FCSLALife®

Insurance You Can Trust Since 1892.

CHART YOUR COURSE



10 YEAR PLATINUM ELITE ANNUITY***

5.35% APY current credited interest rate effective November 1, 2026*
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

5.25% APY current credited interest rate effective November 1, 2026*
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

5.15% APY current credited interest rate effective November 1, 2026*
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)

*Newly issued contracts only. 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.

Financial Strength A.M. BEST A- Excellent

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

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