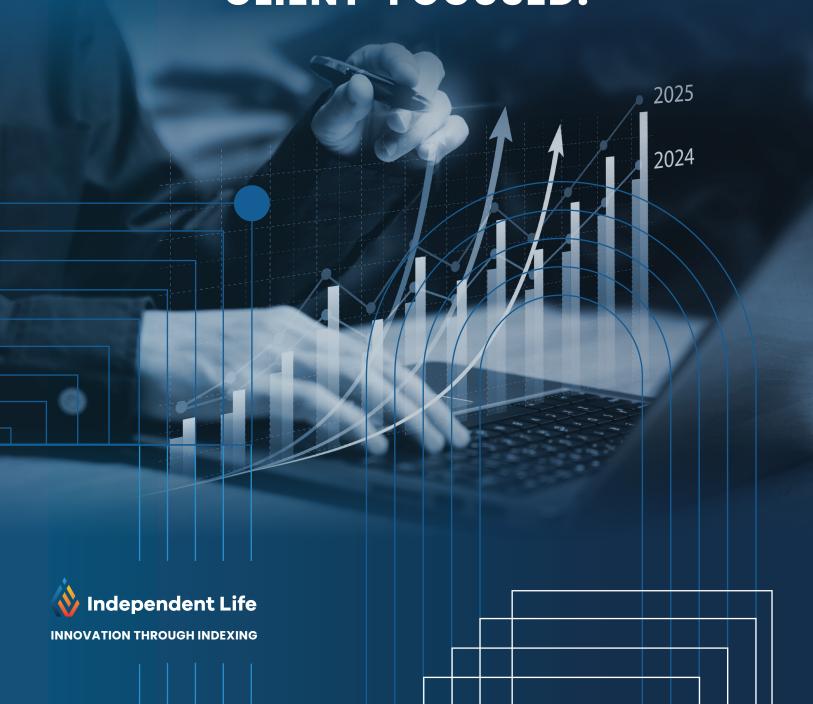


# INDEX-LINKED. MARKET-DRIVEN. CLIENT-FOCUSED.



The landscape of structured settlements is evolving, and iStructure Select is leading the way. Designed exclusively for plaintiffs and their attorneys, iStructure Select is an Index-Linked Structured Settlement Annuity, that offers greater flexibility, more growth opportunities, and a tailored approach to meeting your and your clients' needs. Designed for those who seek more control, higher growth potential, and lifetime stability, iStructure Select redefines financial protection, while providing enhanced participation in market gains, compared to traditional annuities.

# What Sets iStructure Select Apart?

## **GREATER GROWTH POTENTIAL**

- Higher Starting Points for the same premium means your money starts at a stronger position from day one.
- Higher Participation Rate Factor translates to a greater share of market growth potential.
- Floating Participation Rate allows for the possibility of even higher gains over time.

# CUSTOMIZABLE INDEXING FOR ENHANCED PERFORMANCE

With iStructure Select, clients can select up to three powerful indexes at inception, creating a diversified growth strategy that aligns with their financial goals:

- S&P 500® Index (SPX) Capped at 10% growth, this option offers a familiar and transparent benchmark.
- Nasdaq-100 Volatility Control 12%™ Index (XNDX12E™) - Provides exposure to tech-driven growth, while managing market fluctuations.
- Franklin BofA World Index™ (BOFAFWD5) –
   A globally diversified, volatility-controlled index, continuing from iStructure Classic.

Choose one or mix up to three indexes for a customized, diversified approach to indexed annuities.

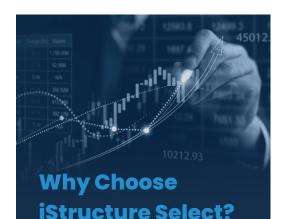
# **LONG-TERM STABILITY & SECURITY**

- Indexing Continues for Life Contingent
   Payouts Clients remain linked to market
   performance through all payout phases.
- Up to 50-Year Certain Period A long-term security feature that guarantees a set period of payments.
- Guaranteed Payouts That Never Decrease –
  With a simple selection, level guaranteed
  payouts are locked in and may increase, but
  will never decrease year over year.



# A LEGACY OF TRUST AND INNOVATION

2022 2024



- More Growth Potential than iStructure Classic with enhanced participation factors and floating rate benefits.
- Greater Control over index selection, allowing for tailored diversification and strategic risk management.
- Long-Term Peace of Mind with guaranteed and potentially increasing lifetime payouts.

When financial security matters most, iStructure Select delivers the performance, flexibility, and guarantees that plaintiff attorneys and their clients need. Upgrade to iStructure Select and unlock the next level of indexed linked annuities today.



Independent Life is the first annuity provider dedicated exclusively to the structured settlement industry, bringing cutting-edge solutions to injury victims and their families. Our mission is to offer trustworthy, competitive, and innovative annuity products that seamlessly integrate with settlement planning. With an unwavering commitment to justice, Independent Life designs products that optimize financial security, growth potential, and long-term stability.

- Industry Expertise Top-tier team delivering unmatched results, superior service and specialized knowledge.
- Innovative Products Pioneering annuity solutions that adapt to evolving market conditions.
- Client-First Philosophy Focused on attorneys and their clients, with unique safeguards for plaintiffs.

As a trusted partner, Independent Life continues to set the standard for structured settlement annuities, ensuring that every individual receives the best possible financial outcome.



# MAXIMIZE GROWTH. SECURE YOUR FUTURE. DIVERSIFY WITH CONFIDENCE.

Independent Life is a market leader in providing structured settlement annuities options, blending innovation, flexibility, and financial security. Choose the superior structured settlement annuity — choose iStructure Select.

# Why iStructure Annuity Stands Out in the Market

The iStructure Annuity line is redefining the structured settlement space with innovative, high-performing solutions. Designed to provide growth, stability, and long-term income security, iStructure Select delivers unmatched advantages compared to traditional annuities.

# **KEY DIFFERENTIATORS OF ISTRUCTURE ANNUITIES:**

- Market-Linked Growth Unlike traditional fixed annuities, iStructure Select offers exposure to leading market indexes for higher potential returns.
- Customizable Indexing Options With iStructure Select, clients can diversify across multiple indexes for tailored financial strategies.
- Guaranteed Stability Provides lifelong financial security with an option for increasing payouts over time.
- Unmatched Flexibility Created to adapt to various financial goals and risk appetites, ensuring a solution for every client.

# Contact us today to learn how iStructure Select can work for your clients' settlements.

P.O. Box 679053, Dallas, Texas 75267-9053 | info@Independent.Life | www.Independent.Life | 800.793.0848



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