

**4.50% APY**

## **8-YEAR IRAs**

### **Secure Your Future with Guaranteed Growth**

The 8-Year Flexible Premium Deferred IRAs (Individual Retirement Accounts) are a tax-advantaged investment account designed to help you save for retirement. IRAs are one of the most effective ways to save and invest for the future. They allow your money to grow on a tax-deferred or tax-free basis, depending on the type of account. FCSU Financial offers an 8-Year product within various IRA types, including Traditional, Roth, SEP, and Simple IRAs.

#### **WHY CHOOSE THE 8-YEAR IRA?**

- **Tax-Deferred Plan:** You won't pay taxes until you start withdrawing funds. Contributions to the IRA(s) still need to meet IRS contribution limits and rules.
- **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:** 4.50% APY.

#### **KEY FEATURES:**

- **Eligible Age:** Open new or transfer your existing IRAs to FCSU Financial up to age 85.
- **Initial Deposit:** Start with just \$500.
- **Flexible Contributions:** Add funds anytime with a minimum of \$30.
- **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.
- **Surrender Charges Schedule:** 8%, 8%, 7%, 7%, 6%, 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 prior to 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.
- **Post-Maturity Growth:** Continue to earn the then-current interest rate after eight 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.