FCSLALife®

Certain Choice

Multi-Year Guaranteed Annuity

Be **certain** you made the right choice with a simple and easy to understand annuity

- When considering **strategies for long-term financial stability**, the FCSLA Life Certain Choice Multi Year Guaranteed Annuity (MYGA) stands out as an excellent option for those seeking security and growth.

- This annuity offers the **reassurance of predictable, guaranteed interest rates** over a set period, making it an attractive choice for individuals who value both safety and steady returns in their retirement planning.

- With its **straightforward structure and clear terms**, Certain Choice provides peace of mind, helping you confidently build your own savings while protecting your hard-earned assets from the uncertainties of market fluctuation.

- The FCSLA Certain Choice MYGA is **designed to address uncertainties found in other MYGAs**, providing clarity when considering it as part of your overall financial plan.

Guarantees to help you feel **certain** about the future of your money

- **Fixed Rate of Return**- Choose a guaranteed return for 3, 5, or 7 years.
- **100% Principal Protection**- Your money is fully protected from market volatility.
- **Tax-Deferred Growth**- Interest grows tax deferred; taxes apply upon withdrawal.*
- **Access to Funds**- Withdraw up to 10% of your contract value yearly without surrender charges. Required Minimum Distributions are also surrender charge free, in addition to the 10%.

*Withdrawals before age 59 ½ may incur a 10% IRS penalty on the taxable portion, plus regular income taxes.

Feel **certain** about your future

We want to walk side by side with you as you achieve your financial goals—and our FCSLA Certain Choice MYGA product can help you get there.

STEP 1

Choose Your Premium Amount.

minimum- $10,000
maximum- $2,000,000*

STEP 2

Choose Your Guarantee Period.

(3, 5, or 7 Years)

STEP 3

Watch Your Money Grow!

*Amounts over $2,000,000 must be approved by Home Office

Enhanced features designed to deliver increased **certainty**

Surrender Charge Waiver: Withdrawals without surrender charges are allowed in certain cases of care facility confinement or terminal illness.

Lifetime Guaranteed: If you do not renew, your money continues earning a competitive lifetime guaranteed rate with FCSLA Life.

No Market Value adjustment: The contract value remains unaffected by interest rate changes during the initial guaranteed period.

Death Benefit: Beneficiaries receive the full contract value upon death, with no reductions for charges or fees.

Your contract does not automatically renew: after the guarantee period, you can renew, leave funds at a competitive lifetime guaranteed rate, or withdraw.

Be **certain** this product is right for you. Know the details.

Product Type

Single Premium Deferred Annuity

Maximum Premium Without Consulting FCSLA Life

$2,000,000

Issue Ages

18-85

Free Look Period

30 or longer as required by state law

Initial Guarantee Period

3, 5, or 7 years

Minimum Premium

$10,000

Funding Options

NQ, IRA, Roth

Surrender Charge Free Withdrawals

Beginning in the first year, you can take up to 10% of the contract value surrender charge free. Beginning the first contract year, you may make up to 12 withdrawals per year (up to 1 per month and a minimum of $100 per withdrawal) of an amount up to the remaining annual free withdrawal amount available as of the date of the withdrawals without incurring a surrender charge. Any amount withdrawn during a contract year that exceeds that amount (except for Required Minimum Distributions from an IRA account) will be subject to the surrender charge. A 10% IRS penalty may apply to withdrawals prior to age 59 ½. The free withdrawal amount is reduced by any withdrawals taken since the last contract anniversary.

Surrender Charges

YEARS INTO GUARANTEE PERIOD	1	2	3	4	5	6	7	8+
Certain Choice MYGA 3	9%	8%	7%	0%				
Certain Choice MYGA 5	9%	8%	7%	6%	5%	0%		
Certain Choice MYGA 7	9%	8%	7%	6%	5%	4%	3%	0%

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

Not available in all states.

Death Benefit

We will pay a Death Benefit to the Beneficiary upon receipt of due proof that your death occurred prior to the Maturity Date and while this Contract was in force. Any Death Benefit after the Maturity Date will be determined by the maturity option elected. The method for distribution of any Death Benefit may not be less frequent than that in effect on the date of death. The Death Benefit will be the Account Value on the date of your death plus interest from the date of your death until the date of payment.

Renewal Policy

Renewing your policy after the initial guarantee period is your choice. Your options are:

- Renew your policy for another guarantee period when you choose. It's your choice when you renew.
- Don't renew for a new guarantee period but leave your funds with FCSLA at a strong lifetime guarantee rate.
- Choose a settlement option and begin annuitizing your funds.

Care Confinement and Terminal Illness Qualifying Hardship Events

Surrender Charges will be waived if you are confined to or for care received from a skilled nursing facility, extended care facility, intermediate care facility, convalescent care facility, home health care facility, hospice facility or any other licensed care facility approved by FCSLA; or
If you have been diagnosed with a medical condition the result of which your life expectancy is expected to be less than or equal to one year.

FCSLALife® Certain Choice MYGA

Choose Certainty. Grow Confidently. Live Comfortably.

For questions, please contact:
Our Regional Sales Managers
sales@fcsla.com
or visit
https://www.fcsla.com/about/rsm/

Annuities are designed for long-term accumulation of money; surrender and withdrawal fees may apply on early withdrawals. Annuity withdrawals are subject to income tax, and withdrawals prior to age 59½ may also be subject to an IRS penalty. Holding an annuity inside a tax-qualified plan does not provide any additional tax benefits. If you annuitize a non-qualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

This document provides a brief summary of product features. The contract associated with the product will contain the actual terms, definitions, limitations, and exclusions that apply. Products and services may not be available in all states.

The statements and comments offered in this communication are provided as general information and ideas. They are not intended to be, nor should they be relied on as, investment, legal, tax advice, or recommendations. Before making a decision or giving advice about any matter contained in this communication, agents or individuals should consult an attorney or tax advisor for answers to specific questions. All individuals selling this product must be licensed insurance agents.

As a 501(c)(8) fraternal benefit society, we exist to maintain our own solvency for the benefit of our members and their communities. FCSLA Life does not answer to Private Equity Investors or Corporate Stockholders like commercial insurance companies.

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

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