

TaxSaver Freedom® III

Single Premium, Multi-Year Rate Guarantee Annuity
with a Market Value Adjustment Feature

Simple | Stable | Secure



Not a deposit • Not guaranteed by any bank or credit union • Not FDIC/NCUA insured
Not insured by any federal government agency • May lose value





Plan for a retirement that is stable and secure.

TaxSaver Freedom® III is a great way to prepare for a comfortable retirement, with multi-year rate guarantees and tax-deferred accumulation of your interest gains.

This annuity includes a Market Value Adjustment Feature and provides our best interest rate that is locked in for the duration of the term. It also provides peace-of-mind knowing that your annuity is backed by Vantis Life Insurance Company, a respected and highly rated provider of life insurance and annuity products.

Let Vantis Life help you plan for your future with **TaxSaver Freedom® III.**



Valuable Benefits for Retirement Planning:

- **Market Value Adjustment**
- Funding Options
- No Front-End Loads or Annual Fees
- Multi-Year Rate Guarantee¹
- Penalty-Free Withdrawal Feature
- Nursing Care Facility Waiver
- Terminal Illness Waiver
- Lifetime Income
- Tax-Deferral on Interest Gains

Retirement Planning Benefits



Market Value Adjustment

A market value adjustment (MVA) is included in your TaxSaver Freedom® III contract. It applies an adjustment to a full surrender, or to any partial withdrawal, where a surrender charge applies. This MVA is in addition to the surrender charge and may increase or decrease your annuity surrender value depending on market conditions.

Funding Options

A single \$5,000 minimum premium is all you need to get started. Premium payments up to \$500,000 are accepted.

No Front-End Loads or Annual Fees

TaxSaver Freedom® Annuities have no front-end loads, annual fees, or hidden fees that can erode your account balance.

Multi-Year Rate Guarantee¹

Your annuity earns a competitive guaranteed fixed interest rate that is locked-in for your choice of 5 or 7 years. At the end of the guarantee¹ period you can elect to renew your contract for a new interest rate guarantee period, within a 30-day window, if available. If no election is made, the contract will automatically renew to a one-year guarantee interest period. Vantis Life does not lock you into a new surrender charge period after the 30-day window.

You can also feel secure knowing that there is rate protection on your annuity even after the initial rate period with a minimum guaranteed¹ interest rate.

Penalty-Free Withdrawal Feature

Withdrawals of up to 10% annually are allowed, free of charge. Surrender charges do apply for withdrawals in excess of the 10%, except for IRS required minimum distributions (RMD), as follows:

Contract Year:	1	2	3	4	5	6	7	8
5 Year Guarantee Period:	8%	7%	6%	5%	4%	0%	0%	0%
7 Year Guarantee Period:	8%	7%	6%	5%	4%	3%	2%	0%

Death Benefit: Beneficiaries receive the full value of the contract without any surrender charges.

Nursing Care Facility Waiver

You may be eligible to withdraw all or a portion of your contract’s value, without a surrender charge, if you are confined to a nursing care facility (see contract for eligibility requirements and details).

Terminal Illness Waiver

This important benefit allows you to withdraw all or part of your contract’s value without a surrender charge, in the event that you are diagnosed with a terminal illness (see contract for eligibility requirements and details).

Lifetime Income

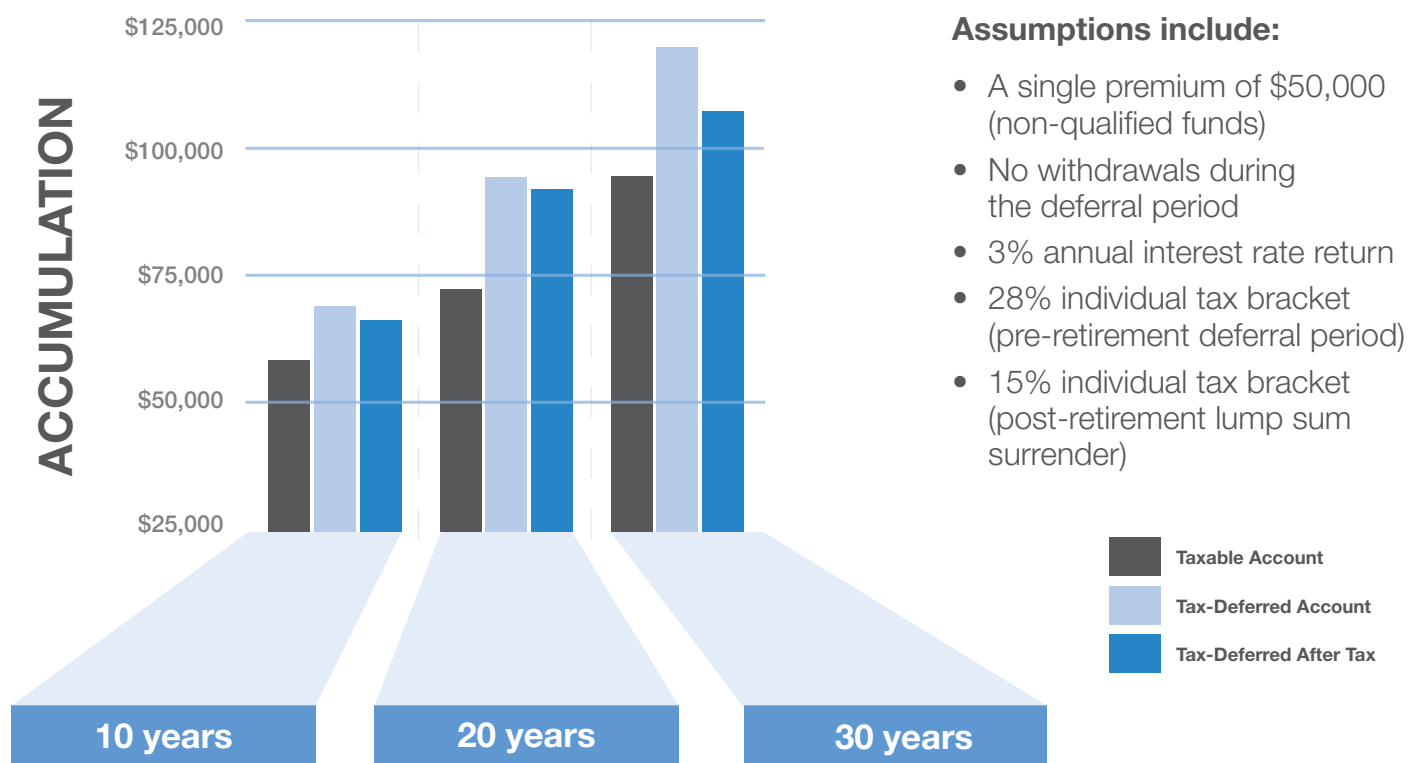
TaxSaver Freedom® Annuities provide income payment options to meet your specific needs. You can choose a lifetime income option or other alternatives that help you plan for your future.



The Power of Tax-Deferral

Your TaxSaver Freedom® contract value increases on a tax-deferred basis each year. This means that you only pay taxes on interest earnings during withdrawals or income payouts. The result of interest compounding is a greater accumulation of funds over the course of time.

TAX-DEFERRED VS. FULLY TAXABLE \$50,000 Single Premium Example*



*This graph does not reflect the actual performance of TaxSaver Freedom® Annuities, as results will vary based on the actual interest rate credited throughout the years.

Tax Information

As with any annuity, interest is taxable when received and interest received prior to age 59 1/2 may be subject to an IRS federal tax penalty of 10%. Other tax rules may also apply. Consult your tax advisor for specific information about your personal tax situation.

About Vantis Life

Vantis Life Insurance Company was established in 1942, and from our inception, the primary goal and focus has been to provide our customers with a better life experience. And ever since that time, we have not wavered on this philosophy. We pride ourselves on offering a variety of affordable, easy-to-buy life insurance and annuity products to hard working American families and we support these products with attentive and personal customer service.

Our headquarters are located at 200 Day Hill Road, Windsor, Connecticut. For more information, visit www.vantislifecom.com.

 **A Excellent
financial strength rating
and stable outlook*** 



*Rated by the A.M. Best Company 2017, the most respected and most widely utilized rating agency in the financial services marketplace.

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Annuity products and features may vary by state. Read the contract for complete details.

¹Guarantees are backed by the financial strength and claim-paying ability of Vantis Life Insurance Company.

*Among all types of annuity products, fixed, multi-year guarantee annuities are considered the easiest to buy due to their simple, straight forward features and guaranteed returns.