# Make the 'Certain Choice'

with

FCSLALife®

# Multi-Year Guaranteed Annuity Series

## Key Features designed to benefit your client:

- 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
- Simple and easy to understand product design

**Choose Certainty. Grow Confidently. Live Comfortably.**

## Initial Guarantee Rate

**3 year- 5.05% APY**

Current credidted interest rate effective November 1, 2026*

**5 year- 5.25% APY**

Current credidted interest rate effective November 1, 2026*

**7 year- 5.35% APY**

Current credidted interest rate effective November 1, 2026*

**Questions?**

SCAN HERE

to contact your Regional Sales Manager!

***Producer use only***
***Not available in all states***

*First Catholic Slovak Ladies Association of the United States of America a fraternal benefit society domiciled in Beachwood, OH*
*24950 Chagrin Blvd. | Beachwood, Ohio 44122 | 800.464.4642 | www.fcsla.com*

**11/1/26**

*Newly issued contracts only. Interest rates can change at any time but crediting rates will not go below the minimum guaranteed rate.
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

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




Rating Date: October 2026
2026-2027 rating period
For the latest Best's Rating, access www.ambest.com

## Surrender Charges

| YEARS INTO GUARANTEE PERIOD | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ |
|---|---|---|---|---|---|---|---|---|
| Certain Choice MYGA 3 ICC25-SPA(3)-0925 | 9% | 8% | 7% | 0% | | | | |
| Certain Choice MYGA 5 ICC25-SPA(5)-0925 | 9% | 8% | 7% | 6% | 5% | 0% | | |
| Certain Choice MYGA 7 ICC25-SPA(7)-0925 | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 0% |

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

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

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