

Up to **4.50% APY**
1st Year Guaranteed

INHERITED ANNUITY

Secure Your Future with Guaranteed Growth

An Inherited Annuity is a retirement account transferred to a beneficiary after the original owner's death. The beneficiary can take distributions based on IRS rules, often required to withdraw funds within a certain period. It allows the beneficiary to manage and potentially grow the inherited assets. At FCSU Financial, you can establish an Inherited Annuity if you've inherited one from an existing FCSU policy, or easily transfer your beneficiary payout from another institution.

WHY CHOOSE THE INHERITED ANNUITY?

- **Tax-Deferred Plan:** You won't pay taxes until you start withdrawing funds.
- **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.

OPTIONS OFFERED BY FCSU FINANCIAL UNDER IRS REGULATIONS:

1. **Inherited SPIA (4.00% APY):** Fixed payments over a certain period of five-plus years. Each payment includes a portion of non-taxable cost basis, and a portion of taxable interest, thus lowering your tax burden in the given year. The payment schedule is fixed and cannot be modified. Please contact an FCSU representative to get personalized settlement calculation based on the number of years and frequency of payments.
2. **5-Year Rule (4.50% APY):** The entire balance must be distributed by the end of the 5th year after the owner's death.
3. **Non-Qualified Stretch (4.50% APY):** This option can potentially extend tax benefits and manage tax liability for their lifetime. The beneficiary must take annual non-qualified RMD (Required Minimum Distribution) based on their life expectancy.

KEY FEATURES:

- **Eligible Age:** Up to 85 years old.
- **Initial Deposit:** Minimum of \$500.
- **Deposits:** No additional deposits allowed.
- **Interest Rate:** Fixed rate of 4.00% APY for SPIA; Flexible rate of 4.50% APY with a guaranteed minimum 3.00% APY for the 5 Year Rule and Non-qualified Stretch.
- **Surrender Charges Schedule:** 5%, 5%, 4%, 4%, 3%, then 0% afterward.
- **Tax Postponement for Successor Beneficiaries:** Heirs of beneficiary may continue to reinvest inherited funds tax-deferred with FCSU Financial.

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



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