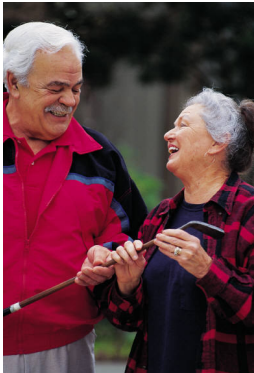


## No Worry Investment

**Are you looking for a sound investment vehicle to secure your retirement?** The Slovak Catholic Sokol Single Premium Deferred and the Flexible Annual Premium Deferred Annuities may be the option for you. Both offer a guaranteed principal and a competitive tax deferred interest rate .



- ◆ Tax-Deferred Interest
- ◆ Guaranteed Lifetime Income
- ◆ Safe and Secure
- ◆ No Sales Charges or Annual Fees
- ◆ Low Cost Surrender Charges for The First 5 Years

**THE SLOVAK CATHOLIC SOKOL**  
PROVIDES COMPETITIVE WHOLE LIFE PLANS  
THAT SUIT YOUR FINANCIAL NEEDS.

### 5 WHOLE LIFE PLANS

- ◆ Single Premium Life
- ◆ 3 Year Payment Life
- ◆ 20 Year Payment Life
- ◆ Life Paid Up At Age 65
- ◆ Life Paid Up At Age 80

- 
- Your beneficiaries are guaranteed the full face amount
  - There is a cash value that gives you income availability.
  - You can take a loan against that cash value
  - You are eligible for dividends, if dividends are declared.
- 

*To learn more contact us today!*



## Plan For Your Future Now!



## Tax Deferred Annuity

**SLOVAK CATHOLIC SOKOL**

**Tel: 1-800-886-7656**



P.O. Box 899  
205 Madison Street  
Passaic, NJ 07055

Phone: 800-886-7656

Fax: 973-779-8245

E-mail: [sokol205@aol.com](mailto:sokol205@aol.com)

Website: [www.slovakcatholicsokol.org](http://www.slovakcatholicsokol.org)

# Call Us Today!

## Product Information

**Product :** Single Premium Deferred

**Description :** Annuity in which there is one deposit and is due on the issue date.

**Minimum Premium:** \$2,000.00

**Maximum Deposit:** \$150,000.00

**Issue Age :** 16 - 80

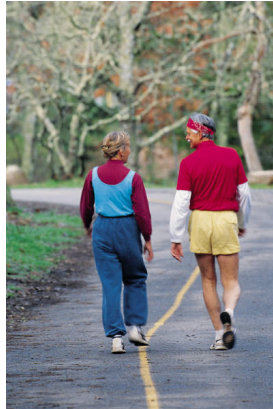
**Product :** Flexible Annual Premium Deferred

**Description :** Annuity in which the initial deposit is due on the issue date and any additional deposits can be made anytime there after.

**Minimum Premium :** \$200.00

**Maximum Deposit :** \$150,000.00

**Issue Age :** 16 - 80



## Interest Rate

The Slovak Catholic Sokol may adjust the interest rate. However, the rate cannot drop below the guaranteed rate of 3%

## Annuity Income

A monthly annuity income will begin on the annuity start date. The amount of income will depend on the amount of the annuity and the income option that is elected. The Slovak Catholic Sokol provides 3 income options:

### **Fixed Period Annuity:**

Annuity income payments are made monthly for a fixed period of time. Payments are not affected by the member's age, sex or length of life. The income payments will be made per the period chosen by the individual, but may not exceed 20 years.

### **Life Annuity:**

Annuity income payments are made monthly for as long as the individual is living. Three types of Life Annuities are available; payment until death, Sokol guarantee payment for 10 years or Sokol guarantee payment for 20 years. The amount of each payment will be based on sex and age of the individual as of the date of the first payment and on the guarantee period, if any.

### **Interest Payments:**

Interest earned on the Total Value as of the annuity start date is paid to the individual annually, semi-annually, quarterly, or monthly. Payments will be made at the end of the elected interval. Annual earned rates will be declared by the Sokol to begin on each anniversary of the annuity start date.

## Cash Value

The cash value is equal to the premium deposited plus the accumulated interest on the premium. There is surrender charge for any withdrawals taken within the first 5 years of the certificate in force.

## Cash Withdrawals

Partial withdrawals are allowed prior to the annuity start date. The withdraw must be at least \$100 and can occur anytime. Any withdrawals taken prior to the 5th year will subject to a surrender charge.

## Surrender Charges

<u>Years In Force</u>	<u>Charge</u>
-----------------------	---------------

1 or Less	5%
More than 1 less than 2	4%
More than 2 less than 3	3%
More than 3 less than 4	2%
More than 4 less than 5	1%

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Passaic, NJ 07055

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Fax: 973-779-8245  
E-mail: sokol205@aol.com



**Current Interest Rate**

Announcing effective

**January 1, 2008**

**TAX DEFERRED ANNUITY**

Current Interest Rate

**4.50%**

Guaranteed for 1 Year

Minimum Rate is 3%

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