

# Building a strong foundation for your retirement.



## CSA Fraternal Life

Available from January 1st to March 31st, 2025.<sup>2</sup>

### 7-Year GOLD<sup>3</sup>

Flexible Premium  
Tax Deferred  
Fixed Annuity

### 5% Guaranteed

First-Year  
Interest Rate<sup>1</sup>

### 5-Year SILVER<sup>4</sup>

Flexible Premium  
Tax Deferred  
Fixed Annuity

### 4% Guaranteed

First-Year  
Interest Rate<sup>1</sup>

### PLAN FEATURES:

- Principal is guaranteed 100%<sup>5</sup>
- No annual administrative or other maintenance fees
- Eligible on all annuity products and plan types
- Tax deferred accumulation<sup>6</sup>
- CSA does not penalize for withdrawals<sup>7</sup>

### Contact us for details

**Julie Souza**

**800-LIFE-CSA**

**[jsouza@csalife.com](mailto:jsouza@csalife.com)**

<sup>1</sup>Rate 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. <sup>2</sup>Annuity application and initial deposit must be received between January 1, 2025, and March 31, 2025. <sup>3</sup>Surrender charge ends after 7 years. <sup>4</sup>Surrender charge ends after 5 years. <sup>5</sup>Subject to contractual guidelines. <sup>6</sup>Under 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. <sup>7</sup>After the first year, you may withdraw up to 10% of the accumulation value. Early withdrawals may be subject to IRS penalty.