

We raised the Guaranteed First-Year Interest Rates on our Annuities!⁸

CSA FRATERNAL LIFE

Have you recently added a new member to the family, or are you looking to save for retirement? Call us and take advantage of this competitive rate!

Available from January 1 to March 31, 2021⁴

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



7-Year **GOLD**
Flexible Premium
Deferred Annuity¹

4%

Initial Guaranteed
First-Year
Interest Rate²

5-Year **SILVER**
Flexible Premium
Deferred Annuity³

3%

Initial Guaranteed
First-Year
Interest Rate²



¹Surrender charge ends after 7 years. ²Rate is guaranteed for 1 full year from annuity contract date. Initial contributions must be \$1,000 or more. In succeeding years, rates may change but will never be below the 2% guaranteed in the contract. ³Surrender charge ends after 5 years. ⁴Annuity application and initial deposit must be received between January 1, 2021 and March 31, 2021. 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. ⁷Within each contractual year, you may withdraw up to 10% of accumulation value. Early withdrawals may be subject to IRS penalty. ⁸Annuities are not insured by FDIC. Product not available in all states. GFYRAJAN2021_CSA_01062021_AL