

FRATERNAL LIFE INSURANCE AND ANNUITIES

SILVER ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- **2.55% APY current credited interest rate 7/1/22 - 9/30/22***
- 1.25% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 85

GOLD ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- **2.85% APY current credited interest rate 7/1/22 - 9/30/22***
- 1.25% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 85

PLATINUM ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- **3.20% APY current credited interest rate 7/1/22 - 9/30/22***
- 1.25% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 10 year withdrawal penalty (9% first two years, decreased by 1% each subsequent year)**
- 10% one time per year penalty free withdrawal is available in the first year of the contract and every subsequent year during the surrender period or, receive interest only (minimum \$100)
- Maximum issue age 79

* Our credited rate is reviewed quarterly and will not go below minimum guaranteed rate.

** A 10% federal tax penalty may apply to certain distributions if taken before the owner is age 59½.



FOR MORE INFORMATION, PLEASE CONTACT ONE OF OUR KNOWLEDGEABLE REPRESENTATIVES

FCSLALife

24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com