

**3.00% APY**  
1st Year Guaranteed

## **PARK FREE PLUS ANNUITY**

### Secure Your Future with Guaranteed Growth

The “Park Free Plus Annuity” – your gateway to a tax-advantaged investment opportunity designed for both short and long-term growth. At FCSU Financial, we believe in giving our members the time and flexibility to make informed decisions about their investments. That’s why the Park Free Plus Annuity is available exclusively once in a lifetime, providing you with a rare opportunity for financial growth.

With a full year to earn guaranteed interest, you can explore your options without rushing. After one year, you can choose to either keep your funds in a 6-Year Flexible Premium Deferred Annuity (FPDA), switch to another FCSU Financial product, or transfer them elsewhere.

#### **WHY CHOOSE THE PARK FREE PLUS ANNUITY?**

- **Tax-Deferred Plan:** 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.

#### **KEY FEATURES:**

- **Eligible Age:** Enroll up to age 85.
- **Initial Deposit:** \$1,000 minimum, \$25,000 maximum.
- **Contributions:** Additional deposits are permitted beginning in year two (see our 6-Year FPDA for details).
- **At the first-year anniversary:** FCSU Financial will notify members and specify any required actions. If we do not receive the completed form, we will automatically extend the account for five years beyond the one-year maturity date, with benefits aligned with the 6-Year Flexible Premium Deferred Annuity (FPDA).
- **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.
- **Surrender Charges Schedule:** 6%, 6%, 5%, 5%, 4%, 3%, then 0% afterward. **After the first year** of the contract, there is a **15-day window during** which withdrawals can be made **without penalty**. 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.

**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.