

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

## INHERITED IRAs

### Secure Your Future with Guaranteed Growth

An Inherited IRA 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 IRA if you've inherited one from an existing FCSU policy, or easily transfer your beneficiary payout from another institution.

#### WHY CHOOSE THE INHERITED IRA?

- **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 IRA (4.00% APY):** Fixed payments over a certain period of up to 10 years, starting from the date of the original account holder's passing. The payment schedule is fixed and cannot be modified. Please contact FCSU representative to get personalized settlement calculation based on the number of years and frequency of payments.
2. **10-Year Rule (4.50% APY):** The entire balance must be distributed by the end of the 10th year after the account owner's death. Annual required minimum distributions (RMD) may be required. Available only to individual beneficiaries.
3. **Stretch IRA (4.50% APY):** For account owners who died before January 1, 2020, you can use the stretch provision to take required minimum distributions (RMDs) based on your life expectancy. This option helps extend tax benefits and manage tax liability.

#### 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 IRA; Flexible rate of 4.50% APY with a minimum guaranteed 3.00% APY for Stretch IRA and 10-Year Rule.
- **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.