

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
Membership now open to ALL Christians!

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% penalty free withdrawal per contract year

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 1/2, withdrawals may be subject to IRS early withdrawal penalty guidelines.

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



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