

FLEX TWO ANNUITY ¹

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.

UP TO **3.90%** APY ²

GUARANTEED FOR 2 YEARS
ON SELECT DEPOSITS

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

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 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. 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.F2A