

FIRST UNITED AMERICAN LIFE

FLEXIBLE PREMIUM ANNUITY

CAN OFFER YOU
A MORE
SECURE FUTURE



- ❖ TAX-DEFERRED GROWTH
- ❖ GUARANTEED PRINCIPAL
- ❖ NO ANNUAL FEES
- ❖ ADDITIONAL DEPOSITS (\$50 MINIMUM)
- ❖ GUARANTEED BASE INTEREST RATE



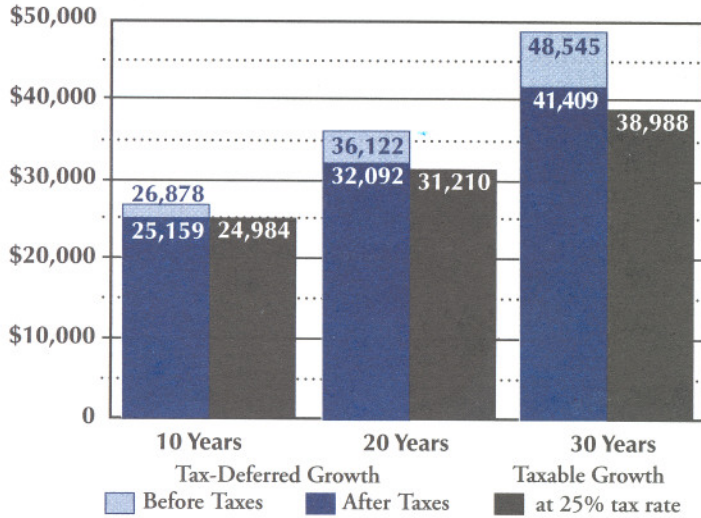
P.O. Box 3125 • Syracuse, New York 13220-3125

Flexible Premium Annuity

This flexible premium tax-deferred investment provides customers a secure way to reach long-range financial goals . . . helps in maintaining their lifestyle.

TAX-DEFERRED EARNINGS

Your funds increase more rapidly when there is no tax on interest earnings until they are withdrawn... *this is called tax-deferred.* The graph below demonstrates how this can boost your earnings potential, assuming a single payment of \$20,000, 3% annual interest rate, and 25% tax bracket.



INTEREST RATES

Your interest rate is the current interest rate in effect at the time the premium payment is received and will be guaranteed until the next annuity anniversary date. The interest rate is *guaranteed to be at least 3%.*

NO ANNUAL FEES

No front-end deductions, annual fees, or maintenance charges will be made.

LIQUIDITY

After the first policy year the Flexible Premium Annuity offers you the *flexibility of a free withdrawal* up to 10% of your cash value (*minimum \$500*). On amounts withdrawn during the *first policy year, withdrawal charges may not exceed the interest credited.* In subsequent policy years two through six, amounts withdrawn in excess of the free withdrawal are subject to a withdrawal charge. At the end of six years, withdrawal charges are eliminated.

Withdrawal During Policy Year	Withdrawal Charge % of Deposit Withdrawn
1	7%
2	7%
3	7%
4	6%
5	5%
6	4%
7 or more	NONE

ATTRACTIVE INCOME OPTIONS

Select the payment option that best suits your lifestyle. Payout may begin as soon as the annuity has been in force for at least one year.

Your option choices include:

- Fixed Amount (*specific monthly payments*)
- Fixed Period (*monthly payments for a specified period*)
- Life Income – two ways to pay:
 - monthly payments to an individual
 - payments for the joint lifetime of two annuitants with continuing benefits to the survivor

GUARANTEED DEATH BENEFIT

If you die before annuity payments begin, your beneficiary would receive the *full cash value of the policy.* Payment would *not be subject to the cost and delay of probate.*

SIMPLE TO START

Our Flexible Premium Annuity is an asset-building opportunity that safely guards and multiplies your dollars faster. This annuity is available to all customers age 0-85. The minimum initial payment is \$2,000 with a maximum total amount of \$20,000 per annuitant. Additional plan deposits of no less than \$50 can be made at any time. *Principal is guaranteed at all times by First United American Life.*

TAX CONSIDERATIONS

Interest income accumulates tax-deferred in an annuity. Current tax law treats any withdrawal prior to the maturity date as being from interest earnings first for income purposes. Withdrawals of earnings are subject to a 10% federal tax penalty unless (1) withdrawal is made after age 59½; (2) payment is made as a result of death or disability; or (3) the withdrawal is made as a series of substantially equal periodic payments for life.

NOTE: The information provided on the tax aspects of annuities represents our understanding of current laws and regulations; it is not a warranty and is not intended to be legal or tax advice. A prospective purchaser should consult with his/her tax advisor concerning his/her particular circumstances.

**CONGRATULATIONS ON YOUR GOOD JUDGMENT!
MAKE CHECK PAYABLE TO FIRST UNITED AMERICAN LIFE
INSURANCE COMPANY, not to an individual.**

Received of _____ the sum of \$_____ for a flexible premium tax-deferred annuity policy with application for Policy Form NYFPDA02. If for any reason policy is not issued, payment is to be refunded in full. Annuity is not effective until policy applied for has been issued.

Date _____

Authorized Signature _____

Keep this Page . . . it highlights the features of your policy. It is not a contract. For complete information consult your policy.

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