



# Legacy Care<sup>SM</sup>

*A Single Premium Deferred Annuity Designed To  
Help Protect Your Future Wealth*

*Legacies are created in many ways: through deeds, through family, through love, and through wealth. Legacy Care offers you a financial vehicle to help grow and protect your legacy.*



## Guaranteed Accumulation

Your *Legacy Care* annuity accumulates at a competitive credited interest rate. This rate renews at the beginning of each policy year and may fluctuate up or down from year to year. At no time, however, will your *Legacy Care* annuity accumulate at less than the guaranteed interest rate of 2.50%. In addition, there are no service or administrative fees.

### Tax Deferral

With *Legacy Care*, your single premium accumulates interest tax deferred. This means you earn interest on your interest and single premium while your money is compounding. No state or federal taxes are owed until you withdraw the interest.

### During The Accumulation Phase, You Will Not...

- Receive any annual 1099 IRS forms.
- Need to make estimated tax payments.
- Report interest earned on your tax return.

# *To Grow Your Legacy . . .*

## Access To Your Money

Life gives us many bumps in the road. Unexpected events can and do happen, and it is important to have access to your assets "just in case." We understand this, and *Legacy Care's* surrender schedule and withdrawal provisions provide the access you are looking for.

### Withdrawal Provision

Anytime after the first policy year, you may access all of your accumulated interest without an early surrender penalty.\*

\*Withdrawals of interest are subject to income taxes, and a tax penalty may apply if you are under age 59 1/2.

### Guaranteed Income . . . For Life

You may reach the stage of life where cash accumulation is not as important as a fixed income. This can happen, for example, if you have ongoing expenses due to additional health care needs.

Your *Legacy Care* annuity can create a guaranteed monthly income for life. If your health changes, there may be an opportunity to receive an enhanced monthly income using ImmediateCare®. Your *Legacy Care* illustration provides more details about this provision.

### Surrender Schedule

Because you may need flexibility in the near future, *Legacy Care's* surrender schedule lasts for five policy years. A surrender charge of 7% will be assessed on any withdrawals exceeding the policy's withdrawal provision. At the end of five policy years, no surrender charges will apply to any withdrawals or surrenders.

### Confidence

We understand that if *Legacy Care's* credited interest rate decreases, you want options.

### Interest Rate Bailout Provision

Should you receive a renewal interest rate below your original first-year credited rate, you may cash out your *Legacy Care* annuity, free of any surrender charges. Please review the *Legacy Care* illustration for details about this provision.

## *Just In Case . . .*



## *Options If Expectations Are Not Met . . .*

## Your Beneficiaries

Whether it is family, a charity, or a trust, it is important that your wishes are carried out. As an annuity contract, *Legacy Care* will pass to the named beneficiary upon the death of the annuitant, free of probate.\*

### Guaranteed Return of Premium at Death

Upon the death of *Legacy Care's* annuitant, the named beneficiary will receive the policy's cash surrender value. At no time, however, will this amount be less than the original premium paid (minus partial surrenders, if any).

## *Connecting The Past And Present With The Future*

## Getting Started

The premium for *Legacy Care* typically comes from CDs, money market accounts, IRAs, and existing annuities. Ask your financial advisor about your specific situation.



GOLDEN RULE FINANCIAL SERVICES  
A Division of Golden Rule Insurance Company

For over 60 years, we have worked to protect people's lives and health through products we would want for ourselves, our children, our parents, or our best friends.

As a part of UnitedHealth Group (a Fortune 100 company), we continue to offer products based upon prudent, conservative investment strategies. Our investment philosophy is to find safe, "value-added" opportunities that provide our policy owners a good return without significant exposure to high-risk investments.

As our mission statement makes clear, we operate ethically -- not because it is good business practice, but because it is the right thing to do.

\*Subject to any prior binding assignment, or a payment plan then in effect.

35864-0705

*Legacy Care* is a single premium deferred annuity issued by Golden Rule Insurance Company, Indianapolis, Indiana. Policy Forms: GRI-AN-23; SA-S-127, and -1276. Not available in all states. For more details, refer to an illustration. Minimum single premium is \$10,000. Copyright © 2005 Golden Rule Insurance Company