

Protection with Competitive Rates

The Slovak Catholic Sokol is a Fraternal Benefit Society founded on July 4, 1905. Our affordable insurance plans and competitive annuity interest rates will give you peace of mind while allowing you and your family to enjoy all that membership in our society has to offer. Protect your family and be a part of ours as well!

Commitment to Service

Our organization has something to offer the entire family besides our financial products. We take great pride in the valued service that we have provided to our members and community for over 108 years. We are committed to continue and improve the services, financial products and fraternal programs for our membership.



For over 108 years the Slovak Catholic Sokol, a fraternal life insurance and benefit society, has provided sound financial protection and unique fraternal benefits for our members.

Phone: 800-886-7656

Fraternalism

The Slovak Catholic Sokol fraternal benefits are jewels in the fraternal benefit society community. Our programs promote health, religion and ethnic pride. The basis for our programs are the lodges, which are deeply rooted in supporting their local churches and communities.



For More Information

Want to know more about our financial products, service and fraternal activities? Contact your agent/financial planner or our Sales Department (888) 381-5431.



SLOVAK CATHOLIC SOKOL

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

Phone: **800-886-7656**

Fax: 973-779-8245

E-mail: sales@slovakcatholicsokol.org

www.slovakcatholicsokol.org

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

THE VANTAGE COLLECTION OF ANNUITY FINANCIAL GROWTH PRODUCTS



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THE SLOVAK CATHOLIC SOKOL VANTAGE

This Collection of Deferred Annuity plans provides you with a varied range of investment options to fit your financial planning requirements.

Tax-Deferred Earnings

Earnings grow tax-free until a withdrawal occurs. Due to the power of compound tax-deferred growth, your retirement savings will accumulate quicker compared to a fully taxable account.

Cost

With all of our Annuity plans your investment can grow rapidly since there are no initial service, contract, transaction or premium fees. Every dollar you pay in premiums goes directly into your annuity's cash value and earns interest immediately.

Safety

Your annuity deposits are protected by the total resources of the Slovak Catholic Sokol. Information regarding the solvency can be readily verified by our financial statements filed with the New Jersey Insurance Department. These financial statements are accompanied by the required Actuarial Certification and Opinion of an independent Certified Public Accountant.



Short Term Investment Opportunities

We currently offer three annuity plans for the individual who is looking for a solid short-term investment alternative.

Premiums: One lump sum to open; additional premiums accepted for 30 days from opening of contract.

Issue Ages: 0—90

VANTAGE 1

Duration: 1-year contract

Guaranteed Interest Rate: 1 year

Penalty for Early Withdrawal: 1st year: 6%, 2nd year: 5%, 3rd year: 4%, 4th year: 3%, 5th year: 2%

Annual 30-Day Window provides a number of options; Renew contract at current interest rate, transfer to another Annuity or take a full/partial withdrawal without penalty from the society.

VANTAGE 2

Duration: 2-year contract

Guaranteed Interest Rate: 2 years

Penalty for Early Withdrawal: 1st year: 6%, 2nd year: 5%

VANTAGE 3

Duration: 3-year contract

Guaranteed Interest Rate: 3 years

Penalty for Early Withdrawal: 1st year: 6%, 2nd year: 5%, 3rd year: 4%

Longer Term Investment Opportunity

The Vantage 5 and 7 are our longer-term deferred annuity plans that allow for savings, investment or retirement. The interest rate is highly competitive.

As a flexible annuity plan, additional premium deposits are permitted and will not affect or extend the penalty for early withdrawal period.

VANTAGE 5

Duration: 5-year contract

Guaranteed Interest Rate: 1st two-years of contract

Early Withdrawal:

- **Penalty Free:** 10% Annually
- **Penalty:** 1st year: 6%, 2nd year: 5%, 3rd year: 4%, 4th year: 3%, 5th year: 2%

VANTAGE 7

Duration: 7-year contract

Guaranteed Interest Rate: 1st two-years of contract

Early Withdrawal:

- **Penalty Free:** 10% Annually
- **Penalty:** 1st year: 8%, 2nd year: 7%, 3rd year: 6%, 4th year: 5%, 5th year: 4%, 6th year: 3%, 7th year: 2%

Guaranteed Income

This Single Premium Immediate Annuity contract when established pays a specified periodic distribution or for a lifetime of income. An Immediate Annuity provides an income benefit almost instantly.

Settlement Options

- Life Only
- Specified Period
- Life and Period Certain
- Payments for Life, Joint and Survivor