



Chase Insurance  
**Classic II**  
Fixed Annuity

# Tax-Deferred Growth with a Guaranteed Return<sup>1</sup>

The Chase Insurance Classic II Fixed Annuity offers retirement investors a convenient and flexible way to save for tomorrow. That's because you don't pay taxes on your earnings until you withdraw the money. So your earnings can grow free from income taxes until you retire which can make a big difference for your financial future.

In addition, you don't have to worry about market volatility. The Chase Insurance Classic II Fixed Annuity builds your assets at fixed interest rates you can count on. What's more, a guaranteed minimum interest rate<sup>1</sup> on all premiums assures your money will grow.

## A choice of interest rate guarantee periods

The Chase Insurance Classic II Fixed Annuity lets you lock in the current interest rate for a 1-year, 3-year or 6-year period<sup>4</sup>— allowing you to make the most of the current interest rate environment. If you believe rates will trend downward, you can lock in a full 72 months. And if you expect rates may go higher, you can select 36- or 12-month periods.

## Financial flexibility for your lifetime

For qualified contracts, you can invest pre-tax dollars in the Chase Insurance Classic II Fixed Annuity, so your investment can be worth more over time.<sup>2</sup> Every dollar that you invest in a Chase Insurance Classic II Fixed Annuity keeps working for you. And if you ever need a short-term loan, you can borrow from your retirement account with many qualified 403(b) annuities.<sup>3</sup>

Give yourself the peace of mind you deserve. Talk to your representative today for more information about how the Chase Insurance Classic II Fixed Annuity can fit into your overall retirement planning strategy.



## 1, 3, or 6-Year Guarantee Period<sup>4</sup>

### 1-Year Rate

A traditional fixed account that guarantees your interest rate through the end of the calendar quarter in which a premium payment is made and for 1 year thereafter.

Interest rates renew annually. Renewal rates may be lower or higher than the initial rate.

### 3-Year Rate

The 3-Year Guarantee Period Account (GPA) locks in your interest rate through the end of the calendar quarter in which a premium payment is made and for 3 years thereafter.

The 3-Year GPA will automatically renew in a second 3-Year GPA. The renewal interest rate will be the new money interest rate in effect for the 3-Year GPA at the time of renewal.

After the second 3-Year GPA, the assets are transferred to the Fixed Account. You may then elect to move these assets to a new 3-year or 6-year GPA with a new withdrawal charge.<sup>4</sup>

### 6-Year Rate

Guarantees your interest rate through the end of the calendar quarter in which a premium payment is made and for 6 years thereafter.

At the end of the 6-Year GPA, the assets are transferred to the Fixed Account. You may then elect to move these assets to a new 3-year or 6-year GPA with a new withdrawal charge.<sup>4</sup>

# Facts About Chase Insurance Classic II Fixed Annuity

## Issue Ages

Ages 0 to 85 for non-qualified plans. Ages 18 to 85 for qualified plans: IRA, Roth IRA, 401(a), Keogh, 457, SEP, SIMPLE, TSA.

## Interest Rate Periods<sup>4</sup>

1-Year Fixed Account

3-Year Guarantee Period Account (GPA)

6-Year Guarantee Period Account (GPA)

Interest rates are guaranteed through the end of the calendar quarter during which the premium is received and for 1, 3, or 6 years thereafter. Withdrawals from funds in the 3-Year or 6-Year GPA are subject to a market value adjustment that can be positive or negative based upon economic conditions.

## Minimum Premium Payment

Qualified: \$25 initial or subsequent

Non-Qualified (single pay): \$2,000

GPA: Qualified: \$25 initial or subsequent

Non-qualified (single pay): \$2,000

## Maximum Premium Payment

\$500,000 for the life of the contract without prior approval from Chase Insurance Life and Annuity Company.

## Guaranteed Interest Rate<sup>1</sup>

Fixed Account

2% during the first 10 contract years; 3% thereafter.

## Loans

May be available under certain 403(b) and 401(k) plans.

Minimum \$1,000, no annual administrative or set-up charge.

Maximum four loans at one time. Loans are charged 5.5% and credited 3% upon repayment.

## Systematic Withdrawals<sup>2</sup>

Automatically distributed on a monthly, quarterly, semi-annual or annual basis. Includes interest earnings, or a fixed dollar amount of \$100 or more.

## Partial Withdrawals<sup>2</sup>

- Beginning in the second contract year, up to 10% of the contract value may be withdrawn each contract year free of withdrawal charge.
- Market Value Adjustments (MVA) will be waived on:
  - Withdrawals up to 10% each contract year, beginning in the second contract year
  - Required Minimum Distributions
  - Annuitizations
- Minimum \$500.00

## Annuity Payout Options<sup>1,5</sup>

- Guaranteed income for life
- Guaranteed for life and joint annuitant's life
- Guaranteed income for specified time period of 10 years
- Other options may be available

Annuitization is available on the 5th contract anniversary date or the later of the original youngest annuitant's 91st birthday or the 10th contract anniversary date.

## Death Benefit

The greater of, less debt:

1. Contract value less withdrawal charges, or
2. Total purchase payments less previous withdrawals.

No MVA applies upon death.

## Extended Care Waiver<sup>4</sup>

Provides minimum withdrawal amount guarantee if the owner is hospitalized or admitted to a skilled health care facility for a period of at least 90 days.

- Contract must be in-force for two years prior to hospitalization or admission to a skilled health care facility
- Maximum issue age of 73
- Maximum benefit age of 75

## Charges/Fees

Withdrawal charge:

Year	1	2	3	4	5	6	7
Charge	7%	7%	6%	5%	4%	2%	0%

<sup>1</sup> Guarantees based on the claims-paying ability of Chase Insurance Life and Annuity Company.

<sup>2</sup> Early withdrawals may be subject to surrender charges. Withdrawals are subject to tax and withdrawals prior to age 59 ½ may be subject to an additional 10% tax penalty.

<sup>3</sup> Pre-tax benefits and loan features are not available on non-qualified (after-tax) purchases. Loans are not available under non-qualified annuities.

<sup>4</sup> May not be available in all states. Restrictions may apply.

<sup>5</sup> May vary by state.

### Investing with Chase Insurance

Chase Insurance offers both fixed and variable annuities to help finance your retirement plan. These annuities offer a wide variety of investment and payout options to help create the retirement plan that is right for your needs.

When considering an annuity to fund your TSA, keep in mind that tax deferral can be achieved using investment vehicles other than annuities. However, an annuity may be particularly appropriate for its benefits such as lifetime income options, family protection through annuity death benefits and guaranteed option features.

The tax and legal information presented here is a summary of Chase Insurance's understanding of current federal tax laws and is not exhaustive. We suggest you consult your attorney, accountant or tax advisor for information regarding your particular financial situation. Neither Chase Insurance nor any of its agencies may give legal or tax advice.

Guarantees are based on the claims-paying ability of the insurer. Fixed annuities are issued by Chase Insurance Life and Annuity Company, 2500 Westfield Drive, Elgin, IL 60123.

Chase Insurance Classic II is a single premium (non-qualified) fixed, deferred annuity contract with market value adjustment under policy form series S-3250; or as a flexible premium (qualified), fixed deferred annuity contract with market value adjustment, under policy form series S-3251. Chase Classic II is issued by Chase Insurance Life and Annuity Company, 2500 Westfield Drive, Elgin, IL 60123. Forms and policy provisions vary by state. Limits may apply. Policy not available in all states. Extended Care Waiver is offered under form series S-9357

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