



## SILVER ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(5)-0713)
- **3.75% APY current credited interest rate effective July 1, 2023\***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 5 year withdrawal penalty (6% 1st year, decreased by 1% each subsequent year)\*\*
- 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)
- Maximum issue age 85

## GOLD ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(7)-0713)
- **3.85% APY current credited interest rate effective July 1, 2023\***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 7 year withdrawal penalty (8% 1st year, decreased by 1% each subsequent year)\*\*
- 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)
- Maximum issue age 85

## PLATINUM ELITE ANNUITY

- Flexible Premium Deferred Annuity (Contract FPA(10)-0415)
- **4.00% APY current credited interest rate effective July 1, 2023\***
- 3.00% APY minimum guaranteed rate
- \$250 minimum initial premium; \$100 minimum subsequent
- \$500,000 maximum lifetime premium
- 10 year withdrawal penalty (9% first two years, decreased by 1% each subsequent year)\*\*
- 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)
- Maximum issue age 79

\* Our credited rate is reviewed quarterly 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 59½.



For more information, please contact one of our knowledgeable representatives.

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