

This brochure is not an insurance policy. It is only intended to provide a general description of Erie Family Life's Single Premium Immediate, CD-type and Flexible Premium Deferred Annuities. The contract contains specific details concerning the coverages, conditions and provisions. You may cancel your annuity for any reason within 20 days after you first receive it and obtain a full refund of premium paid. This period may be longer if this annuity replaces an existing annuity. Erie Family Life Agents may not be qualified to give legal or tax advice. Be sure to consult a qualified advisor for such matters.

Why Erie Family Life?

Erie Family Life is a member company of Erie Insurance Group. From our modest roots in 1925 as a Pennsylvania auto insurer, we've grown to become a multi-line insurance company. We offer auto, home, business and life insurance, and annuities, through our network of independent insurance Agents.

At The ERIE, we adhere to disciplined underwriting, fair pricing and a prudent investment philosophy. This approach has helped us earn consistently superior ratings in the insurance industry. The combination of a quality agency force, a commitment to customer service and the financial stability provided by Erie Insurance Group assures you that we'll be there when you need us most.

For all your insurance needs

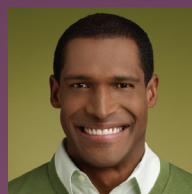
Your ERIE Agent offers a full line of life insurance products for your personal and business needs, including universal life, whole life, level term, annuities, qualified retirement plans, group life and worksite marketing plans.* In addition, your ERIE Agent can provide you with superior protection for your auto, home, business and boat. For more information, ask your ERIE Agent.

Equal professional service

ERIE embraces the principle of "equal professional service," which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE® assesses each risk based on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.

* Erie Family Life products are not available in New York.

“on the move”



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“Life’s busy. Don’t let your retirement savings get lost in the shuffle.”



So you’re changing jobs. That can lead to other changes – like what to do about the money you’ve been putting away in an IRA or employer-sponsored retirement plan. (Or maybe you’re not making a career switch, just looking for a better IRA plan?)

Either way, you want to preserve your nest egg. It’s your money—and your future.

Your ERIE Agent can help you move all or part of your retirement savings into an annuity with Erie Family Life. The process takes place through a “rollover” or “transfer.”

Transfer

A transfer is the easiest way. It lets you avoid paying taxes and a possible penalty. Your account balance is transferred from the present plan directly to a new plan. You never take possession of the money.

Rollover

Your current savings plan could also give you your account balance directly, to roll over into another plan, like an IRA. If you choose this option, your employer is required to withhold income tax from the distribution at a rate of 20 percent. To avoid permanently paying this tax—and a possible IRS penalty—you’d have to replace the 20 percent from another source up front (and file for a tax refund later).

Most experts say the best thing to do is to transfer pre-tax retirement savings to another similar plan to avoid income tax and penalties.

Which one’s right for you?

Erie Family Life offers several products for transfers and rollovers. Here’s what you can expect:

- **Immediate income if you choose our Single Premium Immediate Annuity. A variety of options are available to establish an income stream for retirement.**
- **Continued savings growth with Erie Family Life’s CD-type annuity. You may choose a 3, 5 or 7 year guaranteed interest rate.**
- **The ability to transfer or rollover your retirement savings and continue making pre-tax contributions with our Flexible Premium Deferred Annuity (FDPA). The FDPA can also be used for Roth IRA contributions.**

If you have questions specific to your retirement savings or eligibility for a certain plan, be sure to consult your tax advisor.

Above All In Service means saving you time and money. That’s why our founder, H.O. Hirt, raised the letters ERIE out of the word service to remind us what we are reaching for every day.

