

ARE YOU READY TO START PREPARING FOR YOUR FUTURE?

YES! NO

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

3.5%

Initial Guaranteed
First-Year Interest Rate²

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

2.5%

Initial Guaranteed
First-Year Interest Rate²

Available from October 1 to December 31, 2020.⁴

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



1-800-LIFE-CSA



www.csalife.com

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 October 1, 2020 and December 31, 2020. 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. Product not available in all states.

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