

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 more than 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**
Surrender Charges: 6% 5% 4% 3% 2%

The interest rate is guaranteed for the one (1) year contract period. The minimum guaranteed interest rate is _____%.
No surrender charge will be applied to any withdrawal made during the thirty (30) day window period.

Vantage 3 **Year 1 2 3**
Surrender Charges: 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**
Surrender Charges: 6% 5% 4% 3% 2% (No surrender charge after 5 years)

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

Vantage 7 **Year 1 2 3 4 5 6 7**
Surrender Charges: 8% 7% 6% 5% 4% 3% 2% (No surrender charge after 7 years)

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

Authorized Representatives are paid a commission by the Slovak Catholic Sokol. Commissions are not deducted from your account value. All contributions received from you are fully credited to your account.

_____ Dated

_____ Signature Applicant/Annuitant

_____ Signature of Agent

_____ Date Received

_____ Signature of Slovak Catholic Sokol Acceptance