

# THREE-YEAR CHOICE ANNUITY <sup>1</sup>

FROM KSKJ LIFE

This three-year tax-deferred annuity has a guaranteed fixed interest rate for the entire term. After three years, the account will continue to grow at the assigned renewal interest rate.



## LOOKING FOR A LIFE INSURANCE COMPANY THAT TRULY CARES?

At KSKJ Life, we've put members and communities first since 1894. We offer quality, reliable life insurance and annuity solutions. And because we are a not-for-profit organization, we're able to focus our profits on giving back to members and their communities.

UP TO **2.50%** <sup>APY<sup>2</sup></sup>

ON SELECT DEPOSITS

**3 YEARS**

FIXED INTEREST RATE

## POLICY FEATURES

- **5% free withdrawal after first year**
- Nursing home waiver available
- RMD-Friendly
- Guaranteed fixed interest for 3 years
- Available ages 0 - 90
- Single premium deposit only
- Can be set as a Qualified Plan (IRA, ROTH, or SEP) or a Non-Qualified Plan for savings



**TALK TO A KSKJ LIFE AGENT TODAY**

**CALL** 1-800-THE-KSKJ

**VISIT** [kskjlife.com](http://kskjlife.com)

<sup>1</sup>A 3-year single deposit deferred contract with a guaranteed interest rate for three (3) years; after which the current renewal rate will apply. After the first year, the owner may withdraw up to 5% of the accumulated value each contract year, while surrender charges may apply for annual withdrawals beyond this amount for the first 3 years of the contract.. Deposit limits exist. <sup>2</sup>Advertised rate subject to change and reviewed quarterly. Not FDIC insured. Not available in all states. Early withdrawals, and those made prior to age 59 1/2, may be subject to IRS penalty. We are not tax advisors - please contact a tax professional. KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435. 2018.07.3YC