

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.

- Available in Non-Qualified and in the following Qualified Plans: IRA, Roth IRA, SEP, TSA and Coverdell Education Savings Account.

Withdrawals prior to age 59½ 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 (724) 731-0094.