

CHART YOUR COURSE



10 YEAR PLATINUM ELITE ANNUITY***

5.00% APY current credited interest rate effective November 15, 2025*

3.00% APY minimum guaranteed rate

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- 10 year withdrawal penalty (9% 1st and 2nd year, decreased by 1% each subsequent year)**
- Maximum issue age 79

7 YEAR GOLD ELITE ANNUITY

4.85% APY current credited interest rate effective November 15, 2025*

3.00% APY minimum guaranteed rate

- 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

5 YEAR SILVER ELITE ANNUITY

4.75% APY current credited interest rate effective November 15, 2025*

3.00% APY minimum guaranteed rate

- 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

The Following Apply to All Annuities Above:

- \$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 \$100)

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

**A 10% federal tax penalty may apply to certain distributions if taken before the owner is age 59^{1/2}.

***10 Year Platinum Elite FPDA [FPA(10)0415] is not available in New York. Please contact the FCSLA Life sales team or home office for information on an alternative 10 Year annuity product that is available in New York.



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