



ANNUITY PLANS

Retirement planning should reflect a pathway toward reaching your retirement goals. Annuity plans are an important financial foundation to help protect against risk of out living your income. Flexible premium and single annuity plans offer a high degree of safety, competitive tax deferred interest earnings and guaranteed retirement income options.

PLAN TYPE		CURRENT INTEREST RATES
NON-QUALIFIED <ul style="list-style-type: none"> Deferred - Flexible or Single Premium Immediate - Single Premium 	QUALIFIED <ul style="list-style-type: none"> Traditional IRA Roth IRA SEP IRA 	<ul style="list-style-type: none"> 3.00% for all deposit amounts 1.00% minimum guarantee
FEATURES		SETTLEMENT OPTIONS
<ul style="list-style-type: none"> Principal is guaranteed 100% by the Society Minimum guaranteed interest rate of 1% Tax-deferred accumulation Avoid probate by naming a beneficiary other than your estate Guaranteed rates of return and lifetime income No annual administrative or other maintenances fees 		<ul style="list-style-type: none"> Payments for a specified amount Payments for a fixed period Life Income with payments for a certain period
SURRENDERS AND WITHDRAWALS		POLICY LIMITS
7 YEAR SURRENDER PERIOD <ul style="list-style-type: none"> Any withdrawals in the first year are subject to the following Charges: Year 1 = 8% (applies to entire withdrawal) Any withdrawals in excess of 10% in years 2-7 of the contract are subject to the following charges: Year 2 = 7%, Year 3 = 6%, Year 4 = 5%, Year 5 = 4%, Year 6 = 3%, Year 7 = 1% FEDERAL PENALTY FOR EARLY WITHDRAWALS Any withdrawals made under the age of 59 1/2 will be penalized with a 10% federal tax penalty. NURSING HOME FRATERNAL BENEFIT All surrender charges are waived if any withdrawals are made to pay for any of the three forms (custodial, intermediate or skilled) of nursing home care. PENALTY FREE WITHDRAWALS Beginning in the second year, up to 10% may be withdrawn per contract year during the 7 year surrender period with no surrender charge.		\$1,000 minimum deposit amount
		MEMBER BENEFITS
		<ul style="list-style-type: none"> Nursing home benefit allows waiver of surrender charges on annuity withdrawals for custodial, intermediate or skilled nursing home care. Scholarship Grants: Undergraduate scholarships are awarded to eligible members attending an accredited institution full time. ScriptSave: Provides members with a personalized prescription drug discount card that is recognized by pharmacies nationwide. VPI Pet Insurance: Reimburses members for eligible veterinary expenses. Hertz Car Rental: Provides year round discounts on daily, weekly, weekend and monthly vehicle rentals to all CSA members. Worldwide Hotel Discount Program: Discounted rates for travel domestically or abroad *See www.csafraternallife.org for full details.
ADMINISTRATIVE CHARGE		<p>Policies issued by: CSA Fraternal Life 2050 Finley Road Suite 70 Lombard, IL 60148 800-543-3272</p> <p>The underwriting risks, financial obligations and support functions associated with the policies issued by CSA Fraternal Life are solely its responsibility. CSA Fraternal Life is responsible for its own financial condition and contractual obligations. CSA Fraternal Life does not solicit business in all states. © CSA Fraternal Life. All rights reserved (2012).</p> <p>*Please refer to csalife.com for further details on these benefits</p>
\$25 registration fee <i>(This is a one-time fee for new members and it is waived on all internal rollovers and/or transfers)</i>		
ISSUE AGES		
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