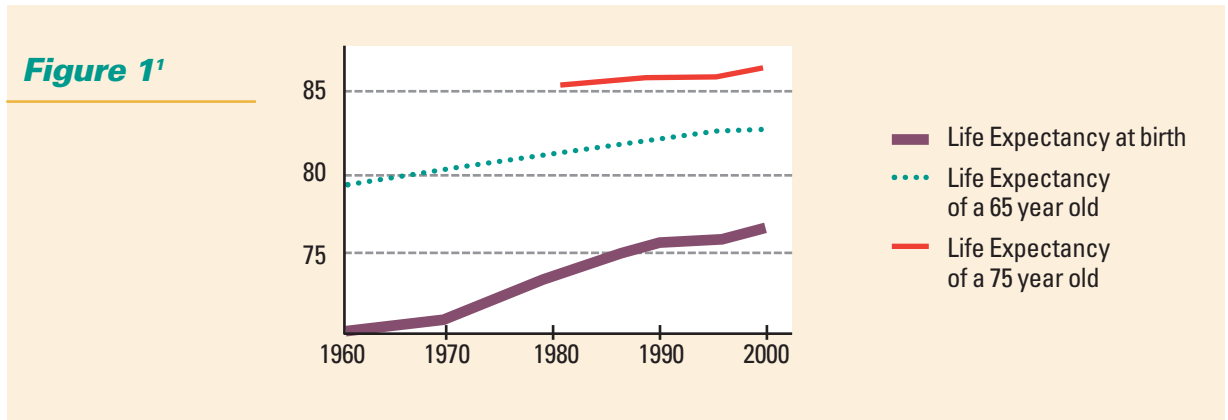


Retirement Income Distribution

You've saved money all your life in anticipation of the big day, the day you can do what you want to do, when you want to do it! And that day is finally here...your retirement day!

Now you face the big question: Did you save enough? How much is enough? The answer: It depends. It depends on the rate of return your investments will earn, how much you withdraw for retirement income and how long you're going to live.

But no one knows exactly how long they will live. With medical care and technology continuing to improve, life expectancies have been steadily rising, as shown in figure 1.



¹ Table 28, Health, United States, 2002 National Center for Health Statistics, Center for Disease Control and Prevention, U.S. Department of Health and Human Services.

We should understand two things when looking at these numbers:

- The older you get, the greater your overall life expectancy. For example: A person born in 2000 can expect to reach an average age of 76.9 years, while someone already 65 in 2000 can expect to reach age 82.9, and for a 75 year old, it increases to 86.3.¹
- These are averages, of course. Some people won't survive to their normal life expectancy, while others might live to see the century mark. No one knows when their time will come.

The Problem

At retirement, you can use your estimated life expectancy to help calculate how much you should withdraw, but you could be taking a huge risk. As stated above, a 65 year-old could expect to live to around 83, but with each passing year, that figure rises. What if you base withdrawals on living to 83, but actually live to 86? Three years may not seem that big of a difference, but it would be a very long three years if you don't have additional assets to draw on for income. How can you be sure that you won't outlive your money?

A Strategy

An Immediate Annuity with one of the lifetime income options from the GE Financial family of companies is one strategy where you won't have to worry about outliving your money.

Lifetime Income:

- This payment period allows for the highest lifetime payments or lowest premium for a specific lifetime payment. Payments continue for life and end upon the death of an annuitant.

Life Income with Refund:

- Benefits continue for life. If the annuitant dies before the premium amount is recovered, the remainder of the premium will be paid to a designated beneficiary in installments or a single lump sum as selected at time of application.

Retirement Income Distribution

Lifetime Income with Certain Period:

- Payments continue for a certain period of time or a lifetime, whichever is greater. If the annuitant dies before the certain period of time has ended, the remainder of the payments for the specified years will be made to a designated beneficiary.

Additional Immediate Annuity Features:

- Select guaranteed income² for life or, depending on contract provisions, for a certain period from 5 to 50 years
- Receive income payments monthly, quarterly, semi-annually or annually
- Payments can increase each year to offset inflation³
- Receive your payments by check or directly deposited into your bank account
- Use your payment to pay for other insurance products like long-term care or life insurance
- Income payments can be given as financial gifts

The longer you live, the longer we pay

An annuity is the only financial product that can offer you guaranteed income for life.

Payments from other financial products may fluctuate or even deplete your balance, but the lifetime payment option of an immediate annuity provides steady, reliable income that you cannot outlive.²

² All guarantees are based upon the claims-paying ability of the issuing insurance company.

³ Only available on after-tax dollars or non-qualified funds.

Single premium immediate annuities are issued by:

First Colony Life Insurance Company, Lynchburg, VA, and are subject to Policy Form Nos. 19561 et al. and 8010 et al. Not available in all states or markets. Features and benefits may vary by state.

General Electric Capital Assurance Company, Lynchburg, VA, and are subject to Policy Form Nos. 19556 et al. and GE-8010 et al. Not available in all states or markets. Features and benefits may vary by state.

This is a simplified explanation of the potential benefits of the stated financial strategy. The discussion of legal and tax considerations in this material is the GE Financial companies' interpretation of current law and is not intended as legal or tax advice. You should seek the counsel of your own legal or tax professional to discuss how this concept may apply to your own financial situation.



GE Financial

GE Capital Assurance and First Colony Life are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuities.



GE Financial companies include:
First Colony Life Insurance Company, Lynchburg, VA
General Electric Capital Assurance Company, Lynchburg, VA

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