

ARE YOU READY FOR RETIREMENT?

*Think About Tomorrow
Today*

4.0%

**INITIAL GUARANTEED FIRST-YEAR
RATE ANNUITIES^{1, 2}**

Ask a CSA representative how you
can take advantage of this
competitive interest rate today!

For more details call **Julie**, our
Sales Manager, at
1-800-LIFE-CSA



www.csalife.com

Limited Time Only, available from
October 1, 2017 to December 31, 2017.³

Plan Features:

- Principal is guaranteed 100%⁴
- Tax deferred accumulation⁵
- No annual administrative or other maintenance fees
- CSA does not penalize for withdrawals⁶
- Eligible on all annuity products and plan types



GFYRASUM2017_CSA_10012017

¹Rate is guaranteed for 1 full year from annuity contract date. ²Initial contributions must be \$1,000 or more. In succeeding years, rates may change but will never be below the 1% guaranteed in the contract. ³Annuity application and initial deposit must be received by December 31, 2017. ⁴Subject to contractual guidelines. ⁵Under 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. ⁶After first contract year anniversary, you may withdraw up to 10% of accumulation value. Early withdrawals may be subject to IRS penalty. Product not available in all states.