

CHART YOUR COURSE

Check out our new annuity rates!

5 YEAR SILVER ELITE ANNUITY

3.75% APY current credited interest rate effective July 1, 2023*

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 85

7 YEAR GOLD ELITE ANNUITY

3.85% APY current credited interest rate effective July 1, 2023*

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 85

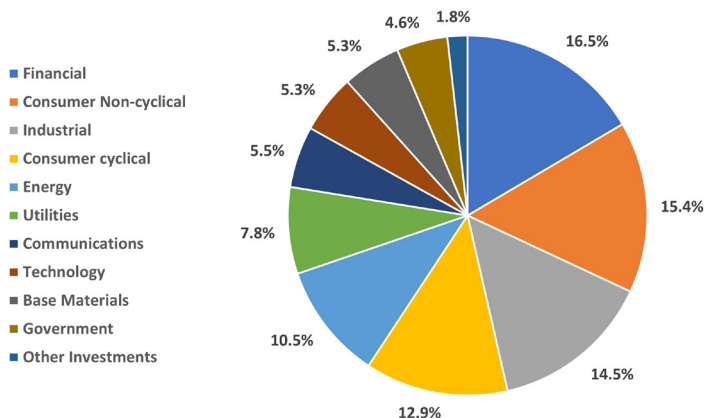
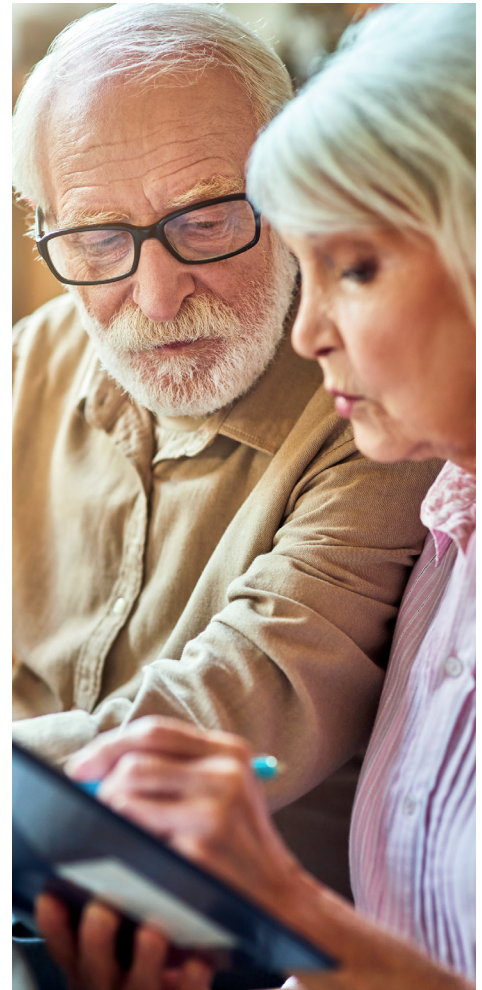
10 YEAR PLATINUM ELITE ANNUITY

4.00% APY current credited interest rate effective July 1, 2023*

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- 10 year withdrawal penalty (9% 1st year, decreased by 1% each subsequent year)**
- Maximum issue age 79

The Following Apply to All Annuities Above:

- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 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 \$1000)



Representation of FCSLA Life investment portfolio as of 11/2023



FCSLA Life is rated A- Excellent with AM Best. Our \$1.2 Billion of assets are invested in a highly rated and well diversified portfolio.

**Our credited rate is reviewed monthly 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 59 1/2.*