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BONUS SPDA 1.5%

Single Premium Deferred Annuity
(1.5% First-Year Interest Bonus Guaranteed)

COUNT ON EMC TO MAKE LIFE EASY.

This brochure is intended to give basic information about the contract. For specific features and provisions, please refer to the annuity policy. The Bonus SPDA 1.5% is policy form LP216 which may not be available in all states.

The information provided in this brochure on the various tax aspects of annuities is not intended to be legal or tax advice. You should consult your attorney or tax advisor for information which relates to specific circumstances.



Are you concerned that you are not currently saving enough for retirement, or that you will outlive your retirement funds? A Single Premium Deferred Annuity (SPDA) offers several advantages that can help meet your savings goals.



Competitive Interest Rate

The **Bonus SPDA 1.5%** provides a current base interest rate that competes very favorably with other savings plans while providing safety of principal. The base interest rate in effect when you purchase your annuity, plus a 1.5% interest bonus, is guaranteed for the first policy year. After the first year, the current base interest rate may change, but will never be less than the guaranteed base interest rate set at issue (1% - 3%) for the life of the policy.

Guaranteed Income Payments

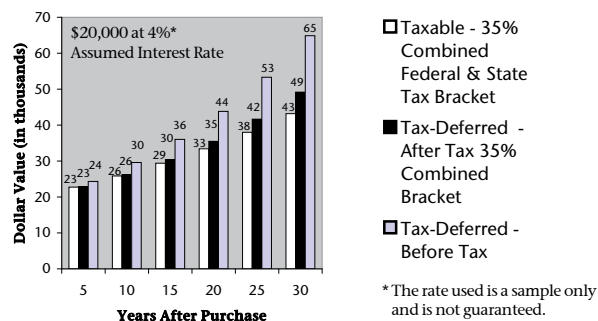
When you retire or whenever you are ready to start receiving income, you can select from several different income options. One option is a life-only income which provides a guaranteed income stream that you cannot outlive. **An annuity is the only savings plan that can guarantee an income for life.** You can also choose guarantees for a certain time period or a variety of other payment methods that suit your income needs.

No Probate Delay

If you die before income payments begin, the full accumulated value of your annuity at the date of your death will be paid directly to a beneficiary(ies) named by you. This payment should not be subject to the delays of probate as long as your estate is not the beneficiary.

Tax-Deferred Growth

While accumulating funds, the interest earned on your annuity grows tax-deferred. This means that your money grows even faster because the interest that is not currently taxed also earns interest. The chart below illustrates the advantages of tax-deferred growth.



Special Features of the Bonus SPDA 1.5%

- 1.5% first-year interest bonus guaranteed
- Tiered interest

Accumulated Fund Values	Additional Interest*
\$100,000 to \$249,999	.1%
\$250,000 and over	.1%

- 10% penalty free withdrawal per year after the first year
- No annual fee
- Nursing Care Rider**
- Terminal Illness Rider**
- Loan provision available
- 7-year declining surrender charge: 9%, 9%, 9%, 8%, 7%, 6%, 5%, 0%

* The additional interest is paid on the value in excess of \$99,999 or \$249,999.

** Available in states where approved

Up front premium tax is assessed in ME, SD and WY.

Commonly Asked Questions

Q: Why should I purchase a tax-deferred annuity?

A: If you are looking for a savings plan that combines simplicity with tax-deferred accumulation and also provides a competitive interest rate and a variety of payout options, then a tax-deferred annuity may be right for you.

Q: Is there a minimum premium?

A: Yes. The minimum single premium is \$10,000. No additional premiums are permitted.

Q: What if an emergency arises and I need to access my annuity funds?

A: As owner of the policy, you may request withdrawals or loans. After the first policy year, you may withdraw up to 10% of your net policy value once each year with no surrender charges. If you withdraw more than 10%, a surrender charge will be assessed through the 7th year on the amount that exceeds 10%. Death of the annuitant, or annuitization after the second policy year for at least five years, waives all surrender charges. In Florida, death of the annuitant, or annuitization under a benefit option providing a lifetime income without right to withdrawal during the life of the payee or for a period of at least five years, waives all surrender charges.

When you take a withdrawal or loan, you will have to report the interest withdrawn/borrowed as ordinary income. If you take withdrawals or loans prior to age 59 1/2, the interest may be subject to an additional 10% IRS penalty tax.