



Plus One Annuity

Single-Premium Deferred Fixed Annuity

Your clients will thank you for offering the Plus One Annuity, a financially secure retirement product that will help them enjoy a steady stream of income they can't outlive.

Generous Issue Ages

Non-qualified (after-tax dollars used for premium)
0 through 85 years of age

Qualified (before-tax dollars used for premium)
0 through 85 years of age

Low Minimum Premium

\$2,000 minimum premium – puts Plus
One in reach for most of your clients

Add to Premium in the First Year

Additional premiums may be added to Plus One
in the contract's first year (\$100 minimum)

Interest Rates

- Interest rate guarantee of 1 percent
(for policies issued in 2020)
- Competitive Current Interest – Check for the up-to-date rate for Plus One; rates will be guaranteed for one year from the annuity's issue date
- Bonus Interest – Plus One may (or may not) include a bonus interest rate, not to exceed 1 percent, over the current base interest rate for the first year of issue

Withdrawal Flexibility

Beginning in the first year of the contract, up to 10 percent of the annuity's value may be withdrawn annually without surrender charges

No Front-End Handling Fees

100 percent of your clients' money is working for them

No Surrender Charges for Unforeseen Life Events

100 percent of annuity funds are available to your client (or beneficiary) without surrender charges in these situations:

- Total Disability prior to age 65
- Nursing Home Confinement (30 days or longer)
- Death, except when jointly owned

No Probate for Heirs

The balance of an annuity can be paid directly to a beneficiary upon your client's death, except with joint ownership. This feature often saves the cost, delay and publicity of probate.

Surrender Charges

A sliding scale of surrender charges applies to annuity withdrawals above the 10 percent free allowed annually. During the first contract year the surrender charge is 9 percent. In the second year it's 8 percent; the third year, 7 percent; and so on until the ninth year when it is 1 percent. There is no surrender charge in the 10th year or after.

Pay-Out Options

Plus One allows your clients to custom design the income flow for their retirement years – and to provide for a survivor if they die. Some popular pay-outs include:

- Life income – Client receives income for their lifetime. Nothing is paid after the client's death.
- Life income with a guaranteed period – Client chooses 5, 10, 15 or 20 years – and receives income for as long as they live. If the client dies during the guaranteed period, the payments continue to the beneficiary for the length of the guaranteed period.
- Fixed amount – Client chooses a fixed payment amount. The payment amount is received until the initial premium plus any interest earned is returned. If they die during the payment period, the payments continue to the beneficiary until the funds are exhausted.

Additional pay-out options may also be available.

Note: Current and other interest rates are posted at the first of each month on AssureLINK. Or, for more information about interest rates, contact 800-276-7619 Ext. 4264. Interest rates for any supplemental contributions are calculated at the current rate at the time of each supplemental deposit.

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Annuity Form Nos. I A1931 (Qualified), I A1930 (Non-Qualified) underwritten by Assurity Life Insurance Company of Lincoln, NE.

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