

Why Erie Family Life?

- **Safety**

Erie Family Life is a member company of Erie Insurance, a group of companies that have been providing quality insurance protection since 1925. For over 80 years, the member companies of Erie Insurance have been strong, financially secure insurers that consistently receive high financial ratings and are committed to providing personal service through a select group of independent insurance agents.

- **No Upfront Fee or Sales Charge**

Many annuities have an upfront fee or sales charge. With Erie Family Life, 100 percent of your investment begins earning interest immediately.

Some annuities apply a surrender charge schedule on every payment made. With Erie Family Life, a surrender charge applies depending on the plan selected and begins on the date the annuity is issued. Once the surrender charge period expires, there is no surrender charge at all.

- **10% Free Withdrawal**

Each policy year during the surrender charge period, you may make one withdrawal of up to 10 percent of the account value without incurring a surrender charge. Income tax and IRS penalties may apply.

*See your
ERIE Agent for
more details.*

This brochure is not an insurance policy.

It is only intended to provide a general description of Erie Family Life's CD-type annuity and Flexible Premium Deferred Annuity. 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. It is recommended that individuals consult a qualified advisor regarding such matters.

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 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. ERIE[®] assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.



We've got you covered. It's our true blue promise.

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Annuity Series



Do you have enough money saved for retirement?

It's never too late to start saving for retirement.

Here's how a single premium deferred annuity earning 4 percent interest can impact your retirement savings.

Amount*	3 Years	5 Years	7 Years	25 Years
\$10,000	\$11,249	\$12,167	\$13,159	\$26,658
\$25,000	\$28,122	\$30,416	\$32,898	\$66,646
\$50,000	\$56,243	\$60,833	\$65,797	\$133,292

*Minimum issue amount is \$10,000 for CD-type annuities

Four out of 10 people age 55 or older have less than \$100,000 in retirement savings. Secure your future financial freedom with an annuity from Erie Family Life.

- **How does Erie Family Life's CD-type annuity work?**

A CD-type annuity provides features that combine the best of two products: CDs and annuities. Like a CD, the interest rate is guaranteed for a specific period of time. With ERIE's CD-type annuity, the initial rate of interest is guaranteed for 3, 5 or 7 years. After that, the accumulated value will earn a competitive interest rate, and the surrender charge will expire. Annuities guarantee a retirement income that cannot be outlived.

- **How does ERIE's Flexible Premium Deferred Annuity work?**

A Flexible Premium Deferred Annuity (FPDA) allows you to make regularly scheduled payments. You can choose from our popular chek-matic plan, or direct bill monthly, quarterly, semi-annually or annually. You may make additional payments at any

time. You can purchase an FPDA for as little as \$300 with the application and a monthly chek-matic payment of \$25. If you prefer to be direct billed, \$600 is required yearly.

- **What tax advantages does an annuity offer?**

In most situations, interest earnings are tax deferred until they are taken out of the annuity. This is different from bank CDs and other investments where the interest may be taxed each year.

- **What interest rate will I earn?**

The current rate of interest credited on a CD-type annuity is guaranteed for 3, 5 or 7 years and may include an interest rate bonus in the first year. The FPDA rate is guaranteed for one year. After the guarantee period, credited rates fluctuate with market conditions but will never be less than the guaranteed minimum of 3 percent.

