

# SINGLE PREMIUM BONUS 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.

UP TO **3.90%** APY <sup>2</sup>

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
- Single premium deposit only
- 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 single deposit 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 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.SPB2A