

ANNUITIES AT A GLANCE

HIGHLIGHTS

NSS LIFE ANNUITIES

Preferred 8: Interest Rate _____%

As of ____/____/20 ____

Surrender Charges:

Year:	1	2	3	4	5	6	7	8	After
	9%	8%	7%	6%	5%	4%	3%	2%	0%

Preferred 5: Interest Rate _____%

As of ____/____/20 ____

Surrender Charges:

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

Optimum 3: Interest Rate _____%

As of ____/____/20 ____

Surrender Charges:

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

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

- No sales or administration fees
- Guaranteed lifetime minimum rate of interest
- Up to 10% of the account value may be withdrawn once a year, without penalty. (Withdrawals from annuities prior to age 59½ may be subject to IRS penalties.)
- All products are available as Qualified or Non-Qualified plans
- Available Qualified plans: Traditional IRA, Roth IRA, SEP, or Coverdell Education Savings Account
- Interest accumulates on a tax-deferred basis
- Flexible retirement options
- Fraternal membership and benefits

Also ask about these other great products provided by NSS Life:

Life Insurance

- Whole Life
- 20 Payment Life
- Single Premium Life
- 3 Pay Life

Term Insurance

- 10 Year Renewable Term
- 20 Year Renewable Term
- Youth Term
- Youth Term – Single Premium



NSS Life
Family Matters...

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NSS LIFE ANNUITIES – MAKING LIFE EASY

What is an NSS Annuity?

It's a contract between you and the National Slovak Society that provides you with a guaranteed future income in exchange for payments you make to your account. It's a long term way of planning for the future, particularly for your retirement. Both IRS Qualified and Non-Qualified annuities are available in an NSS Annuity contract.

Not only will you earn one of the most competitive interest rates in the industry, but purchasing an NSS annuity gives you membership in the oldest Slovak Fraternal in the United States, complete with all the fraternal programs and activities it provides.

Preferred 5 and Preferred 8 Annuities

The Preferred 5 and Preferred 8, without a doubt give you the most bang for your buck! With the highest interest rates available through NSS Life, these plans give you the highest potential for earnings.

Both products can be opened with an initial deposit of \$1,000 or \$90 per month. Additional deposits can be made at anytime without affecting the original surrender period, in minimums of \$25.00. Interest income may be taken monthly, quarterly, semiannually or annually provided the amount of interest income is a minimum of \$100.00.

Optimum 3 Annuity

This plan provides consistent interest earnings and at the end of the third policy year the member has a "30 day window" to withdraw any and all funds penalty free. The Optimum 3 also has a lifetime minimum guaranteed rate of interest that is listed in the contract.

If funds are left on deposit after the third year; then an early withdrawal penalty will apply for two more years. (Policy years 4 and 5)

We will accept additional deposits for up to 90 days

from the initial deposit date. A minimum deposit of \$1,000 is required to open this contract. Maximum deposit is \$1 Million.

SPIA or Single Premium Immediate Annuity

When you want a guaranteed income, a single premium immediate annuity may be the right tool for the job. Never outlive your money with a lifetime option.

Our single premium immediate annuity (SPIA) pays a guaranteed periodic amount for a specified period or for the annuitant's lifetime. The NSS Life minimum deposit to open a SPIA is \$10,000. Several settlement options are available depending upon your needs: lifetime income, period certain & life, joint & survivor; and fixed period. These options give you the flexibility to choose the amount of money needed and over what time frame.

You can chose to receive your benefits in a timely manner: monthly, quarterly or annually. Monthly payments are automatically deposited to your bank account for your convenience. There are no sales charges or maintenance fees associated with this account so all of your money is working to create income for you.

Why An NSS Annuity?

There are three very good reasons for you to consider purchasing an NSS Life annuity:

1. You will earn one of the most competitive interest rates in the industry and there will be no charges, unless you withdraw funds early;
2. Purchasing an NSS annuity gives you membership in the oldest Slovak Fraternal in the United States, complete with all the fraternal programs and activities it provides;
3. An NSS Life Fixed Annuity is a guaranteed and positive way to accumulate money, with a guaranteed minimum rate of interest and a competitive current rate.

Avoids Probate

Upon death of the annuitant, the full value of the NSS annuity is paid directly to the beneficiary named in the contract. Delays, publicity and cost of probate are avoided.

Safety

Annuity deposits are protected by the total resources of the National Slovak Society. NSS Life was founded in 1890 and has over a billion dollars in assets. Your money is backed, dollar-for-dollar, by reserves that are governed by law. We are audited annually by an independent accounting firm and file regular quarterly reports with the states in which we operate.

Interest

All NSS annuities feature a minimum rate of interest. This figure is guaranteed for the life of the contract and is listed in your contract. The current declared rate is always competitive. Over the years our renewal rate history has proven to be outstanding.

Liquidity

Your contract may be surrendered at any time; however, an early withdrawal penalty may apply. Up to 10% of your total account value may be withdrawn once each year without penalty. (IRS penalties may apply to early withdrawals prior to age 59½.)

Options at Maturity

Lump sum
Income for fixed period.
Life income – period certain.
Interest income
Joint and survivor.



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