

Preferred 8 Annuity



NSS Life®

Family Matters...

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NSS Life Preferred 8 Annuity

The Preferred Annuity series provides for the greatest earning potential.

Product Highlights

- The Preferred 8 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- Up to 10% of your account balance may be withdrawn each year, penalty-free.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 | 6 | 7 | 8 | After |
| | 9% | 8% | 7% | 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.