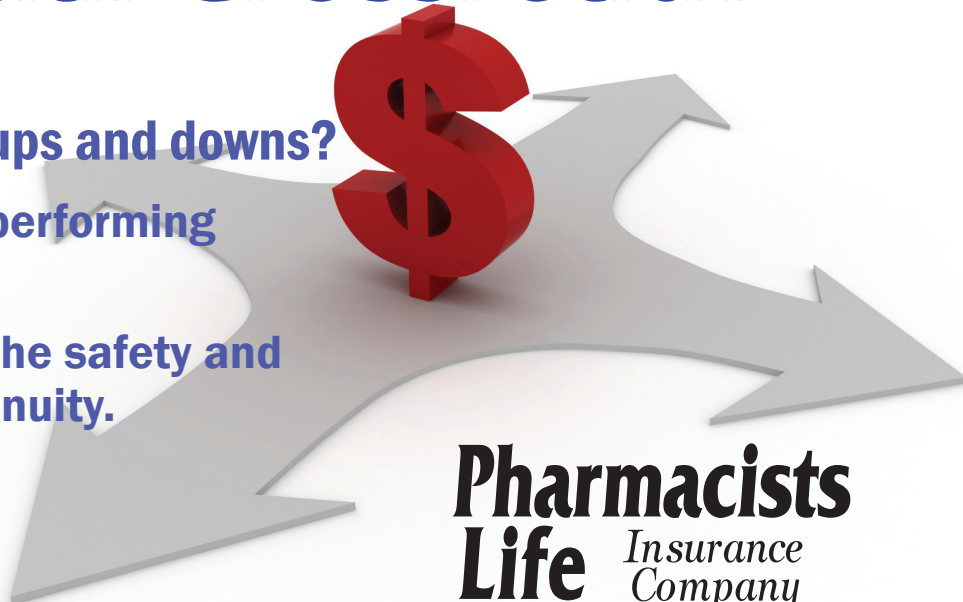


# At a Financial Crossroad?

Tired of the stock market ups and downs?

Certificates of Deposit not performing as well as in the past?

Now is the time to look for the safety and security of a competitive annuity.



**Pharmacists  
Life** Insurance  
Company

## Tax Advantages

### Flexible Payment Deferred Annuity

|                             | Base Rate Annually | First Year Guaranteed Rate |
|-----------------------------|--------------------|----------------------------|
| New deposits under \$10,000 | 4.20%              | 5.50%                      |
| New deposits over \$10,000  | 4.75%              | 6.05%                      |
| New deposits over \$100,000 | 5.05%              | 6.35%                      |

### Single Premium CD Annuities – Non-Qualified Only

|                   | Under \$100,000 | Over \$100,000 |
|-------------------|-----------------|----------------|
| 5 Year Guarantee  | 3.45%           | 3.60%          |
| 7 Year Guarantee  | 4.50%           | 4.65%          |
| 10 Year Guarantee | 4.95%           | 5.05%          |

3.00% minimum guaranteed rate gives you the peace of mind you are looking for in these uncertain times. Rates are subject to change.

**The Pharmacists Life Insurance Company offers a full range of life insurance products as well as annuities.**

TO LEARN MORE ABOUT ANY OF THE PRODUCTS AVAILABLE CONTACT:

**Steve Peters, CLU, FLMI, ChFC, RHU, REBC, CASL, CLTC**

Mobile: 804-405-4583

Toll Free: 800-247-5930 ext. 7139

**Pharmacists  
Mutual** Companies

- Pharmacists Mutual Insurance Company
- Pharmacists Life Insurance Company
- Pro Advantage Services®, Inc.  
d/b/a Pharmacists Insurance Agency (in California)  
CA License No. 0G22035

800-247-5930 • P.O. Box 370, Algona, Iowa 50511 • [www.phmic.com](http://www.phmic.com)\*

\*Notice: This is not a claims reporting site. You cannot electronically report a claim to us. To report a claim, call 800-247-5930.

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