

# VIEW FROM THE TOP

One of the thrills of summer is riding a roller coaster. In the moments at the top of a coaster hill, the view is amazing. The vista is clear, the path ahead exhilarating. Rates for the SPDA multi-year, tax-deferred guaranteed return annuities issued by Bankers Life Insurance Company are currently on that hill; join us for the ride. But like summer, nothing lasts forever.

For more information, call 1.800.839.2731

● **SPDA-3** three-year rate guarantee ●●●●● **3.10%**

*SPDA-3 new minimum contract premium, now \$50,000*

● **SPDA-5** five-year rate guarantee ●●●●● **3.80%**

● **SPDA-7** seven-year rate guarantee ●●●●● **4.10%**

Rates are effective as of July 1, 2018; rates subject to change.

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit  
• Not insured by any federal government agency

**BANKERS LIFE  
INSURANCE COMPANY**

This piece provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Bankers Life Insurance Company. Contract form series ICC14-SPDACD POL 3/14, application series ICC14-SPDACD APP 0314. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

Guarantees are backed by the claims-paying ability of Bankers Life Insurance Company. Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax and withdrawals prior to age 59½ may also be subject to an IRS penalty. Bankers Life Insurance Company and its representatives do not give legal or tax advice. Consult your tax advisor before making any annuity withdrawals. See contract for details; the summary contained in this piece is only an overview of the actual definitions. The actual contract definitions should be consulted and will control.

Products and services are underwritten and/or provided by Bankers Life Insurance Company (St. Petersburg, FL), licensed in 38 states. Products and services may not be available in all licensed states.

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