

# 4.25% APY

## 6-YEAR ANNUITY

### Secure Your Future with Guaranteed Growth

The 6-Year Flexible Premium Deferred Annuity (FPDA) opened with after-tax money can provide several advantages. As a Flexible Premium product, it allows you to make contributions at your own pace within the allowed limits, while your investment grows tax-deferred.

#### WHY CHOOSE THE 6-YEAR FPDA?

- **Tax-Deferred Growth:** Enjoy tax deferral on earnings until withdrawal, maximizing your investment.
- **Stability and Security:** Trust FCSU Financial® for reliable long-term investments backed by a solvency ratio of 110%.
- **No Hidden Fees:** Experience transparency without any front and end fees or annual fees.
- **Guaranteed Minimum Growth:** Earn a minimum of 3.00% APY on your funds, ensuring confidence in your savings.
- **Current Rate:** 4.25% APY.

#### KEY FEATURES:

- **Eligible Age:** Enroll up to age 85.
- **Initial Deposit:** Start with just \$500.
- **Flexible Contributions:** Add funds anytime with a minimum of \$30. Unlike qualified retirement accounts, there are no annual contribution limits on non-qualified annuities funded with after-tax money, allowing you to invest as much as you wish.
- **Cash Interest Option:** You have the option to receive your interest directly to your bank account. Note that opting for cash will reduce your interest rate by 0.25%.
- **Easy Funds Access:** After establishing your account, you must wait until the next calendar year to withdraw up to 10% of your cash value as of January 1st without penalty; this option is available annually. Once your contract matures, you may withdraw funds without penalty.
- **Surrender Charges Schedule:** 6%, 6%, 5%, 5%, 4%, 3%, then 0% afterward. Withdrawals made prior to age 59 ½ may also be subject to federal tax penalties.

#### ADDITIONAL BENEFITS:

- **Guaranteed Death Benefit:** If you pass away before the maturity date, your beneficiary receives the full cash value of the annuity without penalty.
- **Tax Postponement for Beneficiaries:** Heirs may reinvest inherited funds tax-deferred with FCSU Financial.
- **Flexible Payment Options:** Choose your payment frequency based on your income needs.
- **Simplicity of Management:** Unlike stocks or mutual funds, annuities generally require less active management. Once established, they can be a more hands-off investment.
- **Post-Maturity Growth:** Continue to earn the then-current interest rate after six years without any required action.

**Plan for Your Future Today! Contact Us Today to Open An Account!**



FCSU Financial®

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Important: FCSU Financial does not offer legal or tax advice.  
Please consult a professional for personalized guidance.