



3-Year Flexible Premium Deferred Annuity

A Destination this Important Deserves a Roadmap

Plan ahead to make great things happen. A **Flexible Premium Deferred Annuity (FPDA)** makes sense for people nearing retirement or for younger investors who have maxed out their retirement plans but still want to put money into tax-deferred retirement vehicles.

- Take the guesswork out of saving with our automatic deposit options.
- Experience the power of Compounded Tax-Deferred Interest Growth.
- Option to turn your savings into a guaranteed income stream in retirement, that you can't outlive.³

Jennifer's Story: Jennifer is in her 40's and has maxed out the amount she can add to her company's 401K. She is concerned that she may not have enough in that plan to have a comfortable retirement. Jennifer does not want to tie up her money in a long term contract because of interest rate volatility. Jennifer purchases a 3-Year Flexible Premium Deferred Annuity. She has time before retirement and can add to her Annuity as her income increases.

John's Story: John is 67 years old, owns his own business and is in a high tax bracket. He has decided work until he retires at age 70. He has taxable money in savings and a brokerage account. He has maxed out his contribution limit on his IRA. John can invest beyond the IRA limit each year in a tax deferred growth Annuity. At age 70 he can set up pay outs from the deferred Annuity.

3-Year Flexible Premium Deferred Annuity¹

4.50%
First Year Interest Rate

3.00%
Minimum Guaranteed Rate

Issue Ages 0-85

- Non-Qualified
- Traditional IRA
- ROTH IRA

Contributions²

- \$300 Minimum Initial Deposit
- \$50 Minimum Additional Premium

Products/features may not be available in all states. Not available in CA. 1) 23FPDA Plan Series. 2) \$300 minimum premium; \$50 minimum additional premium; \$250,000 annual premium limit; \$4,000,000 lifetime limit. 3) Consult your tax advisor regarding your individual situation.

SPEAK TO AN AGENT TODAY!
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BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

THE VALUE OF MEMBERSHIP

We don't just talk about making a difference; we empower our members to roll up their sleeves and create impactful change. Behold the benefits of membership!

- **Ignite Community Transformation:** Driving value to communities and policyholders, *not* shareholders.
- **Pursue Educational Dreams:** Apply for Catholic Education Grants, from preschool through high school.
- **Fuel Ambitions with Scholarships:** Pursue academic aspirations with scholarships for College, Master's, or Occupational Training.
- **Design Your Impact:** Take charge of your volunteer journey by designing activities or projects that align with *your* passion.
- **Multiply Your Fundraising Impact:** Receive Hearts and Hands Matching Funds at your fundraisers, amplifying the power of your initiatives.
- **Unlock Savings:** Save money with our Discount Programs.
- **Stay Informed and Inspired:** Immerse yourself in our GIVE BACK newsletter or eMagazine, and stay up-to-date on impactful stories.
- **Spotlight Excellence:** Members recognize and celebrate their fellow members with the prestigious 'Members of the Year Award'.
- **Life's Milestones, Celebrated:** Whether it's a new home, wedding, or baby, apply for a Life Event Gift to commemorate joyous occasions.

Speak to an Agent Today!

Call 847-342-4500 ext. 236 OR email: Sales@1891FinancialLife.com