



6 YEAR FIXED RATE ANNUITY 3.10% APY

The “6 Year Fixed Rate Annuity” is the perfect alternative to current low CD rates. It allows you to lock in an exceptional interest rate for 6 years.

- This **6 Year Fixed Rate** will be opened as an Annuity.
- Maximum age for opening an account is 85.
- The **6 Year Fixed Rate** earns a fixed interest rate for six years.
- The FCSU guarantees that your deposits will accumulate interest at no less than 2.00% (after your initial six year term).
- A minimum of \$5,000.00 is required to open an account.
- Additional deposits are permitted beginning in year seven. (See our 6 Year FPDA for details.)
- Your interest will be added to your account balance. (“Cash Interest” Option is available beginning in year seven. See our 6 Year FPDA for details.)
- Interest earned is tax-deferred until the Annuity Funds are withdrawn.

Withdrawal Privileges – Since Annuities are meant to be long-term investments for providing retirement income, funds withdrawn during the first six years are subject to an FCSU early withdrawal charge.

- An emergency withdrawal is permitted for up to 10% of your cash value as of January 1st of each year with no FCSU penalty.
- Any withdrawal during the first year will incur a 6% FCSU penalty on the amount withdrawn. Beginning in the second year, the amount exceeding the emergency withdrawal of 10% permitted will incur a 5% FCSU penalty. Thereafter the FCSU penalty decreases 1% each year. After the sixth year funds may be withdrawn FCSU penalty free.
- Withdrawals prior to age 59 ½ may be subject to a federal tax penalty.
- Settlement Options are available beginning in year seven.

Death Benefit – If you pass away prior to settlement, your designated beneficiary receives the full cash value of the Annuity. If you pass away while receiving your settlement option, the current cash value of your remaining guaranteed benefits will be paid to your beneficiary.

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.

COMPARE OUR 6-YEAR FIXED ANNUITY RATE TO YOUR LOCAL BANK RATES

DON'T DELAY, ACT NOW!

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

FIRST CATHOLIC SLOVAK UNION

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