



**Are you ready for retirement?
Ask us how we can help you plan.**

CSA Fraternal Life

Available from April 1st to June 30th, 2025.²

7-Year GOLD³

Flexible Premium
Tax Deferred
Fixed Annuity

5% Guaranteed

First-Year
Interest Rate¹

5-Year SILVER⁴

Flexible Premium
Tax Deferred
Fixed Annuity

4% Guaranteed

First-Year
Interest Rate¹

PLAN FEATURES:

- Principal is guaranteed 100%⁵
- No annual administrative or other maintenance fees
- Eligible on all annuity products and plan types
- Tax deferred accumulation⁶
- CSA does not penalize for withdrawals⁷

Contact us for details

Julie Souza

800-LIFE-CSA

jsouza@cslife.com

¹Rate is guaranteed for 1 full year from the annuity contract date. Initial contributions must be \$1,000 or more. In succeeding years, rates may change but will never be below the 3% guaranteed in the contract. Annuities are not insured by FDIC. The product is not available in all states. ²Annuity application and initial deposit must be received between April 1, 2025, and June 30, 2025. ³Surrender charge ends after 7 years. ⁴Surrender charge ends after 5 years.

⁵Subject to contractual guidelines. ⁶Under current IRS regulation. Neither CSA nor its agents provide tax, legal, or accounting advice. Consult a tax, legal, or accounting professional with your specific situation. ⁷After the first year, you may withdraw up to 10% of the accumulation value. Early withdrawals may be subject to IRS penalty.