



GE Financial

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Single Premium Immediate Annuity Products

# Product Sheet

Product	Single Premium Immediate Annuity (SPIA)
<b>Prospects</b>	<ul style="list-style-type: none"> <li>Individuals who need steady, reliable fixed income for a certain period of time or for a lifetime.</li> </ul>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>Guaranteed,* Reliable Income               <ul style="list-style-type: none"> <li><u>Variety of Payouts</u> <ul style="list-style-type: none"> <li>Period Certain</li> <li>Life Only</li> <li>Refund (Cash or Installment)</li> <li>Joint and Survivor</li> <li>Period Certain and Life</li> </ul> </li> </ul> </li> <li>Impaired Risk               <ul style="list-style-type: none"> <li>Available only on life contingent cases. Applicant must have at least a 25% reduction in life expectancy to qualify. Maximum rated age is 85.</li> </ul> </li> </ul>
<b>Minimum Issue Age (Qualified and Non-Qualified Funds)</b>	<ul style="list-style-type: none"> <li>No restrictions</li> <li>If owner is younger than 59 1/2, funds from a 1035 exchange and all qualified plans may be subject to a 10% IRS penalty tax. If owner is 70 1/2 or older, Required Minimum Distribution (RMD) must be met when submitting funds.</li> </ul>
<b>Minimum Single Premium</b>	<ul style="list-style-type: none"> <li>\$5,000; Single premium only. Some states may impose a premium tax to the contract.</li> </ul>
<b>Maximum Single Premium</b>	<ul style="list-style-type: none"> <li>\$2,500,000 (Greater amounts require Home Office approval.)</li> </ul>
<b>Partial Withdrawals</b>	<ul style="list-style-type: none"> <li>None</li> </ul>
<b>Minimum Initial Benefit</b>	<ul style="list-style-type: none"> <li>\$100</li> </ul>
<b>Period Certain Minimum</b>	<ul style="list-style-type: none"> <li>5 years</li> </ul>
<b>Period Certain Maximum</b>	<ul style="list-style-type: none"> <li>50 years; Home Office approval is needed any time the guarantee period plus the annuitant's age exceeds 100 on non-qualified funds; cannot give a guarantee past life expectancy on qualified money.</li> </ul>
<b>Maximum Deferral Period</b>	<ul style="list-style-type: none"> <li>The maximum deferral period is one year and one payment mode, provided there are no restrictions due to required minimum distributions. Not available in all states.</li> </ul>
<b>Annual In increaser</b>	<ul style="list-style-type: none"> <li>Simple and Compound (non-qualified funds ONLY). Must be selected at time of application.</li> </ul>
<b>Maximum Increase Percentage</b>	<ul style="list-style-type: none"> <li>6.00% per year (non-qualified funds ONLY)</li> </ul>
<b>Payment Method</b>	<ul style="list-style-type: none"> <li>Electronic Funds Transfer (EFT) or check</li> </ul>
<b>State Availability Exceptions</b>	<ul style="list-style-type: none"> <li>Maryland and Alaska - Period Certain Only Payout not available</li> <li>Mississippi - Product not available</li> <li>Oregon - Qualified contract not available</li> </ul> Features and benefits may vary by state.

\*All guarantees based on the claims-paying ability of the insurer.

Single Premium Immediate Annuities  
Issued by

**First Colony Life Insurance Company**  
700 Main Street, Lynchburg, VA 24504

Subject to the terms of Policy Form Nos.  
19561 et al. and 8010 et al.  
Not available in all states or markets.

**General Electric Capital Assurance Company**  
700 Main Street, Lynchburg, VA 24504

Subject to the terms of Policy Form Nos.  
19556 et al. and GE-8010 et al.  
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