



# FIXED INTEREST ANNUITIES RATE SHEET

## FOR AGENT USE ONLY

NOT TO BE DISTRIBUTED TO PUBLIC

PRODUCT	DEPOSIT AMOUNTS	RATES	FEATURES		
			WITHDRAWAL FEATURES	NURSING HOME WAIVER	RMD-FRIENDLY
<b>FIXED INTEREST ANNUITIES (AGES 0-90)</b>	<b>MIN<sup>+</sup>/MAX DEPOSIT AMTS. (PER PERSON / PER CALENDAR YEAR)</b>	<b>APY</b>			
<b>3 YEAR CHOICE</b>	<b>MIN \$5,000 / MAX \$50,000 (AGES 0-90)</b> Over limit – Call for Approval	<b>2.40%</b>	✓ 5% AFTER FIRST YEAR	✓	✓
<b>5 YEAR CHOICE</b>	<b>MIN \$5,000 / MAX \$250,000 (AGES 0-90)</b> Over limit – Call for Approval	<b>3.10%</b>	✓ 15% AFTER FIRST YEAR	✓	✓
<b>5 YEAR LOYALTY</b>		<b>3.45%</b>	✓ 12% AFTER FIRST YEAR	✓	✓
<b>7 YEAR FLEX ONE &amp; SINGLE PREMIUM BONUS ONE</b>	<b>MIN \$5,000 / MAX \$250,000 (AGES 0-90)</b> Over limit – Call for Approval	<b>3.60%*</b>	✓ 10% AFTER FIRST YEAR	✓	✓
<b>7 YEAR FLEX TWO &amp; SINGLE PREMIUM BONUS TWO</b>		<b>3.50%**</b>	✓ 10% AFTER FIRST YEAR	✓	✓

**CURRENT RENEWAL RATES**  
(AFTER BONUS OR INITIAL PERIOD)

**\$5,000 - \$24,999 = 2.40%**  
**\$25,000 - \$99,999 = 2.65%**  
**\$100,000+ = 2.90%**

**\*IF DEPOSIT FALLS BELOW ORIGINAL CONTRACT AMOUNT, THE RATE IS SUBJECT TO CHANGE**

**(FUND VALUE OF \$1 – 4,999 = 1.00%)**

\* 1-year bonus rate on Flex One and Single Premium Bonus One, after which current renewal rate will apply.

\*\* 2-year bonus rate on Flex Two and Single Premium Bonus Two, after which current renewal rate will apply.

Features for the 3 and 5 year annuities are member benefits that are not guaranteed and can be modified at any time by KSKJ Life Board of Directors.

# TAX-DEFERRED ANNUITY PRODUCT DESCRIPTIONS

**3 YEAR CHOICE ANNUITY:** A 3- year single deposit contract with a guaranteed interest rate for three (3) years; after which the current renewal rate will apply. Surrender charges apply as follows: 1st year 7%, 2nd year 6%, 3rd year 5%.

**5 YEAR CHOICE AND LOYALTY ANNUITY:** A 5-year single deposit contract with a guaranteed interest rate for five (5) years; after which the current renewal rate will apply. Surrender charges apply as follows: 1st year 7%, 2nd year 6%, 3rd year 5%, 4th year 4%, 5th year 3%.

**FLEX ONE:** A 7- year flexible or single deposit contract with a bonus interest rate guaranteed for one (1) year; after which the current renewal rate will apply.

**FLEX TWO:** A 7-year flexible or single deposit contract with a bonus interest rate guaranteed for two (2) years; after which the current renewal rate will apply.

**SINGLE PREMIUM BONUS ONE:** A 7- year single deposit contract with a bonus interest rate guaranteed for one (1) year; after which the current renewal rate will apply.

**SINGLE PREMIUM BONUS TWO:** A 7-year single deposit contract with a bonus interest rate guaranteed for two (2) years; after which the current renewal rate will apply.

*Surrender Charges for Flex One, Flex Two, Single Premium Bonus One and Single Premium Bonus Two: 1st year 7.8%, 2nd year 6.7%, 3<sup>rd</sup> year 5.6%, 4th year 4.5%, 5th year 3.4%, 6th year 2.3%, 7th year 1.2%.*

*Systematic Interest Only Payments are available from the Flex One; Flex Two; Single Premium Bonus One; Single Premium Bonus Two*

*Payouts will be annual, semi-annual, quarterly, or monthly basis. A reduction in commission may be applied.*

## **Guaranteed Rate on Deferred Annuity Contracts**

All Tax-Deferred Annuity contracts as of September 1, 2011, or thereafter, will have a variable base guaranteed rate. The base guaranteed rate declared will not be greater than 3.00% and not less than 1.00%. The base variable guaranteed rate is effective on any annuity purchased on or after September 1, 2011. All contracts purchased prior to September 1, 2011 will receive the contract base guaranteed rate of 3.00%.

