

Our research indicates there are trillions of dollars parked in Bank Interest Checking accounts, Money Market Savings accounts, and traditional Passbook Savings accounts across the Nation.

- ◆ Today, the national average interest rate being paid by Banks on their interest-bearing Money Market and Basic Savings Accounts is 0.09% (APY).\*
- ◆ The vast majority of Bank product offerings have an array of minimum account balance requirements and related monthly service fees which often reduce the compounded yields significantly and often to zero or less.
- ◆ Although Bank product offerings are transaction accounts, we believe there is a significant percentage of accounts that keep more than they need to cover day-to-day and month-to-month living expenses. Many keep excess funds for that rainy day, or they may be continuing to ride the low interest rate cycle out which has proven to be very stubborn and protracted. There are very few, if any, attractive fixed income alternatives today.
- ◆ This product captures opportunities the current rate cycle is offering, the typical savings habits of Middle America, and the tax status difference between annuities and bank products. To that end, please see the Product Profile.

*A USA LIFE ONE Annuity  
can be part of a conservative wealth  
management financial strategy.  
With USA Life One, you can really  
see your Interests Placed first!*

*USA LIFE ONE  
Fishers, Indiana*

*www.usalife1.com*

*1-800-970-1945*

Annuities are not deposits of or guaranteed by any bank and are not insured by the FDIC or any other agency of the US. All guarantees are subject to the financial strength of USA Life One. Withdrawals prior to age 59 1/2 may be subject to IRS penalties. Fixed annuities are not a direct investment in the stock market or indices. They are insurance products that provide growth potential without experiencing loss of premium from market loss or fluctuation in the market and may not be appropriate for all clients. Under current law, annuities grow tax deferred. An annuity is not required for tax deferral in qualified plans. Annuities may be subject to taxation during the income or withdrawal phase. Please note that neither USA Life One, nor any agents acting on its behalf, should be viewed as providing legal, tax or investment advice. \*As calculated and published by Bankrate.com 2-11-2015.

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*Smart Saver<sup>TM</sup>  
Flexible Premium Deferred Annuity*



*Offered Exclusively by*

*USA Life One*

*Insurance Company of Indiana*

**What if** .... An insurance company designed an annuity product that was actually engineered with the specific intent of providing an alternative to a bank's money market savings, interest checking, and passbook accounts? Then providing that alternative without all the negatives that usually plague annuities.

Considering a three or five year Certificate of Deposit?.... Is it worth picking up a few extra basis points of yield only to miss out on the next interest rate cycle; which may be up, not down.

USA life One Insurance Company of Indiana introduces

The *Smart Saver*<sup>™</sup>  
*Flexible Premium Deferred Annuity.*

- **Absolutely NO Regulatory Surrender Charge Schedule!**
- **Interest rates are not locked.**
- **No Market Value Adjustment.**
- **Flexible Premium - Add funds anytime.**
- **No up front fees or sales charges.\***

# *Smart Saver*<sup>™</sup>

## *Flexible Premium Deferred Annuity*

### PRODUCT PROFILE

<b>Type of Premium:</b>	Flexible Premium
<b>Issue Ages:</b>	1-85 Non-qualified & Roth IRAs; 1-65 qualified.
<b>Minimum Premium:</b>	\$3,000.00 Qualified or Non-qualified.
<b>Maximum Premium:</b>	\$50,000 Qualified or Non-qualified.
<b>Current Interest Rate:</b>	Contact the company for current rate.
<b>Payout Option:</b>	No annuitization or payouts required. There will be no surrender charges and never any market value adjustment (MVA). The company has no time frame requirement for the policy owner to provide notice to continue or surrender the contract. The contract will continue indefinitely at the company's prevailing interest rate.
<b>Cash Surrender Value:</b>	The accumulation value.
<b>Loans:</b>	None.
<b>Withdrawal Provision:</b>	Beginning immediately, 100% of premium paid is available each contract year. The withdrawal must be at least \$200; and the withdrawal cannot reduce the remaining Accumulated Value to less than \$1,000 unless a full surrender is taken. Any account value below \$1,000 will be deemed a full surrender.
<b>Death Benefit:</b>	Full accumulation value paid to the beneficiary in a lump sum or annuity payments (available to contracts in deferral). Annuitized contracts as determined by beneficiary designation and payout term.
<b>Rate Lock:</b>	None
<b>Annuitization:</b>	A life only or a period certain available at 5 to 30 years.
<b>RMD:</b>	Available. Beneficial IRAs accepted on this product.
<b>Regulatory Surrender Charge Schedule:</b>	Year 1: Zero. Year 2 and beyond: Zero.
<b>Crediting Method:</b>	Credited and compounded daily.
<b>Fees:</b>	No up-front fees or sales charges ever. *A \$30.00 policy fee is charged during the last month of a policy year or at full surrender.