

Make the 'Certain Choice'

with



Multi-Year Guaranteed Annuity Series

Key Features designed to benefit your client:

- No Automatic Renewals
- No Market Value Adjustment
- Nursing Home Rider
- Terminal Illness Rider
- Death Benefit= Contract Value
- 10% Surrender Charge Free Withdrawals in the 1st year and every year thereafter during the surrender charge period
- RMD's available surrender charge free above the 10% free withdrawals
- Minimum Guaranteed Interest Rate: 3% for the life of the contract
- Simple and easy to understand product design

Choose Certainty. Grow Confidently. Live Comfortably.

Initial Guarantee Rate

3 year- 4.85% APY

5 year- 5.15% APY

7 year- 5.25% APY

Questions?



to contact your Regional Sales Manager!

Producer use only

Not available in all states

The FCSLA Certain Choice Annuity is a Single Premium Deferred Annuity
Not available in all states

10% surrender charge free withdrawals are available in the first year of the contract and all subsequent years during the surrender charge period

RMD distributions are available surrender charge free in the first year of the contract and all subsequent years during the surrender charge period in addition to the 10% surrender charge free withdrawals

Interest rates on new issues of the FCSLA Certain Choice SPDA products can change at any time

Minimum Deposit	Maximum Deposit (without Home Office approval)	Issue Ages
\$10,000	\$2,000,000	18-85



Rating Date: October 2025
2025-2026 rating period
For the latest Best's Rating, access www.ambest.com

Surrender Charges

YEARS INTO GUARANTEE PERIOD	1	2	3	4	5	6	7	8+
Certain Choice MYGA 3 ICC25-SPA(3)-0925	9%	8%	7%	0%				
Certain Choice MYGA 5 ICC25-SPA(5)-0925	9%	8%	7%	6%	5%	0%		
Certain Choice MYGA 7 ICC25-SPA(7)-0925	9%	8%	7%	6%	5%	4%	3%	0%

FL

3- 25-SPA(3)-0925-FL
5- 25-SPA(5)-0925-FL
7- 25-SPA(7)-0925-FL

SC

3- 25-SPA(3)-0925
5- 25-SPA(5)-0925
7- 25-SPA(7)-0925