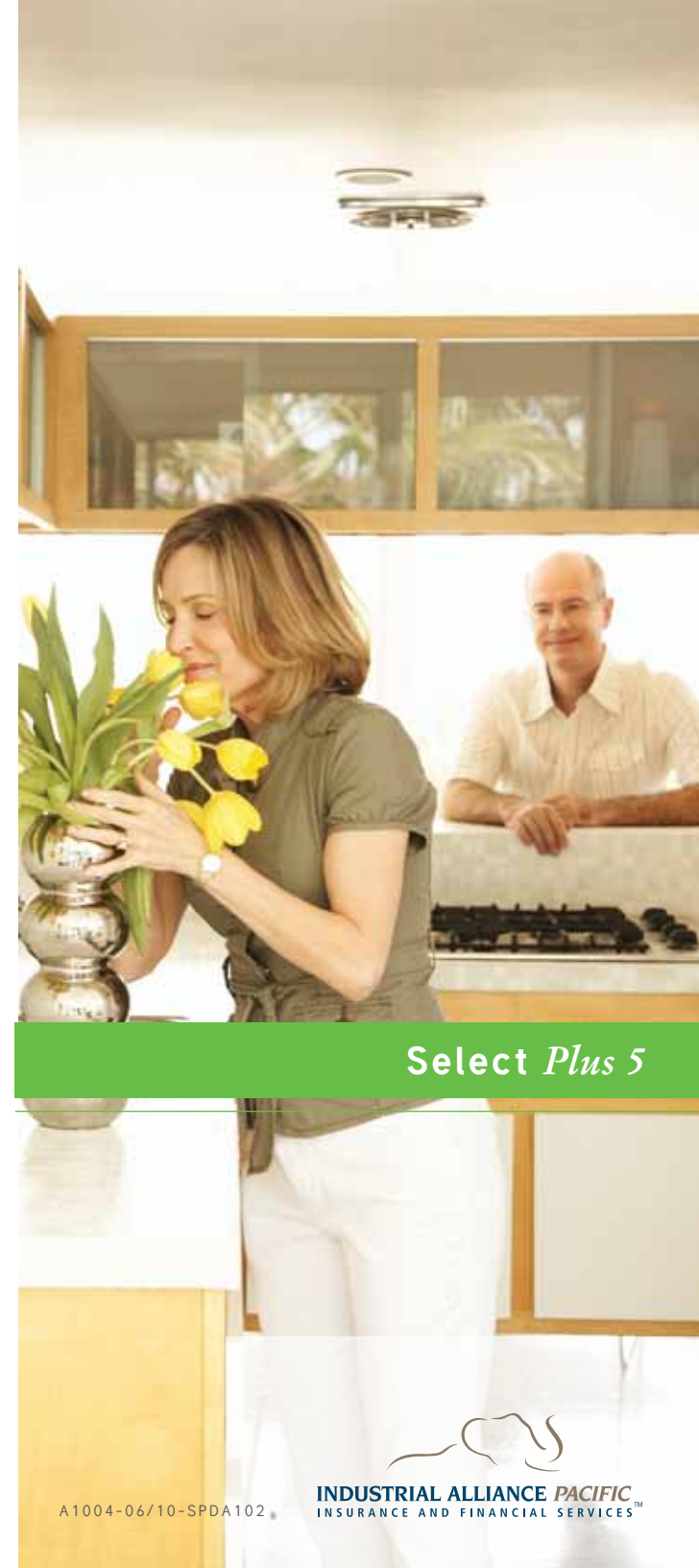


[www.iaamerican.com](http://www.iaamerican.com)

This brochure provides a summary of the features and benefits of the Select Plus 5 policy SPDA102. If there is a discrepancy between this brochure and the policy, the policy will prevail. For a complete description, please refer to the policy contract. Availability and terms vary by state.

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Select Plus 5



**INDUSTRIAL ALLIANCE PACIFIC**  
INSURANCE AND FINANCIAL SERVICES™

A1004-06/10-SPDA102

**Select Plus 5** is a fixed interest, Single Premium Deferred Annuity (SPDA) that allows you to defer paying income tax, enjoy compounded growth and retain access to your money if needed.

## WHAT IS THE ADVANTAGE OF A DEFERRED ANNUITY?

A deferred annuity offers a fixed-rate of interest that accumulates on a tax-deferred basis. The interest that accumulates at a fixed rate is not affected by the volatility of the stock market. This makes it a more attractive retirement savings option for people who prefer low risk investments.

## TAX DEFERRED EARNINGS

Earnings in a deferred annuity are not subject to income tax until withdrawn. Therefore, the value of your annuity typically grows faster than it would in a similar taxable investment. The money that would have gone to pay taxes stays in your annuity and earns interest. This may not apply to Roth IRAs. See your tax advisor for individual advice.

## PENALTY-FREE WITHDRAWALS & REQUIRED MINIMUM DISTRIBUTION (RMD)

Select Plus 5 does not allow any penalty-free withdrawal, including a withdrawal for an RMD, during the first 12 months. If transferring funds from an arrangement that is subject to RMD's; the annuity owner must take the current year RMD before the transfer to avoid surrender charges. In the 2nd policy year and beyond the RMD usually falls within the 10% free early withdrawal feature; however if the RMD is greater than 10% of the policy value, surrender charges will apply.

## EARLY WITHDRAWAL

**Early Withdrawal Value** is equal to the Policy Contract Value less the Early Withdrawal (Surrender) Charges.

### Early Withdrawal Charges

**FOR ALL STATES** (except as below):

Yr	1	2	3	4	5	6	7	8	9	10	11+
%	10	9	8	7	6	5	4	3	2	1	0

For California, Texas, Utah, Pennsylvania, Washington and New Jersey issue **ages 59 and older**:

Yr	1	2	3	4	5	6	7	8	9+
%	8	7	6	5	4	3	2	1	0

### Early Withdrawal (Surrender) Charge Waiver

► Available only for 403(b), 457 and Traditional IRAs ◀

Early withdrawal (surrender) charges will be waived after the annuity has been held for 5 years and one of the two following criteria is met:

- You were under age 65 and working when the policy was issued, retire 5 years after issue, are at least 55 and provide proof of retirement

- OR -

- You were age 65 or older when the policy was issued

## EARLY ANNUITIZATION

► Available only for 403(b), 457 and Traditional IRAs ◀

All settlement options taken after the policy contract has been in force for 5 years are calculated without early withdrawal (surrender) charges so long as the pay-out schedule lasts for at least five years.



## PREMIUM BONUS

Any premium paid within the first 12 months, starting on the effective date of the policy contract, will be increased by 5%. This premium bonus is immediately vested to the policy value. Additional deposits made in the first 12 months must be a minimum of \$1,000.

## INTEREST CREDITING

The interest rate credited to your annuity is established on the date your policy contract is purchased. This rate is guaranteed until the end of the calendar year. However, current company practice is to not change the interest rate for the first 12 months. You will receive an Annual Statement noting what the interest rate will be for each calendar year.

## FREE PARTIAL WITHDRAWAL

After the first year, funds up to ten percent of the accumulated policy contract value may be withdrawn once per year without incurring withdrawal (surrender) charges. This is available on an annual basis and is not cumulative.