

FLEXIBLE PREMIUM DEFERRED ANNUITY

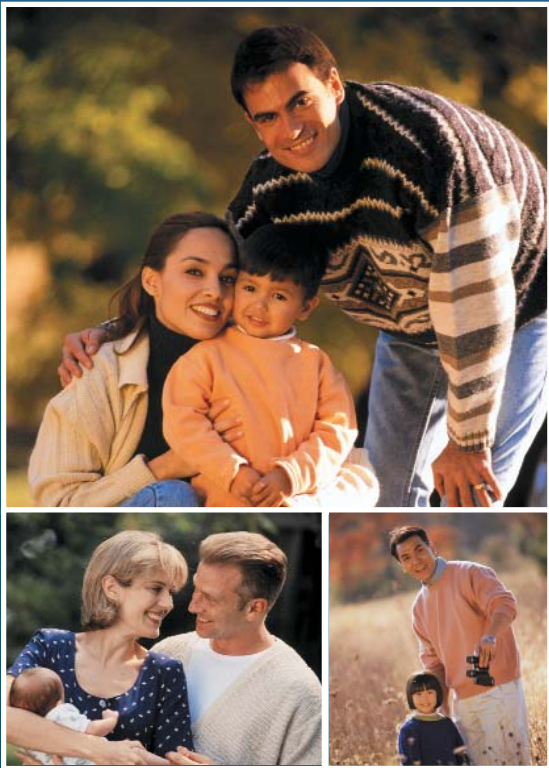
FPDA

NO-LOAD FLEX, AND 401(k)

Presidential Life's

FLEXIBLE PREMIUM DEFERRED ANNUITY

No-Load Flex, and 401(k)



**Long-Term Tax Deferred Savings
Building Income for the Future**

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Presidential Life Insurance Company

In Texas doing business as
Rockland Life Insurance Company
 Nyack, New York 10960
 1-800-926-7599 or 1-888-PRES LIF
www.presidentiallife.com



TAX DEFERRED INTEREST

Under current tax laws, interest earned is not taxed until withdrawn from the annuity contract. Withdrawals usually begin at retirement, which may mean a much lower tax liability. This can mean substantial tax savings over the years because you retain earnings that normally are lost to current income taxation. Interest from your contract is taxable as you receive it. In most cases, if the contract is surrendered for its' lump sum cash value, interest will be taxed in the year of surrender. If the contract is annuitized, with income benefits paid over a term of years or your lifetime, interest is taxed as the benefits are received.



SAFETY OF PRINCIPAL

Your contract is backed by approximately \$4.0 billion in assets of Presidential Life Insurance Company; a New York domiciled Life Insurance Company. Both your premium and interest earnings are not subject to financial market risk, insuring your greatest assets, your savings and income, is our business.

CONTRACT FEATURES

	NO-LOAD FLEX	401(k) FLEX
Surrender Charges (Contractual)	Years 1 9%	Years 1-2 6%
	Year 2 8%	Years 3-4 5%
No-Load Flex⁽¹⁾	Year 3 7%	Years 5-6 4%
	Year 4 6%	Year 7 2%
401(k) Flex ⁽²⁾	Year 5 5%	Year 0 0%
	Year 6 4%	
	Year 7 3%	
	Year 8 2%	
	Year 9 1%	
	Year 10 0%	
Annuitant Issue Age (nearest birthday)	0 - 85	0 - 65 0-59 Alabama, Indiana
Loans ⁽³⁾	No	Yes
Contract Withdrawals	Free after 9 years	Free after 7 years
IRAs/other qualified plans #	Yes	No
Non-Q ualified	Yes	

(1) Waived upon annuitant's death or when contract value taken as lifetime income

(2) Waived upon annuitant's death, disability, termination of employment, retirement, or hardship

(3) Loan interest rate is 5.00%

IRAs and qualified plans have different taxation and distribution rules

COMPETITIVE INTEREST RATES

The current interest rate on the initial premium is set for the entire calendar year. Subsequent premiums will then earn current rates for the remaining calendar year. Interest rates are reset on January 1st. The contract earns a minimum guaranteed rate of 3% in all subsequent years. Ask your agent for the current interest rate, which may be substantially higher than the minimum guaranteed rate.

FLEXIBILITY

Your paid premium can vary by amount and payment frequency. The minimum monthly premium is \$25 or the minimum annual premium is \$120.

- **NO SALES OR ADMINISTRATIVE CHARGES (NOT ASSUMING STATE PREMIUM TAX, IF ANY)**
- **AVOID PROBATE PROCEEDINGS**
- **POLICY TAX BENEFITS IF ANNUITIZED (NON-QUALIFIED/POST-TAX CONTRIBUTION ANNUITIES ONLY)**
- **MANY POLICY SETTLEMENT OPTIONS (SEE INCOME OPTIONS)**

The following annuity chart indicates the potential lifetime income gained by starting early for a male, beginning at age 65, per \$5,000 saved at ages 25, 35, 45 and 55. (Current income taxation on other taxable accounts will produce reduced accumulated values.)

Age	Deferred Accumulated Age 65 Value*	Annual Benefit**	Non-Taxable Portion***	Lifetime Benefit****
25	\$35,200	\$2,825	\$250	\$56,500
35	\$21,610	\$1,734	\$250	\$34,680
45	\$13,265	\$1,064	\$250	\$21,280
55	\$ 8,145	\$654	\$250	\$13,080

The earlier you begin, the larger your ultimate lifetime benefit!

* Calculated at a 5.00% annual compounded projected tax deferred interest rate, actual results may vary
 ** Current male, age 65, lifetime annuity benefits, at current rates, not guaranteed in advance. Annual payments starting after 30 days
 *** Based on IRS rules regarding annuity taxation utilizing IRS table V
 **** Lifetime expectancies per IRS table V

OTHER SPECIAL BENEFITS

IMPAIRED RISK ANNUITY UNDERWRITING

When deferred annuity converts to an income annuity contract (annuitization) at the current rates⁽¹⁾

Should you elect to convert your deferred annuity contract to an income annuity contract (annuitization), paid over your life or a term of years, Presidential Life offers income

annuity contract pricing adjusted to reflect your impaired health (if any) on life contingent annuity payments (if any). The annuity payment may be increased or the premium



cost of any given annuity payment may be reduced. The annuitant's individual medical conditions are considered when income annuity contract pricing is elected. Health conditions must be serious enough to significantly reduce the annuitant's life expectancy. A skilled Home Office annuity underwriter will consider effects of illness and/or injuries from heart conditions, stroke, cancer, diabetes, paraplegia, mental retardation, etc. on the annuitant's lifetime expectations.

Income annuity contract conversion – annuitization options⁽²⁾
 (full or partial deferred annuity contract conversions⁽³⁾)

- A wide range to choose from (options):
- Life with & without guaranteed periods*
 - Life with installment refund of premium^Δ
 - Joint life and survivor^Δ
 - Guaranteed payment for a term of years*
 - Temporary life for a term of years^Δ
 - Cost of living adjustments (COLAs) & graded payment step-ups^Δ
 - Other customized payment schedules are available (see your agent)^Δ

* This option contractual right.
 Δ This option deferred annuity current practice.

CONTRACTUAL GUARANTEED RATE AND MORTALITY TABLE

When deferred annuity contract converts to an income annuity contract (annuitization), the contractual guaranteed annuitization rate is 3% compounded annually and the contractual guaranteed mortality table is the Annuity 2000 Table, unadjusted for future mortality improvements, for life contingent payments (if any). Only the income annuity contract options listed in your contract are offered with the higher of the above guarantee or the current rate. All other options offered only at income annuity contract current rates.

- (1) Impaired risk annuity underwriting not available when converting your deferred annuity contract into an income annuity contract (annuitization) at the deferred annuity contract's guaranteed annuitization rates and mortality table listed in your deferred annuity contract and referred to as "settlement options".
- (2) Current and guaranteed options available. All options converted at the deferred annuity contract's cash accumulation value, after one contract year. Once deferred annuity contract is annuitized, selected income option is irrevocable and non-commutable back to a lump-sum. There is no cash-surrender value.
- (3) Partial, non-qualified, annuity contract annuitization, may result in adverse income tax consequences.

Refer to contract forms RA-7, RA7-401(k).

Not FDIC insured. Interest withdrawals prior to age 59½ may be subject to a 10% federal income tax penalty. Any tax suggestions are merely our understanding of the IRS code. Presidential Life Insurance Company is not a tax and/or legal advisor. Information in this brochure is not intended as tax and/or legal advice. Please consult your tax and/or legal counsel for professional guidance regarding all Federal and State laws before making any financial decisions.

Presidential Life Insurance Company

FLEXIBLE PREMIUM DEFERRED ANNUITY

"Eagle Series Portfolio" No-Load Flex, and 401(k)



Long-Term Tax Deferred Savings
Building Income for the Future

- TAX DEFERRED INTEREST
- SAFETY OF PRINCIPAL
- COMPETITIVE INTEREST RATES
- FLEXIBILITY

Presidential Life's flexible premium deferred annuity contracts are super easy to open and maintain and a convenient tax advantaged way to begin your commitment to long-term saving.



Presidential life Insurance Company
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Rockland Life Insurance Company
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