

# *PreferredChoice Annuity*



**NSS Life**®

*Family Matters...*

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# NSS Life PreferredChoice Annuity

PreferredChoice is designed for the individual looking for a solid, short-term investment alternative.

## Product Highlights

- The PreferredChoice has an annual guaranteed interest rate.
- Provides a 30-day window for NSS penalty-free withdrawals at the end of the first contract year.
- Minimum initial contribution: \$2,000.
- Additional deposits can be made at any time, \$25 minimum.
- Interest accumulates on a tax-deferred basis.
- Up to 10% of total account may be withdrawn each year, without penalty.
- Various settlement and income options available.
- No sales or administrative fees.
- Avoids Probate.
- Five year surrender charge period:
  - 1st year — 6% of amount withdrawn
  - 2nd year — 5% of amount withdrawn
  - 3rd year — 4% of amount withdrawn
  - 4th year — 3% of amount withdrawn
  - 5th year — 2% of amount withdrawn
  - 6th year — 0% of amount withdrawn

\*Waived during 30 day window at the end of the first contract year



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*For more information and the current interest rate, contact your NSS Life representative, or the NSS Life home office at (800) 488-1890.*