



Certain Choice MYGA Series

Choose Certainty. Grow Confidently. Live Comfortably.

Key Features:

- No Automatic Renewals
- No Market Value Adjustment
- Nursing Home Rider
- Terminal Illness Rider
- Death Benefit= Contract Value
- 10% Surrender Charge Free Withdrawals in the 1st year and every year thereafter during the surrender charge period
- RMD's available surrender charge free above the 10% free withdrawals
- Minimum Guaranteed Interest Rate: 3% for the life of the contract

Minimum Deposit	Maximum Deposit (without Home Office approval)	Issue Ages
\$10,000	\$2,000,000	18-85

Initial Guarantee Rate

3 year- 4.5% APY

5 year- 4.8% APY

7 year- 4.9% APY

The FCSLA Certain Choice Annuity is a Single Premium Deferred Annuity
Not available in all states

10% surrender charge free withdrawals are available in the first year of the contract and all subsequent years during the surrender charge period

RMD distributions are available surrender charge free in the first year of the contract and all subsequent years during the surrender charge period in addition to the 10% surrender charge free withdrawals

Interest rates on new issues of the FCSLA Certain Choice SPDA products can change at any time

Surrender Charges

Certain Choice MYGA 3- ICC25-SPA(3)-0925
9%, 8%, 7%

Certain Choice MYGA 5- ICC25-SPA(5)-0925
9%, 8%, 7%, 6%, 5%

Certain Choice MYGA 7- ICC25-SPA(7)-0925
9%, 8%, 7%, 6%, 5%, 4%, 3%

SC
3- 25-SPA(3)-0925
5- 25-SPA(5)-0925
7- 25-SPA(7)-0925

FL
3- 25-SPA(3)-0925-FL
5- 25-SPA(5)-0925-FL
7- 25-SPA(7)-0925-FL

Not available in all states



Rating Date: October 2025
2025-2026 rating period
For the latest Best's Rating,
access www.ambest.com

FCSLA Life
First Catholic Slovak Ladies Association
of the United States of America
a Fraternal Benefit Society domiciled in Beachwood, OH
FRATERNAL LIFE INSURANCE AND ANNUITIES



Questions?

Contact your local
FCSLA Life Representative
or
Scan the QR code to contact
a regional sales manager