

This brochure is not an insurance policy. It is only intended to provide a general description of Erie Family Life's 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, contact 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.*

“going up”



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“Is your IRA guaranteed to grow? If not, we should talk.”



At Erie Family Life, we want your golden years to be comfortable. We know that even with a pension benefit and Social Security, your savings might need a boost.

That's why we offer a Traditional IRA and a Roth IRA. Because they're funded with a fixed rate annuity, you can be assured that between now and then, your money will grow. In today's economy, that means a lot.

Our rates respond to market conditions, but never go below a guaranteed minimum. Guaranteed.

We pay interest rates that are responsive to market conditions, but still earn their keep. Ask your ERIE Agent for our current rates or check them out online at www.erieinsurance.com.

Here's how these qualified retirement plans look side by side:

	Traditional IRA	Roth IRA
How the plan works	Contributions are generally tax-deductible. Earnings are tax deferred until they are withdrawn.	Contributions are not tax-deductible. Qualified withdrawals are generally tax-free.
Who's eligible <i>(See your ERIE Agent for more details)</i>	Individuals under 70 ½. Individuals or married couples having at least one spouse with earned income.	There is no age limitation. Individuals or married couples having at least one spouse with earned income.
Distributions	Withdrawals prior to age 59 ½ may be subject to a 10% premature distribution penalty in addition to regular income tax. Mandatory withdrawals must begin at age 70 ½.	Withdrawals prior to age 59 ½ and/or five years may be subject to both income and penalty tax. No mandatory withdrawals required.
Exceptions to 10% early distribution penalty	Death or disability of IRA participant. Qualifying higher education expenses. First-time home buyers. <i>Consult your tax advisor for more information about these exceptions</i>	
Maximum annual contribution	2008—2010: \$5,000 (\$6,000 for those over age 50)	

If you choose our flexible premium annuity to fund your IRA, the rate credited to new premiums can change at any time. If you fund your IRA with our CD-type annuity, the rate is guaranteed for 3, 5 or 7 years depending on the term you choose. For larger deposits, you can even earn a bonus interest rate for the first year.

But no matter which option you choose, you're guaranteed a minimum interest rate of 3 percent for the life of the deferred annuity.

When you're ready to retire, we'll be ready to talk about payout options.

You can choose income for a fixed period of time or even an entire lifetime. An annuity is still the only financial product that allows you to set up regular income you can never outlive.

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.

