

# *Optimum 3 Annuity*



**NSS Life**®

*Family Matters...*

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# NSS Life

## Optimum 3 Annuity

The Optimum series of annuities is designed for people that want some flexibility in the short term.

### Product Highlights

- The Optimum 3 Annuity pays a competitive, current rate of interest.
- Your contract has a stated minimum rate of interest that is guaranteed as long as the contract is in force.
- Interest accumulates on a tax-deferred basis.
- Provides a 30 day window\* for NSS penalty-free withdrawal of all funds (principal and interest) at the end of the third contract year.
- Option to roll over into any of our other long term plans.
- No sales charges or administrative fees.
- Avoids Probate.
- Minimum initial contribution: \$1,000.00.
- Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty free-provision.  
Surrender Charges are as follows:

Year:	1	2	3*	4	5	After
	6%	5%	4%	3%	2%	0

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

*Withdrawals prior to age 59 1/2 may be subject to IRS penalties please consult your tax advisor.*



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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.*