



First **Catholic** Slovak Ladies **Association**

of the United States of America

FCSLA is a fraternal benefit society domiciled in Beachwood Ohio

Competitive No-Load Fixed Annuities

SILVER ELITE

- Flexible Premium Deferred Annuity (Contract ICC13-FPA(5)-0713)
- 3.0% APY current credited rate 1/1/2015 - 12/31/2015*
- 2.0% APY minimum guaranteed
- \$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)**

GOLD ELITE

- Flexible Premium Deferred Annuity (Contract ICC13-FPA(7)-0713)
- 3.25% APY current credited rate 1/1/2015 - 12/31/2015*
- 2.0% APY minimum guaranteed
- \$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)**

PLATINUM ELITE

- Flexible Premium Deferred Annuity (Contract FPA(10)-0110)
- 3.5% APY current credited rate 1/1/2015 - 12/31/2015*
- 3.0453% APY minimum guaranteed
- \$25 minimum initial premium; \$25 minimum subsequent
- \$500,000 maximum lifetime premium
- 10 year withdrawal penalty (9% first two years, decreased by 1% each subsequent year)**

* *Our credit rate is reviewed quarterly and will never go below minimum guaranteed rate.*

** *If owner is under age 59 ½, withdrawals may be subject to IRS early withdrawal penalty guidelines.*

For more information please contact:

Rated A- (Excellent) by A.M. Best Company

Initial Rating 6/19/2007

Effective Date 1/1/2015