

# *Preferred 5 Annuity*



**NSS Life**®

*Family Matters...*

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# NSS Life

## Preferred 5 Annuity

The Preferred Annuity series provides for the greatest earning potential.

### Product Highlights

- The Preferred 5 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.
- Additional contributions can be made at any time without affecting the original surrender charge period (\$25 minimum).
- Up to 10% of your account balance may be withdrawn each year, penalty-free.
- No sales charges or administrative fees.
- Avoids Probate.
- Minimum initial contribution: \$1,000.00 (or \$90 per month).
- 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

- Available Qualified Plans: IRA, Roth IRA, Keough, SEP, TSA and Coverdell Education Savings Account.

*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.*