



FCSU FINANCIAL®
FIRST CATHOLIC SLOVAK UNION
Life Insurance & Annuities

SINGLE PREMIUM IMMEDIATE IRA 4.00% APY

Under the **"Single Premium Immediate Annuity"** you deposit a single sum with the FCSU and begin receiving regular payments from the account depending on the payment schedule you choose.

Single Premium Immediate Annuity Options are based on an interest rate of **4.00%** (5 years +)

- This **Single Premium Immediate Annuity** will be opened as a Traditional IRA* or a Roth IRA*.
- Maximum age for opening an account is 85.
- Payments must begin within the first year.
- You may elect to have your payments sent:
 - Monthly
 - Quarterly
 - Semi-Annually
 - Annually
- Your payment schedule cannot be modified once it has been established.
- Additional deposits are not permitted.
- Additional withdrawals are not permitted.
- The interest rate is fixed and will remain the same throughout your payment period.

Death Benefit –The current cash value of your remaining guaranteed benefits will be paid to your beneficiary.

**Restrictions apply (see Traditional IRA and Roth IRA).*

The FCSU does not provide legal or tax advice. Please consult with your legal or tax professional to determine the best investment product for you.

DON'T DELAY, ACT NOW!

Contact our Home Office or your Local Branch for more information!

FIRST CATHOLIC SLOVAK UNION

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