



**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



Why Choose iStructure Select?

- **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**



Disclaimers

S&P 500®

The S&P 500® is a product of S&P® Dow Jones Indices LLC or its affiliates (“SPDJ”) and has been licensed for use by Independent Life Insurance Company (“ILIC”). S&P®, S&P 500®, US 500™, The 500™, iBoxx®, iTraxx® and CDX® are trademarks of S&P® Global, Inc. or its affiliates (“S&P®”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). It is not possible to invest directly in an index. iStructure Select is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, “S&P® Dow Jones Indices”). Neither S&P® Dow Jones Indices nor any Third Party Licensor make any representation or warranty, express or implied, to the owners of the iStructure Select or any member of the public regarding the advisability of investing in securities generally or in iStructure Select particularly or the ability of the S&P 500® to track general market performance. Past performance of an index is not an indication or guarantee of future results. S&P® Dow Jones Indices’ only relationship to ILIC with respect to the S&P® 500® is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P® Dow Jones Indices and/or its licensors. The S&P 500® is determined, composed and calculated by S&P® Dow Jones Indices without regard to ILIC or the iStructure Select. S&P® Dow Jones Indices has no obligation to take the needs of ILIC or the owners of iStructure Select into consideration in determining, composing or calculating the S&P 500®. S&P® Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of iStructure Select. There is no assurance that investment products based on the S&P 500® will accurately track index performance or provide positive investment returns. S&P® Dow Jones Indices LLC is not an investment adviser, commodity trading advisory, commodity pool operator, broker dealer, fiduciary, promoter” (as defined in the Investment Company Act of 1940, as amended), “expert” as enumerated within 15 U.S.C. § 77k(a) or tax advisor. Inclusion of a security, commodity, crypto currency or other asset within an index is not a recommendation by S&P® Dow Jones Indices to buy, sell, or hold such security, commodity, crypto currency or other asset, nor is it considered to be investment advice or commodity trading advice. SPDJI provides indices that use environmental, social and/or governance (ESG) indicators (including, without limit, business involvement screens, conformance to voluntary corporate standards, GHG emissions data, and ESG scores) to select, weight and/or exclude constituents. ESG indicators seek to measure a company’s, or an asset’s performance, with respect to E, S and/or G criteria. ESG indicators are derived from publicly reported data, modelled data, or a combination of reported and modelled data. ESG indicators are based on a qualitative assessment due to the absence of well-defined uniform market standards and the use of multiple methodologies to assess ESG factors. No single clear, definitive test or framework (legal, regulatory, or otherwise) exists to determine labels such as, ‘ESG’, ‘sustainable’, ‘good governance’, ‘no adverse environmental, social and/or other impacts’, or other equivalently labelled objectives. Therefore, the exercise of subjective judgment is necessary. Different persons may classify the same investment, products and/or strategy differently regarding the foregoing labels.

NEITHER S&P® DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE S&P® 500® OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P® DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P® DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY ILIC, OWNERS OF THE iStructure Select, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE S&P 500® OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P® DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. S&P® DOW JONES INDICES HAS NOT REVIEWED, PREPARED AND/OR CERTIFIED ANY PORTION OF, NOR DOES S&P® DOW JONES INDICES HAVE ANY CONTROL OVER, THE LICENSEE PRODUCT REGISTRATION STATEMENT, PROSPECTUS OR OTHER OFFERING MATERIALS. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND ILIC, OTHER THAN THE LICENSORS OF S&P® DOW JONES INDICES.

NASDAQ

The Product is not sponsored, endorsed, sold or promoted by Nasdaq, Inc. or its affiliates (Nasdaq, with its affiliates, are referred to as the “Corporations”). The Corporations have not passed on the legality or suitability of, or the accuracy or adequacy of descriptions and disclosures relating to, the Product. The Corporations make no representation or warranty, express or implied to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly, or the ability of the Nasdaq-100 Volatility Control 12%™ Index to track general stock market performance. The Corporations’ only relationship to Independent Life Insurance Company (“Licensee”) is in the licensing of the Nasdaq®, and certain trade names of the Corporations and the use of the Nasdaq-100 Volatility Control 12%™ Index which is determined, composed and calculated by Nasdaq without regard to Licensee or the Product(s). Nasdaq has no obligation to take the needs of the Licensee or the owners of the Product(s) into consideration in determining, composing or calculating the Nasdaq-100® Volatility Control 12%™ Index. The Corporations are not responsible for and have not participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. The Corporations have no liability in connection with the administration, marketing or trading of the Product(s).

THE CORPORATIONS DO NOT GUARANTEE THE ACCURACY AND/OR UNINTERRUPTED CALCULATION OF NASDAQ-100 VOLATILITY CONTROL 12%™ INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO WARRANTY, EXPRESS OR IMPLIED, AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE PRODUCT(S), OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE NASDAQ-100 VOLATILITY CONTROL 12%™ INDEX OR ANY DATA INCLUDED THEREIN. THE CORPORATIONS MAKE NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIM ALL WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE WITH RESPECT TO THE NASDAQ-100 VOLATILITY CONTROL 12%™ INDEX OR ANY DATA INCLUDED THEREIN. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT SHALL THE CORPORATIONS HAVE ANY LIABILITY FOR ANY LOST PROFITS OR SPECIAL, INCIDENTAL, PUNITIVE, INDIRECT, OR CONSEQUENTIAL DAMAGES, EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

BOFAFWD5

The Franklin BofA World Index™ (“the “Index”) has been created and is owned by BofA Securities, Inc. and its Affiliates, based on an index licensed from Franklin Templeton Companies, LLC (collectively, “Licensors”) and the Index has been licensed to Independent Life Insurance Company (“Independent Life”). Neither Independent Life nor any fixed index annuity (“Product”) is sponsored, operated, endorsed, sold or promoted by Licensors. Obligations to make payments under any Products are solely the obligation of Independent Life pursuant to the term of the contract between Independent Life and you, and are not the responsibility of Licensors. Licensors indices and related information, the names of the Licensors, and related trademarks, are intellectual property licensed from Licensors, and may not be copied, used, or distributed without Licensors’ prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by Licensors. LICENSORS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE INDICES, ANY RELATED INFORMATION, THE TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, THEIR QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

Not FDIC insured • Charges may apply • Not bank guaranteed • Not a deposit • Not insured by any federal agency • A fixed annuity is not a security and is not an investment in the stock market. Payout growth is based, in part, on index performance. Past performance of an index is not an indication of future performance. Consult your agent for more information about this and other index options.

iStructure Annuity (Form IND-VM 2.1) is underwritten and issued through Independent Life Insurance Company headquartered in Dallas, TX. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary, and some features may not be available in all states.