

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 anytime 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- Up to 10% of your account balance may be withdrawn each year, penalty-free.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 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.