



Take the essentials,
leave the rest behind.

BANKERS LIFE
INSURANCE COMPANY

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[800] 839.2731
bankerslifeinsurance.com

AN AFFILIATE OF BANKERS FINANCIAL CORPORATION

Choose the right tools.



BANKERS LIFE
INSURANCE COMPANY

SPDA SELECT

FIVE-YEAR TAX-DEFERRED GUARANTEED RETURN ANNUITY



When preparing for the future, it’s important to have choices. No need to be held back by things you don’t want. No need for compromise when you know what you need. No need to be stuck with a one-size-fits-all approach to financial planning

It’s *your* future. *You* choose what’s best.

The SPDA Select annuity is the right choice if you want the stability of a guaranteed interest rate based on policy options you decide.

SPDA SELECT

The Bankers Life Insurance Company SPDA Select annuity is a single premium tax-deferred annuity, offering flexibility of features.

Interest rates are guaranteed for a 5-year period, after which the owner may renew for another 5-year period at the prevailing interest rate offered to new customers, or withdraw funds with no withdrawal charges.

INITIAL GUARANTEE PERIOD

5 Years

CASH SURRENDER VALUE

SPDA Select annuity can be surrendered at any time for the account value less applicable withdrawal charges and Market Value Adjustment.

SURRENDER CHARGES

Initial Guarantee Period Year	1	2	3	4	5
Issue Ages 0-90	9%	8%	7%	6%	5%
Subsequent Guarantee Period Year	9%	8%	7%	6%	5%

RATE REDUCTION FOR
OPTIONAL RIDERS*

- Terminal illness/nursing home 0.10%
- Accumulated interest withdrawal 0.05%
- Death benefit equals account value 0.35%
- Required minimum distribution 0.08%
- 72t free withdrawal 0.05%
- 10% free partial withdrawal 0.10%

CONTRIBUTION LIMITS

\$10,000 minimum, \$500,000 maximum, qualified or non-qualified without prior company approval.

MARKET VALUE ADJUSTMENT
(MVA)

The MVA is detailed in the contract. MVA on withdrawals may increase or decrease the contract’s cash surrender value.

*With the exception of the terminal illness rider, features may not be removed once the contract is issued, and only the required minimum distribution or 10% free withdrawal feature may be added at the start of future guarantee periods. Upon death, the beneficiary may choose to leave the account value on deposit until the contract maturity date.

For more information
call [800] 839.2731

Annuity is underwritten by Bankers Life Insurance Company, which is the only entity financially obligated under the annuity. This annuity has limitations that may not be described here. For costs and complete details of the annuity, contact Bankers Life Insurance Company. Annuity form approved in AK, AL, CO, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NE, NM, NV, OH, OK, PA, SC, TN, UT, VA, WA, WV, WY. Approval does not imply endorsement of any insurer or product.

Bankers and its representatives do not give legal or tax advice. This brochure reflects our understanding of tax rules and regulations in effect at the time of publication. Taxes must be paid on deferred earnings when accessed. You may be responsible for income taxes on amounts withdrawn, including a 10% penalty for withdrawals or loans prior to age 59½.

FLEXIBLE & FOCUSED

Good choices each step of the way.





LOCK IN YOUR CHOICES

With options for customizing your annuity, the SPDA Select provides personalization based on what you want.



CONFIGURED FOR YOUR MAXIMUM SECURITY