

# FLEXIBLE ACCESS VERSION

## Why buy now?

By purchasing LIG sooner and waiting to take income, you can receive more LIG income.

### Hypothetical Example. For Illustrative Purposes Only.

As you can see in the chart below, making purchase payments just 10 years earlier (age 45 vs. 55 or age 55 vs. 65) can almost double your income at age 85. Making purchase payments 20 years earlier (age 45 vs. 65) will more than triple your future income. In addition, waiting just 5 more years to take income (from age 80 to age 85) can mean a payout of nearly twice as much, regardless of when you put money into your LIG contract.

If you made a lump sum payment of \$50,000 into an LIG contract...		Annual income amount based on income start age <sup>4</sup> Life Annuity income type									
		65		70		75		80		85	
		male	female	male	female	male	female	male	female	male	female
Contract Issue Age	45	\$10,414	\$9,833	\$15,744	\$14,615	\$25,238	\$22,945	\$43,978	\$38,900	\$86,954	\$74,467
	50	\$7,989	\$7,555	\$11,956	\$11,131	\$18,950	\$17,322	\$32,608	\$29,107	\$63,217	\$54,921
	55	\$6,168	\$5,837	\$9,145	\$8,532	\$14,292	\$13,128	\$24,152	\$21,759	\$45,733	\$40,362
	60	\$4,679	\$4,433	\$7,042	\$6,583	\$10,863	\$10,025	\$17,973	\$16,344	\$32,969	\$29,608
	65	N/A <sup>5</sup>	N/A <sup>5</sup>	\$5,323	\$4,987	\$8,313	\$7,710	\$13,476	\$12,379	\$23,835	\$21,826

Future income payments are based on the annuity purchase rates available on the day you make a purchase payment into LIG's Flexible Access Version. The above income payments for this example were based on a lump sum purchase payment and annuity purchase rates in effect on 9/18/09 and are not to be construed as guarantees or estimates of amounts to be paid in the future. Please ask your financial professional to provide you with an LIG quote that shows the actual future income payments you would receive if you made a purchase payment into LIG on the day the quote was run.

<sup>4</sup> Income payments will be reduced for a female and/or if you select a life with guaranteed period or any joint income type. Ordinary income taxes apply to the taxable portion of annuity income payments.

<sup>5</sup> Income payments may not begin for at least two years from the contract issue date or age 50, whichever is later. In Florida - Income may begin one year after the contract issue date and if income is taken early (prior to two years after contract issue), the only income type available will be the Life Annuity or Joint and Last Survivor Life Annuity.