FLEX TWO ANNUITY
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.

3.50% APY²
GUARANTEED FOR 2 YEARS
7 YEARS
POLICY LENGTH

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.

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 kskjl.com

¹A 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 decailed 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. 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. Professional. KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435. 2019.12.F2A