

SLOVAK CATHOLIC SOKOL

A tradition of providing sound financial protection and benefits to our members

ANNUITY DISCLOSURE

Interest Rate: Your annuity will earn an initial interest rate of _____ % APY.

Surrender Charges: Your annuity contract contains surrender charges for early withdrawal in excess of the free 10% annual penalty free provision after the first year. Withdrawals from annuities prior to age 59 ½ may be subject to IRS penalties.

Vantage 1

Year	1	2	3	4	5
	6%	5%	4%	3%	2%

The interest rate is guaranteed for the one (1) year contract period. The minimum guaranteed interest rate is _____%.

Vantage 2

Year	1	2
	6%	5%

The interest rate is guaranteed for the two (2) year contract period. The minimum guaranteed interest rate is _____%.

Vantage 3

Year	1	2	3
	6%	5%	4%

The interest rate is guaranteed for the three (3) year contract period. The minimum guaranteed interest rate is _____%.

Vantage 5

Year	1	2	3	4	5
(No surrender charge after 5 years)	6%	5%	4%	3%	2%

The interest rate is guaranteed for the two (2) years. The minimum guaranteed interest rate is _____%.

Vantage 7

Year	1	2	3	4	5	6	7
(No surrender charge after 7 years)	8%	7%	6%	5%	4%	3%	2%

The interest rate is guaranteed for the two (2) years. The minimum guaranteed interest rate is _____%.

Dated

Signature Applicant/Annuitant

Signature of Agent

Date Received

Signature of Slovak Catholic Sokol Acceptance