

CSA Fraternal Life

Start the new year on top with
our new guaranteed rate.



*Available from January 1st to March 31, 2023.*²

Contact us for details

800-LIFE--CSA

www.csalife.com

jsouza@csalife.com

7-Year GOLD
Flexible Premium
Tax Deferred fixed Annuity³
5%
Initial Guaranteed
First-Year
Interest Rate¹

5-Year SILVER
Flexible Premium
Tax Deferred fixed Annuity⁴
4%
Initial Guaranteed
First-Year
Interest Rate¹

PLAN FEATURES:

- Principal is guaranteed 100%⁵
- No annual administrative or other maintenance fees
- Eligible on all annuity products and plan types
- Tax deferred accumulation⁶
- CSA does not penalize for withdrawals⁷

¹Rate is guaranteed for 1 full year from the annuity contract date. Initial contributions must be \$1,000 or more. In succeeding years, rates may change but will never be below the 3% guaranteed in the contract. Annuities are not insured by FDIC. The product is not available in all states. ²Annuity application and initial deposit must be received between January 1, 2023, and March 31, 2023. ³Surrender charge ends after 7 years. ⁴Surrender charge ends after 5 years.

⁵Subject to contractual guidelines. ⁶Under current IRS regulation. Neither CSA nor its agents provide tax, legal, or accounting advice. Consult a tax, legal, or accounting professional with your specific situation. ⁷After the first year, you may withdraw up to 10% of the accumulation value. Early withdrawals may be subject to IRS penalty.