

# FLEX TWO ANNUITY <sup>1</sup>

FROM KSKJ LIFE

This seven-year tax-deferred annuity has a guaranteed initial bonus interest rate for two years. After the second year, the account will continue to grow at the current 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.

APY<sup>2</sup>

**3.15%**

GUARANTEED FOR 2 YEARS

**7 YEARS**

POLICY LENGTH

## POLICY FEATURES

- > 10% free withdrawal after first year
- > Nursing home waiver available
- > RMD-Friendly
- > Available ages 0 - 90
- > Minimum deposit \$5,000

- > Can be set as a Qualified Plan such as an IRA, ROTH, or SEP
- > Can be set as 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 7-Year Contract with a 2-Year bonus rate above the base rate. After the 2nd year, the contract has a minimum guaranteed interest rate and the then current declared renewal rate will apply. After the 1st year, the owner may withdraw up to 10% of the accumulated value each contract year, while surrender charges may apply for annual withdrawals beyond this amount for the first 7 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 state. 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. 03.23.2020.F2HQ