



7-YR MYGA

MULTI-YEAR GUARANTEED ANNUITY¹ • SINGLE PREMIUM

A multi-year guaranteed annuity (MYGA) is a tax-deferred retirement savings vehicle that provides fixed asset accumulation. Our MYGA is guaranteed for 7 years, earning a fixed return of 2.50%². The interest earned is not taxed until withdrawn and your principle is guaranteed.

2.50% Guaranteed Rate for 7-Years

Annuity Features:

- Issue Age 0-85
- \$5,000 - \$250,000 premium³
- Renews at competitive rate, never less than 1.65% guaranteed interest rate: assures growth of annuity funds.
- Funds grow tax-deferred.⁴
- Pay taxes only when money is withdrawn.⁵

Safety and Security:

- We are a legal reserve life insurance society subject to stringent financial reserve requirements in compliance with state insurance department rules.
- Our portfolio contains high quality investments.

Penalty-Free Withdrawal:

- Surrender charges are waived if the owner is confined to a nursing home or is

permanently disabled.

- May withdraw up to 10% of account in a certificate year without incurring a withdrawal charge.⁵
- Accumulations Deferred: federal and state taxes on interest earnings are deferred until funds are withdrawn or monthly payments begin.
- Favorable Distributions: tax preferred treatment can continue even while receiving regular annuity payments.⁴

Interest rates effective March 13, 2020 and subject to change. Products/features may not be available in all states.

1)12SPDA Plan Series. 2) Guaranteed interest rate for 7 years; minimum guaranteed interest rate 1.65% after year 7. 3) Minimum contribution\$5,000, no more than \$250,000 total contribution per household in any 12 month period. 4) Consult your tax advisor regarding your individual situation.

5) The IRS may impose a penalty on withdrawal prior to age 59-1/2.

Speak to an NCSF Agent Today!
Call 847-342-4500 ext. 236 OR email: Sales@ncsf.com

Our Insurance Experience means we have the Knowledge to help you make the right choices.



About National Catholic Society of Foresters

MAIN STREET vs. WALL STREET: As a not-for-profit organization, money that would normally be paid to shareholders in a for-profit company is instead given back to the NCSF members and their communities in the form of programs and benefits made possible by insurance sales.

NCSF Mission Statement

NCSF is a community-based insurance organization that offers products and member benefits that assist individuals and their families in achieving financial security, while helping to build stronger communities by supporting service projects that reflect common shared values.

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