

# THE 4TH QUARTER STARTS NOW!

Take advantage of this competitive rate!

Both available from Oct 1, 2018 to Dec 31, 2018.<sup>1</sup>

7-year **GOLD**  
Flexible Premium  
Deferred Annuity<sup>2</sup>

**4.5%**

Initial Guaranteed  
First-Year  
Interest Rate<sup>3</sup>

4<sup>TH</sup>

QUARTER

HIGHLIGHTS

5-year **SILVER**  
Flexible Premium  
Deferred Annuity<sup>4</sup>

**3.5%**

Initial Guaranteed  
First-Year  
Interest Rate<sup>3</sup>

For more details call Julie, our  
Sales Manager, at

**1-800-LIFE-CSA**



[www.csalife.com](http://www.csalife.com)

## PLAN FEATURES:

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



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<sup>1</sup>Annuity application and initial deposit must be received between October 1, 2018 and December 31, 2018. <sup>2</sup>Surrender charge ends after 7 years. <sup>3</sup>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 1% guaranteed in the contract. <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 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.