PRESIDENTIAL LIFE INSURANCE COMPANY



Ad Slick available in two versions

Please note this Ad Slick has been updated to include both a color version and a black and white version.

Color Ad Slick	.Page 2
Black and White Ad Slick	.Page 3

If you are not familiar with the process to personalize ad slicks, please print out a copy of "Instructions for Personalizing Ad Slicks".

Why Do Retired Teachers, Policemen, and Firemen Smile All the Way to the Bank?

No Pension?!

Their Guaranteed Pension of Course!

Acquire Presidential Life's actuarially fair[#] (rated age) retirement annuity and you will be smiling too!

JUST LIKE A PENSION

- Safety, fully insured policies and benefits
- Protects those who can least afford financial loss
- Funds can't be dissipated, lost or converted
- Monthly income (electronic funds transfer)
- Assures Household "floor" or "base" income for your life or a term of years
- Legacy benefits (if needed)

UNLIKE A PENSION

Actuarially fair (rated age) annuity pricing

EXAMPLE

Female, monthly annuity benefit (life with installment refund), \$100,000⁽¹⁾ premium, with medical underwriting:

ATTAINED	RATED	RATED
Age 65	Age 72	Age 75
\$587	\$673*	\$723*

Policy# SPIA(90)

- # All life contingent annuity benefits may be medically underwritten increasing benefits or reducing premium costs for the medically impaired individual.
- * Rated, non-qualified annuities funding premium cost recovery based on IRS table V and attained age, 65.
- # Medical information needed: Physician's reports, hospital discharge summaries, recent medical examinations conducted by a physician and other previous medical records. 48 hour underwriting turn-around time. (1) Assuming no state premium taxes, if any.

Any tax suggestions are merely our understanding of the IRS code. Presidential Life Insurance Company is not a tax and/or legal advisor. Information in the flyer is not intended as tax and/or legal advice. Please consult your tax/and or legal counsel for professional guidance regarding all Federal and State laws before making any financial decisions.

Annuity benefits reflect pricing as of 3/25/03 This product is offered through Presidential Life Insurance Company, Nyack, NY 10960

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