

SELECT PLUS 5

- Single Premium Deferred Annuity (SPDA)
- Issue Ages: Qualified 20-80, Non-Qualified 0-80
- 403(b), Roth 403(b), 457, IRA (Traditional and Roth) and Non-Qualified markets
- No Sales Charges or Administrative Fees
- Interest Earnings are tax-deferred until withdrawn
- Minimum Guaranteed Interest Rate*
- Current Interest Rate Guaranteed for calendar year**
- Early Annuitization Benefit***
- Early Withdrawal Benefit***
- Loans available for 403(b) and 457 only
- 5% premium bonus
- Easy-to-read Annual Statements
- Minimum Premium: \$10,000 for Qualified and \$25,000 for Non-Qualified
- Maximum Single Premium: \$1,000,000
- Up to a 10% annual withdrawal of accumulated value after first year without charge
- Systematic Withdrawal Option
- Death Benefit
- Settlement Options
- A.M. Best rated A**** (Excellent)

*IAP guarantees a competitive minimum interest rate calculated annually in response to marketing conditions. The minimum rate at the time of policy issue will remain unchanged during the life of the contract. Please go to iaamerican.com for current, monthly-published declared rates.

**Guarantees are backed by the financial strength strength and claims paying ability of Industrial-Alliance *Pacific* Life Insurance Company.

*** Available only for 403(b), 457 and Traditional IRAs.

****The third highest rating given by A.M. Best.

A1018-10/09-SPDA102-CA

COMPANY OVERVIEW

Industrial-Alliance *Pacific* Life Insurance Company, US Branch (IAP), and IA American Life Insurance Company (IAA), are subsidiaries of Industrial Alliance Insurance and Financial Services Inc. (IA), a Canadian life and health insurance company **servicing customers since 1892.**

Built on a foundation of conservative and diversified financial decisions, and with a goal of long-term strength and reliability, IA contributes to the financial well-being of **over 3 million customers**, employs **more than 3400 people**, and manages and administers **over \$50 billion in assets.**

In 2007, the US Division offices were established in Scottsdale, Arizona, offering insurance products to American families.

IAP and IAA's financial strength are respectively rated **A (Excellent) and A- (Excellent) by A.M. Best**, their third and fourth highest ratings. These ratings are assigned to companies that have achieved excellent overall performance and have a strong ability to meet their obligations to policyholders over a long period of time.

As we work towards the future, the foundation of IA's success remains unchanged. Just as we have demonstrated **for more than 115 years**, IA will continue to provide you with proven financial security products worthy of your trust.



www.iaamerican.com

This brochure provides a summary of the features and benefits of the Select Plus 5 policy SPDA102. If there is a discrepancy between this brochure and the policy, the policy will prevail. For a complete description, please refer to the policy contract. Availability and terms vary by state.

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Select Plus 5


INDUSTRIAL ALLIANCE PACIFIC
INSURANCE AND FINANCIAL SERVICES™

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Select Plus 5 is a fixed interest, Single Premium Deferred Annuity (SPDA) that allows you to defer paying income tax, enjoy compounded growth and retain access to your money if needed. After the first year, funds up to ten percent of the account value may be withdrawn once per year without incurring penalties.

WHAT IS THE ADVANTAGE OF A DEFERRED ANNUITY?

A deferred annuity offers a fixed-rate of interest that accumulates on a tax-deferred basis. The interest that accumulates at a fixed rate is not affected by the volatility of the stock market. This makes it a more attractive retirement savings option for people who prefer low risk investments.

TAX DEFERRED EARNINGS

Earnings in a deferred annuity are not subject to income tax until withdrawn. Therefore, the value of your annuity typically grows faster than it would in a similar taxable investment. The money that would have gone to pay taxes stays in your annuity and earns interest. This may not apply to Roth IRAs. See your tax advisor for individual advice.

PREMIUM BONUS

Any premium paid within the first 12 months, starting on the effective date of the policy, will be increased by 5%. This premium bonus is immediately vested to the policy value.

EARLY WITHDRAWAL

Early Withdrawal Value

is equal to the Policy Value less the Early Withdrawal Charges.

Early Withdrawal Charges

FOR ALL STATES (except as below):

Yr	1	2	3	4	5	6	7	8	9	10	11+
%	10	9	8	7	6	5	4	3	2	1	0

For California, Utah, Pennsylvania, Washington and New Jersey issue **ages 59 and over:**

Yr	1	2	3	4	5	6	7	8	9+
%	8	7	6	5	4	3	2	1	0

Early Withdrawal Charge Waiver

For 403(b), 457 and Traditional IRAs only.

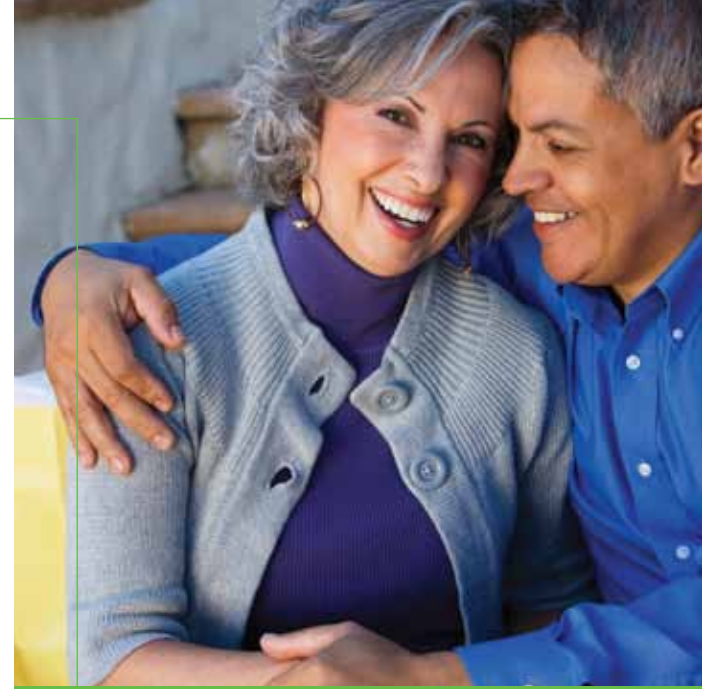
Early withdrawal charges may be waived if:

- you retire after the effective date of the policy and you are age 64 or less, have been employed 5 or more years since policy effective date, and are at least 55 years of age at time of retirement,

OR

- you are age 65 or more and it has been 5 years since the effective date of policy issue.

In both cases, you must provide proof of retirement.



INTEREST CREDITING

The interest rate credited to your annuity is established on the date your policy is purchased. On the following January 1st, and each year thereafter on January 1st, the interest rate for your policy will be set for that calendar year. You will receive an Annual Statement noting what the interest rate will be for each calendar year.