



**We can help you
rake in a successful
retirement.**



CSA Fraternal Life

Available from October 1st to December 31st, 2024.²

7-Year GOLD³

Flexible Premium
Tax Deferred
Fixed Annuity

5% Guaranteed

First-Year
Interest Rate¹

5-Year SILVER⁴

Flexible Premium
Tax Deferred
Fixed Annuity

4% Guaranteed

First-Year
Interest Rate¹

PLAN FEATURES:

- Principal is guaranteed 100%⁵
- No annual administrative or other maintenance fees
- Eligible on all annuity products and plan types
- Tax deferred accumulation⁶
- CSA does not penalize for withdrawals⁷

Contact us for details

800-LIFE-CSA

www.csalife.com

jsouza@csalife.com

¹Rate is guaranteed for 1 full year from the annuity contract date. Initial contributions must be \$1,000 or more. In succeeding years, rates may change but will never be below the 3% guaranteed in the contract. Annuities are not insured by FDIC. The product is not available in all states. ²Annuity application and initial deposit must be received between October 1, 2024, and December 31, 2024. ³Surrender charge ends after 7 years. ⁴Surrender charge ends after 5 years. ⁵Subject to contractual guidelines. ⁶Under current IRS regulation. Neither CSA nor its agents provide tax, legal, or accounting advice. Consult a tax, legal, or accounting professional with your specific situation. ⁷After the first year, you may withdraw up to 10% of the accumulation value. Early withdrawals may be subject to IRS penalty.

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