

FIVE-YEAR CHOICE ANNUITY ¹

FROM KSKJ LIFE

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



UP TO **3.25%** ^{APY²}

ON SELECT DEPOSITS

5 YEARS

FIXED INTEREST RATE

LOOKING FOR A LIFE INSURANCE COMPANY THAT TRULY CARES?

At KSKJ Life, we've put members and communities first for over 120 years. 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.

POLICY FEATURES

- **15% free withdrawal after first year**
- Nursing home waiver available
- RMD-Friendly
- Guaranteed fixed interest for 5 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

¹A 5-year single deposit deferred contract with a guaranteed interest rate for five (5) years; after which the current renewal rate will apply. After the first year, the owner may withdraw up to 15% of the accumulated value each contract year, while surrender charges may apply for annual withdrawals beyond this amount for the first 5 years of the contract. Deposit limits exist. ²Advertised 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. 2018.07.5YC