

ELITE — 8 year
3.75% APY
3 YEAR GUARANTEE

STAR — 5 year
3.00% APY
2 YEAR GUARANTEE

EDGE — 3 year
2.50% APY
1 YEAR GUARANTEE

min. deposit \$2,500
limited time offer available
1/1/2020 through 4/15/2020

CORE — 3 year
2.00% APY
min. deposit
\$500
avail. 1/1/2020



New Year's Resolutions:

- ✓ EARN MORE MONEY
- ✓ MAXIMIZE your TAX REFUND
- ✓ BOOST your RETIREMENT INCOME
- ✓ JOIN **PRCUALife**

by opening a new **PRCUALife** Annuity or transferring your existing account*

Take advantage of all that **PRCUALife** Annuities have to offer!

- Financial security
- Long term growth
- Fixed guaranteed APY
- Funds grow tax-deferred
- 10% annual free withdrawal
- No maintenance fees
- Variety of annuity types offered — including IRAs

*For more information contact:

(800) 772-8632 | PRCUA.ORG

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To earn a competitive rate of return, follow **three** easy steps:

1 Choose among the **SERIES** options

2 Select an **annuity TYPE**

3 DEPOSIT minimum amount — or more

PRCUALife 2020 ANNUITY SERIES

ALL PLANS ARE ISSUE AGES 0-90

	PLAN	ANNUITY TYPE	APY*	SURRENDER CHARGE
ELITE SERIES	FPDA-100-F	(NQ) Non-Qualified	3.75% 3 YEAR GUARANTEE Min. Guaranteed 2.00% \$2,500 and over	8 Years 10% 9% 8% 7% 6% 5% 4% 3% 10% Annual Free Withdrawal Allowed
	FPDA-200-F	(IRA) Traditional IRA		
	FPDA-200R-F	(ROTH) Roth IRA		
	FPDA-200SE-F	(SEP) SEP IRA		
	FPDA-200SI-F	(SIMPLE) SIMPLE IRA		
	FPDA-400-F	(TSA) TSA		
STAR SERIES	FPDA-101-F	(NQ) Non-Qualified	3.00% 2 YEAR GUARANTEE Min. Guaranteed 2.00% \$2,500 and over	5 Years 7% 6% 5% 4% 3% 10% Annual Free Withdrawal Allowed
	FPDA-201-F	(IRA) Traditional IRA		
	FPDA-201R-F	(ROTH) Roth IRA		
	FPDA-201SE-F	(SEP) SEP IRA		
	FPDA-201SI-F	(SIMPLE) SIMPLE IRA		
	FPDA-401-F	(TSA) TSA		
EDGE SERIES	FPDA-102-F	(NQ) Non-Qualified	2.50% 1 YEAR GUARANTEE Min. Guaranteed 2.00% \$2,500 and over	3 Years 5% 4% 3% 10% Annual Free Withdrawal Allowed
	FPDA-202-F	(IRA) Traditional IRA		
	FPDA-202R-F	(ROTH) Roth IRA		
	FPDA-202SE-F	(SEP) SEP IRA		
	FPDA-202SI-F	(SIMPLE) SIMPLE IRA		
	FPDA-402-F	(TSA) TSA		
CORE SERIES	FPDA-103-F	(NQ) Non-Qualified	2.00% Min. Guaranteed \$500 and over	3 Years 5% 4% 3% 10% Annual Free Withdrawal Allowed
	FPDA-203-F	(IRA) Traditional IRA		
	FPDA-203R-F	(ROTH) Roth IRA		
	FPDA-203SE-F	(SEP) SEP IRA		
	FPDA-203SI-F	(SIMPLE) SIMPLE IRA		
	FPDA-403-F	(TSA) TSA		

MINIMUM INITIAL DEPOSIT OF \$2,500 — limited time offer available 1/1/2020 through 4/15/2020

MINIMUM INITIAL DEPOSIT OF \$500 — available 1/1/2020

CONTRIBUTIONS AND APY CREDITS: In order to be eligible for receiving interest for the month, contributions must be received at the PRCUA home office by the 15th calendar day. Interest is credited as of the end of the last calendar day of each month.

*After the guaranteed period, the APYs could change with market conditions in the future. The APYs are based on our ability to lower our total expenses and still maintain a strong solvency ratio. Please visit www.PRCUA.org/annuities for the current annuity APYs.

ALL PRCUALIFE ANNUITY CERTIFICATES ARE SECURED BY LEGALLY MANDATED RESERVES.



POLISH ROMAN CATHOLIC UNION OF AMERICA
Life Insurance, Annuities & Member Benefits

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