Surrender charge ends after 7 years.

Rate 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.

Surrender charge ends after 5 years.

Annuity application and initial deposit must be received between April 1, 2019 and June 30, 2019.

Subject to contractual guidelines.

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.

Within each contractual year, you may withdraw up to 10% of accumulation value. Early withdrawals may be subject to IRS penalty. Product not available in all states.

Plan Features:

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

Both available from April 1, 2019 to June 30, 2019.

1 Surrender charge ends after 7 years. 2 Rate 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. 3 Surrender charge ends after 5 years. 4 Annuity application and initial deposit must be received between April 1, 2019 and June 30, 2019. 5 Subject to contractual guidelines. 6 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. 7 Within each contractual year, you may withdraw up to 10% of accumulation value. Early withdrawals may be subject to IRS penalty. Product not available in all states.