



# Like an annuity, CBLife is built to last

At Colorado Bankers Life Insurance Company® (CBLife), we’re in it for the long haul. We’ve been building our foundation of insurance products since 1974. We are a strong and dependable partner and we’re proud of our long-term relationships. Our clients are diverse but they share one thing in common: a need to fund a retirement that could last decades. CBLife’s annuity products provide principal protection, guaranteed interest rates, tax deferral, and death benefits to help plan your future.

Change is a constant in the insurance industry, and CBLife has been evolving in its own right. In 2015, CBLife joined Global Bankers Insurance Group, an international family of insurance and reinsurance companies focused on retirement, annuities and life insurance. Together, CBLife and Global Bankers have the resources, dedication and vision to continue building upon CBLife’s legacy. We can’t wait to see what the future holds. We invite you to join us.

## Why CBLife?



### Entrepreneurial DNA

**Visionary** leadership and unique ownership, structure, culture and values

**Agile model** increases our speed to market and ability to provide a full suite of products and services

**Innovative technology** solutions to enhance the overall user experience

**Proprietary** e-application platform



### Financial Strength

**\$113 million** Adjusted capital & surplus (including AVR & IMR)<sup>1,2</sup>

**11.7%** Capital & surplus to assets ratio<sup>1,3</sup>

**\$947 million** Admitted assets<sup>1</sup>

**B++ (Good)** A.M. Best rating<sup>4</sup>

<sup>1</sup> As of September 30, 2017. <sup>2</sup> Asset Valuation Reserve ("AVR"). Interest Maintenance Reserve ("IMR"). <sup>3</sup> As of December 16, 2016. AM Best B++ (Good) is 6<sup>th</sup> out of 13 possible ratings.

At CBLife, we meet our customers wherever they are in life to help them protect their family today and accumulate assets for future needs.

# Annuity Products



## CBLA-3, CBLA-5, CBLA-7<sup>1</sup>

Single premium multi-year guaranteed rate

Issue age: 0-90 (age of last birthday)

Contribution limits: \$10,000 minimum, \$1,000,000 maximum without Home Office approval

Monthly interest option available after 30 days

10% free withdrawals after one contract year

Required minimum distribution friendly

Nursing home waiver

Annuitization available after 12 months with multiple payout options

May be endorsed as Traditional and Roth IRAs



## Preferred Asset Growth® II<sup>2</sup>

Flexible premium deferred annuity

6-year surrender period

4% first year rate (current rate plus 1% 1st year bonus)

Persistency bonuses

Cumulative free withdrawal feature

Nursing home and confined care waiver of surrender charges

Death benefit: 1% bonus during years 2-6

Not FDIC/NCUA insured • Withdrawal charges may apply • Not bank/CU guaranteed • Not a deposit • Not insured by any federal government agency



2327 Englert Drive, Durham, NC 27713

1.833.849.2861

CBLife.com

Guarantees are backed by the claims-paying ability of Colorado Bankers Life Insurance Company®. Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax and withdrawals prior to age 59½ may also be subject to an IRS penalty. Colorado Bankers Life Insurance Company and its representatives do not give legal or tax advice. Consult your tax advisor before making any annuity withdrawals. See contract for details; the summary contained in this piece is only an overview of the actual definitions. The actual contract definitions should be consulted and will control.

<sup>1</sup>The CBLA-3, CBLA-5 and CBLA-7 are single premium, multi-year guaranteed return annuities issued by Colorado Bankers Life Insurance Company. CBLA-3, CBLA-5 and CBLA-7 contract form series ICC17C-SPDACD and C-SPDACD, and application series ICC17A-SPDACD and A-SPDACD. <sup>2</sup>Preferred Asset Growth® II is a flexible premium deferred annuity issued by Colorado Bankers Life Insurance Company. Contract form series ICC16C-FPDA. Some exclusions and exceptions apply. Please refer to the contract for the actual terms and conditions that apply.

The statements and comments offered in this communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as, investment, legal, tax advice or recommendations. Products and services are underwritten and/or provided by Colorado Bankers Life Insurance Company (Durham, NC), licensed in 49 states (excluding New York), the District of Columbia, and Puerto Rico. Products and services may not be available in all states.