2017 LIFE INSURANCE AND ANNUITY EXTRA

A special **VĚSTNÍK** *publication*. **Volume 105 Number 11**
ISSN —07458800

Insuring & Enriching Lives Since 1897

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2017 SPJST LIFE INSURANCE AND ANNUITY EXTRA

Published March 15, 2017, in lieu of the *Věstník* (VOLUME 105, NO. 11), the *2017 SPJST Life Insurance and Annuity Extra* provides a summary of general insurance information and of the insurance plans and annuity programs available to qualifying SPJST members and prospective members.

TABLE OF CONTENTS

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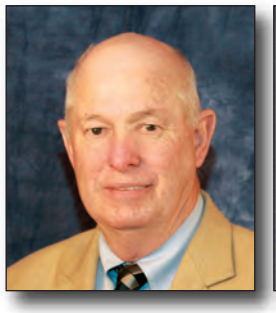

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DIFFERENT TYPES OF LIFE INSURANCE

The money your beneficiary receives can help cover expenses and ensure that your family is not burdened with debt.

What are the different types of insurance?

There are two basic types of life insurance: permanent and term. Permanent insurance pays your beneficiary whenever you may die; term insurance pays your beneficiary if you die during a specific period of time. The money your beneficiary receives can help cover expenses and ensure that your family is not burdened with debt.

What is permanent insurance?

Permanent (cash value) insurance provides lifelong protection as long as premiums are paid. It may build up cash value over time, which grows tax deferred. With all permanent policies, the cash value is different from the face amount. The face amount is the money that will be paid to your beneficiary if you die. Cash value takes time to grow. But after you've held the policy for several years, its cash value can offer you several options:

• You can borrow from the insurer using your cash value as collateral.

• You can get the loan even if you don't have a good credit history. If you don't repay the loan (including interest), it will reduce the amount paid to your beneficiaries after your death.

• You can use the cash value to pay your premiums, which would create a loan (interest would continue to accrue), or to buy more coverage.

• You can exchange the policy by using the cash value for an annuity that will provide a steady stream of retirement income for life or a specified period.

• You can cancel (surrender) the policy and receive the cash value in a lump sum. You will pay taxes on the value that exceeds what you've paid in premiums.

Basic types of cash value insurance

Whole life offers premiums that generally stay fixed over the life of the policy, a fixed death benefit, and cash value that grows at a fixed rate of return.

Universal life gives you flexibility in setting premium payments and the death benefit. Changes must be made within certain guidelines set by the policy; to increase a death benefit, the insurer usually requires evidence of continued good health. A universal life policy can have a variable component.

What is term insurance?

Term insurance provides protection for a defined period of time—from 10, 15, 20, or even 30 years—and pays benefits only if you die during that period. Term insurance is often used to cover financial obligations that will disappear over time, such as tuition or mortgage payments. Premiums for term insurance either can be fixed for the length of the term or can increase at a point specified in the policy. They also can be less expensive than for a cash value policy.

Some term policies can be renewed at the end of a term. However, premium rates will usually increase upon renewal. To qualify for renewal at the lowest rates, many policies require evidence of insurability (continued good health). At the end of a term, you also may be able to convert the policy to a permanent policy. Term policies don't usually build up a cash value.

What are the advantages and disadvantages of each type of insurance?

Cash Value Insurance Advantages

• Lifelong protections as long as the premiums are paid.

• Premium costs that can be fixed or flexible to meet individual financial needs.

• Cash value, which can be: used to pay premiums or buy more coverage; borrowed against; converted to an annuity; or surrendered for cash.

Cash Value Insurance Disadvantages

• Cash value insurance is designed to be kept for the long term; therefore, cancelling a cash value policy after only a few years can be expensive.

Term Insurance Advantages

• A policy can cover financial obligations that will disappear over time, such as a mortgage or college expenses.

• Premiums are generally lower than those for cash value insurance at younger ages.

Term Insurance Disadvantages

• Provides protection for a specific period of time, not for life.

• Renewing coverage at the end of the term generally means premiums will increase.

• Policies don't usually build up a cash value.

Source: American Council of Life Insurers, www.acli.com

—SPJST—

Tips on buying life insurance

Make sure that you fully understand any policy you're considering and that you're comfortable with the company, agent, and product. When choosing a product, follow the tips below:

• After you've bought an insurance policy, you may have a "free-look" period—usually 10 days after you receive the policy—when you can change your mind. During that period, read your policy carefully. If you decide not to keep it, the company will cancel the policy and give you an appropriate refund. Information about the free look period is in your contract.

• Keep your life insurance policy with your other financial records or legal papers, or anywhere your survivors are likely to look for it. However, don't keep your policy in your safe deposit box. In most states, boxes are sealed temporarily on the death of the owner, delaying a settlement when funds may be needed most.

• Contact your original company, agent, or financial adviser before cancelling your current policy to buy a new one. If your health has declined, you may no longer be insurable at affordable rates. If you replace one cash value policy with another, the cash value of the new policy may be relatively small for several years.

• If you have a complaint about your insurance agent or company, contact the customer service division of your insurance company. If you're still dissatisfied, contact your state insurance department. A state insurance department directory is available on www.acli.com.

• Review your policy from time to time or when a major event occurs in your life—such as a birth, job promotion, divorce, remarriage, or retirement—to be sure your coverage is adequate and your beneficiaries are correctly named.

• Visit www.acli.com for more consumer resources and information about life insurance.

Source: American Council of Life Insurers, www.acli.com

AFFORDABLE INSURANCE OPTIONS

In many cases, the application process can be accomplished in one meeting.

Are you and your family adequately covered? Unless you deal with life insurance regularly, it can be an intimidating and sometimes difficult subject to discuss.

If you haven't purchased insurance in a while, you may be surprised at the many affordable life insurance options available through your local SPJST sales agent. The following list provides a brief summary of the insurance options that are available:

10-Year Term. A modern term product issued to ages 18 through 75. Premiums are guaranteed for 10 years and can be renewed annually after that to age 95. The death benefit is guaranteed level to age 95. Renewals are guaranteed, even if your health is not perfect! Convertible to permanent coverage prior to age 65 with no health requirements.

15-Year Term. Just like the 10-Year Term, except premiums are level for 15 years. Issued to ages 18 through 70. Convertible to permanent coverage prior to age 65 with no health requirements.

20-Year Term. Level premiums for 20 years (guaranteed level for 10). Issued to ages 18 through 65. Just the thing for young families to provide benefits for the family while the children are growing up if the breadwinner dies. Convertible to permanent coverage prior to age 65 with no health requirements.

30-Year Term. A very sensible term product! Premiums are level for 30 years (guaranteed level for 20). Issued to ages 18 through 55. It is excellent for mortgage cancellation as well as providing inexpensive coverage before retirement. Convertible to permanent coverage prior to age 65 with no health requirements.

Whole Life. A whole life product designed for both young and mature applicants that offers affordable premiums and builds cash value.

Final Expense. A whole life plan designed to help with your final expense needs whether you are in perfect health or even have health concerns (not guaranteed issue). Coverage is available on a modified, graded or level death benefit basis. The level death benefit has inflation protection available, to cover final expenses as they increase each year. Available from ages 40 to 80 with premiums payable for life or as a one-time single premium.

Paid Up at 65 Whole Life. You are covered to age 100, but you only pay premiums to age 65. Cash values are available and continue to grow to age 100. Enjoy your retirement without life insurance premiums!

10 Pay Life. A whole life product designed for both young and mature applicants with premiums payable for 10 years. Issued to ages 0 through 70.

20 Pay Life. A whole life product designed for both young and mature applicants with premiums payable for 20 years. Issued to ages 0 through 60.

Single Pay Whole Life. A whole life product available with just one premium. The certificate is then paid-up. Issued to ages 0 through 80.

Universal Life 3. A flexible protection plan issued to ages 0 through 80 which offers both a guaranteed and current interest rate on the cash value accumulation.

Annuities. Both qualified (IRA) and non-qualified are offered to SPJST members. Interest rates are posted every week in SPJST's weekly newspaper, *Vestnik*. For current rates, contact the SPJST Home Office, refer to the *Vestnik,* or visit www.spjst.org.

In many cases, the insurance application process can be accomplished at your home in one meeting. At other times, it may take an additional visit since the sales agent may need to spend some time assessing the information you provide in the initial meeting before he or she can recommend the appropriate life insurance solution. For more information on the life insurance options available to you, please contact your local lodge sales agent. If you're not sure who that is, call the SPJST Insurance Department at 800-727-7578, and you will be put in touch with a sales agent in your area. See pages 13 through 15 for a listing of agents.

—SPJST—

Should I buy life insurance through work or on my own?

This isn't always an either/or question. The answer is often "both."

Buying through work. Typically, your employer's "basic" life insurance benefit provides coverage equal to one or two times your annual income. Many employers offer the option of purchasing supplemental coverage, often through an automatic payroll deduction. This is convenient, and you may be able to obtain the extra coverage at a higher rate without having to answer any questions about your health, a big plus if insurability is a concern.

SPJST is here to help you with what you need.

Buying on your own. You can choose from among a wide variety of SPJST products, and you never need to worry about losing coverage if you change jobs. You also may be able to get coverage more affordably. Why? When you buy on your own, the price depends on your health and can be permanent. In a work plan, the rate often depends on the health status of employees in your age bracket and is usually temporary or until retirement age.

Call us for more information 800-72-SPJST.

—SPJST—

Annual Reviews Available To All Members

Thank you for your membership in SPJST. You are a valued part of what makes SPJST a great organization that provides benefits, coverage, and services. These are all designed to not only provide security and peace of mind to you and your family, but to provide a better quality of life with others who value faith, family, and community.

As part of our continued and valued service to our members, SPJST has implemented a program to ensure that your certificate information, such as named beneficiary and insurance coverage, is correct and up-to-date. By reviewing and knowing that your information is current, you can be assured that you are receiving the full value of your membership, and you have peace of mind that your loved ones will receive the care they deserve.

Please take advantage of this service. SPJST has the most competitive insurance products, annuities and IRAs to meet each family need along with being a fraternal society that recognizes its proud heritage and believes strongly in its youth by teaching patriotism, good citizenship, teamwork, and leadership. And, if you have recommendations for new lodge members, please share them with your Fraternal Field Manager or local SPJST lodge sales agent. Your name will be entered in SPJST's monthly drawing.

How Often Should I Review My SPJST Certificate?

If you have a major life event, you should contact your SPJST agent or the SPJST Home Office. This event in your life may have a significant impact on your insurance needs. Life events or changes may include:

- Marriage
- A child or grandchild who is born or adopted
- Graduation from school or college
- Significant changes in your health or that of your spouse
- Death of your spouse
- Divorce
- Taking on the financial responsibility of an aging parent
- Purchasing a new home
- A loved one who requires long-term care
- Refinancing your home
- Coming into an inheritance

For 120 years, SPJST has been a shining example in Texas of secure insurance plans and dedicated ideals of fraternalism. All this is possible because of you, our member. If you have questions or need our assistance in any way from the Home Office, please call on us at 800-72-SPJST or 800-727-7578. We are here to help you.

—SPJST—

WHAT YOU SHOULD KNOW ABOUT BUYING LIFE INSURANCE

Beneficiaries do not have to pay federal income taxes on the money they receive from a life insurance policy.

Getting Started

As you prepare to buy a life insurance policy, evaluate your ongoing and future financial needs. To begin, ask yourself some basic questions:

Why do I need to buy life insurance?

If someone depends on you financially, the likelihood is that you need life insurance. Life insurance provides cash to your family after you die. The money your beneficiary receives (the death benefit) can be an important financial resource. It can help cover daily living expenses, pay the mortgage and other outstanding loans, fund tuition, and ensure that your family is not burdened with debt. Having a life insurance policy could mean your spouse or children won't have to sell assets to pay bills or taxes

(Note: Beneficiaries do not have to pay federal income taxes on the money they receive from a life insurance policy).

Stay-at-home parents also might consider life insurance to help cover the costs of services they routinely provide, such as caring for children and the home. Retirees living on limited income also may find peace of mind knowing that a surviving spouse will not be faced with a financial burden after their death.

How much life insurance do I need?

Everyone's needs are different. An SPJST life insurance agent can help you determine what level of protection is right for you and your family based on your financial responsibilities, sources of income, and savings. There are online calculators that also can help you; however, sitting down with an insurance professional to review your financial information can give you a more personalized view of your needs.

In general, deciding how much life insurance you need means calculating the total income that would need to be replaced upon your death to help pay for your family's financial needs. Consider ongoing expenses (day care, tuition, rent, or mortgage), immediate expenses (medical bills, burial costs, and estate taxes), and long term financial goals (savings for college education and retirement). Your family also may need money to pay for a move or to cover daily expenses during a job search.

While there is no substitute for evaluating needs based on your own financial information, some experts suggest that if you own a life insurance policy it should pay a benefit equal to seven to 10 times your annual income. Your needs could be higher or lower depending on your unique situation.

Source: American Council of Life Insurers, www.acli.com

HOW TO PURCHASE INSURANCE: CHOOSING AN AGENT

The agent should be able and willing to explain the different kinds of policies and other insurance-related matters.

Working With An Agent

What should an agent do for me?

The agent should be able and willing to explain the different types of policies and other insurance-related matters. You should feel satisfied that the agent is listening to you and looking for ways to find the right type of insurance at an affordable price. If you're not comfortable with the agent, or you aren't convinced he or she is providing the service you want, interview another agent.

What should I expect during my meeting with an agent?

An agent will begin by discussing your financial needs. You should have basic personal financial information available—along with a general idea of your goals—before you meet or talk with an agent. He or she will ask questions about your family income, other financial resources you might have, and any debts. The agent will be better able to assess your needs with the information you provide.

What types of questions will I be asked?

In addition to questions about finances, be prepared to answer questions about your age, medical condition, family medical history, personal habits, occupation, and recreational activities.

Always answer questions truthfully; a company will use this information to evaluate your risk and set a premium for your coverage. For instance, you'll pay a lower premium if you don't smoke; on the other hand, if you have a chronic illness, you can expect a higher premium.

When it's time to submit a claim, the accurate and truthful answers you provided to the agent will enable your beneficiary to receive prompt and full payment.

When you apply for life insurance, you may be asked to take a medical exam. In many instances, a licensed healthcare professional hired and paid for by the life insurance company will make a personal visit to your home to conduct the exam.

—SPJST—

HOW TO PURCHASE INSURANCE: CHOOSING A POLICY

How do I know if a life insurance policy is right for me?

Read the policy carefully to make sure it meets your personal goals. Because your policy is a legal document, it's important that you understand exactly what it provides. Ask for a point-by-point explanation for anything that is unclear and make sure the agent explains items you don't understand.

If your agent recommends a cash value policy, ask:

• Are the premiums within my budget?

• Can I commit to these premiums over the long term?

Cash value insurance provides protection for your entire life. Cancelling a cash value policy after only a few years can be a costly way to get short-term insurance protection. If you don't plan to keep the policy for the long-term, consider another kind of coverage such as term insurance.

If you're considering a term policy, ask:

• How long can I keep this policy? If I want to renew it for a specific number of years, or until a certain age, what are the renewal terms?

SPJST 10-Year Term

Product Overview

Benefit Description
The 10-Year Term has level premiums and death benefit for 10 years. After the initial 10-year term period, the certificate will automatically renew on an annual basis for a one-year term expiring at age 95. It may also be converted prior to age 65 to permanent life insurance (no term).

Minimum Amount: $25,000

Minimum Premium: $10 per month

Maximum Amount
$4,000,000 on a regular basis. Applications exceeding this amount will be considered on a case-by-case basis.

Underwriting Classifications
- Preferred Plus Non-Nicotine*
- Preferred Non-Nicotine*
- Standard Non-Nicotine
- Preferred Nicotine*
- Standard Nicotine

**Preferred ratings not available for issue ages above 70. Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).*

Issue Ages: 18 to 75 years

Conversion Option
Prior to age 65, the certificate may be converted without proof of insurability to any form of life insurance (other than term) then being offered by SPJST provided that the amount of insurance applied for does not exceed the amount in force prior to conversion.

Riders
Accidental Death Benefit - Issue ages 18 to 59 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. Maximum coverage is $300,000.

Waiver of Premium - Issue ages 18 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

Premiums
The premium is guaranteed for the first 10 certificate years. After 10 years, if the certificate is still in force, premiums will increase annually.

SPJST 15-Year Term

Product Overview

Benefit Description
The 15-Year Term has level premiums and death benefit for 15 years. After the initial 15-year term period, the certificate will automatically renew on an annual basis for a one-year term expiring at age 95. It may also be converted prior to age 65 to permanent life insurance (no term).

Minimum Amount: $25,000

Minimum Premium: $10 per month

Maximum Amount
$4,000,000 on a regular basis. Applications exceeding this amount will be considered on a case-by-case basis.

Underwriting Classifications:
- Preferred Plus Non-Nicotine*
- Preferred Non-Nicotine*
- Standard Non-Nicotine
- Preferred Nicotine*
- Standard Nicotine

**Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).*

Issue Ages: 18 to 70 years

Conversion Option
Prior to age 65, the certificate may be converted without proof of insurability to any form of life insurance (other than term) then being offered by SPJST provided that the amount of insurance applied for does not exceed the amount in force prior to conversion.

Premium Benefit Options
10-Year Guarantee - The premium is guaranteed for the first 10 certificate years. The premium may change after the 10th certificate year but can never exceed the guaranteed maximum premium for the then attained age. After 15 years, if the certificate is still in force, premiums will increase annually.

15-Year Guarantee - The premium is guaranteed for the first 15 certificate years. After 15 years, if the certificate is still in force, premiums will increase annually.

Riders
Accidental Death Benefit - Issue ages 18 to 59 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. *Maximum coverage is $300,000.*

Waiver of Premium - Issue ages 18 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

SPJST 20-Year Term

Product Overview

Benefit Description
The 20-Year Term has level premiums and death benefit for 20 years. After the initial 20-year term period, the certificate will automatically renew on an annual basis for a one-year term expiring at age 95. It may also be converted prior to age 65 to permanent life insurance (no term).

Minimum Amount: $100,000

Minimum Premium: $10 per month

Maximum Amount
$4,000,000 on a regular basis. Applications exceeding this amount will be considered on a case-by-case basis.

Underwriting Classifications
- Preferred Plus Non-Nicotine*
- Preferred Non-Nicotine*
- Standard Non-Nicotine
- Preferred Nicotine*
- Standard Nicotine

**Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).*

Issue Ages: 18 to 65 years

Conversion Option
Prior to age 65, the certificate may be converted without proof of insurability to any form of life insurance (other than term) then being offered by SPJST provided that the amount of insurance applied for does not exceed the amount in force prior to conversion.

Premium Benefit Options
10-Year Guarantee - The premium is guaranteed for the first 10 certificate years. The premium may change after the 10th certificate year but can never exceed the guaranteed maximum premium for the then attained age. After 20 years, if the certificate is still in force, premiums will increase annually.

20-Year Guarantee - The premium is guaranteed for the first 20 certificate years. After 20 years, if the certificate is still in force, premiums will increase annually.

Riders
Accidental Death Benefit - Issue ages 18 to 59 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. *Maximum coverage is $300,000.*

Waiver of Premium - Issue ages 18 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

SPJST 30-Year Term

Product Overview

Benefit Description
The 30-Year Term has level premiums and death benefit for 30 years. After the initial 30-year term period, the certificate will automatically renew on an annual basis for a one-year term expiring at age 95. It may also be converted prior to age 65 to permanent life insurance (no term).

Minimum Amount: $100,000

Minimum Premium: $10 per month

Maximum Amount
$4,000,000 on a regular basis. Applications exceeding this amount will be considered on a case-by-case basis.

Underwriting Classifications
- Preferred Plus Non-Nicotine*
- Preferred Non-Nicotine*
- Standard Non-Nicotine
- Preferred Nicotine*
- Standard Nicotine

**Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).*

Issue Ages: 18 to 55 years

Conversion Option
Prior to age 65, the certificate may be converted without proof of insurability to any form of life insurance (other than term) then being offered by SPJST provided that the amount of insurance applied for does not exceed the amount in force prior to conversion.

Premium Benefit Options
20-Year Guarantee - The premium is guaranteed for the first 20 certificate years. The premium may change after the 20th certificate year but can never exceed the guaranteed maximum premium for the then attained age. After 30 years, if the certificate is still in force, premiums will increase annually.

30-Year Guarantee - The premium is guaranteed for the first 30 certificate years. After 30 years, if the certificate is still in force, premiums will increase annually.

Riders
Accidental Death Benefit - Issue ages 18 to 55 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. *Maximum coverage is $300,000.*

Waiver of Premium - Issue ages 18 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

• Will my premiums increase? If so, will increases start annually or after five or 10 years?

• Can I convert to a cash value policy? Will I need a medical exam if and when I convert?

• If it has a return of premium benefit, ask: What would the policy cost without this benefit? Will all of the premiums be refunded?

Is a policy illustration a legal document, like a contract?

A policy illustration is not part of the life insurance policy and is not a legal document. Legal obligations are spelled out in the policy contract. A policy illustration, however, can help you understand how a policy works.

What is in a policy illustration?

A policy illustration is meant to provide an example, based on certain assumptions, of how a policy's costs and benefits may develop over time—including, but not limited to, premium amounts owed, cash values, and death benefits. For a term policy, the illustration extends to the end of the term. With a cash value policy, the illustration extends past your 100th birthday. Your actual costs and benefits could be higher or lower than those in the illustration because they depend on the future financial results of the insurance company.

However, when figures are guaranteed, the insurance company will honor them regardless of its financial success. Ask your agent which figures are guaranteed and which are not. A policy illustration can be complicated. Your agent or financial advisor can explain information you don't understand.

What should I look for in a policy illustration?

Study the policy illustration to answer the following:

• Is my classification (i.e., smoker/nonsmoker, male/female) correct?

• When are premiums due—monthly, annually, or according to some other schedule?

• Which amounts are guaranteed and which are not?

• Does the policy have a guaranteed death benefit or could the death benefit change depending on interest rates or other factors?

• Does the policy offer dividends or interest credits that could increase my cash value and death benefit or reduce my premium?

• Will my premiums always be the same? Could premiums increase if future interest rates or investment returns are lower than the illustration assumes?

• If the illustration shows that I won't have to make premium payments after a certain period of time, is there any chance I would have to start making payments again at any time in the future?

After Purchase

After purchasing your life insurance policy, keep it with other financial records or legal papers, or anywhere your survivors are likely to look for it if they need to file a claim. As a precaution, you shouldn't store a life insurance policy in a safe deposit box. In most states, boxes are sealed temporarily upon one's death, this could delay the claims process.

Keep your agent's name and contact information easily accessible. The agent can help your beneficiaries fill out the necessary forms and act as an intermediary with the insurance company.

Review your life insurance policy from time to time to be certain it continues to meet your needs as your circumstances change, such as the birth of a child, a job promotion, divorce, remarriage or retirement. Also, review it to ensure your beneficiaries are correctly named.

—SPJST—

SPJST Whole Life

Product Overview

Benefit Description
- Level death benefit.
- Level premium permanent life insurance to age 100.

Minimum Amount
$10,000 with exceptions shown below and $10 monthly premium minimum.

Underwriting Classifications
- Preferred Non-Nicotine - Preferred ratings not available for issue ages above 70 or under 18. Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).
- Standard Non-Nicotine
- Standard Nicotine

Issue Ages: 0 to 80 years

Riders:

Accidental Death Benefit - Issue ages 0 to 60 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. Maximum coverage is $300,000.

Guaranteed Insurability - Issue ages 0 to 37 years; terminates age 40.

Waiver of Premium - Issue ages 16 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

Payor Waiver of Premium - Issue ages 0 to 15 years; payor ages 20 to 55 years; terminates age 21.

SPJST Paid Up at 65 Whole Life

Product Overview

Benefit Description
- Level death benefit.
- Level premium permanent life insurance to age 100.
- Premiums payable to age 65.

Minimum Amount
$10,000 with exceptions shown below and $10 monthly premium minimum.

Underwriting Classifications
- Preferred Non-Nicotine - Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).
- Standard Non-Nicotine
- Standard Nicotine

Issue Ages: 0 to 55 years

Riders

Accidental Death Benefit - Issue ages 0 to 55 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. Maximum coverage is $300,000.

Guaranteed Insurability - Issue ages 0 to 37 years; terminates age 40.

Waiver of Premium - Issue ages 16 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

Payor Waiver of Premium - Issue ages 0 to 15 years; payor ages 20 to 55 years; terminates age 21.

SPJST Single Pay Whole Life

Product Overview

Benefit Description
- Fully paid-up life insurance certificate with just one premium payment.
- One of the lowest guaranteed premiums available today on permanent life insurance.
- Guaranteed cash and loan values are immediately available.
- Fully underwritten product, consistent with company underwriting guidelines.
- The SPJST Single Pay Whole Life plan retains those tax-favored features that have always made traditional life insurance so valuable.
- Your cash values increase on a tax-deferred basis.
- The face amount of a certificate is payable to your beneficiary income tax-free.
- Among others, the SPJST Single Pay Whole Life plan will be of special interest to new members who want to pay only one insurance premium; parents and grandparents; members who want to buy additional permanent insurance at low premium rates; anyone wishing to make a gift of life insurance to a college, church, charitable organization, or to an individual.

Minimum Amount: $5,000

Underwriting Classifications
Fully underwritten product, consistent with company underwriting guidelines.

Issue Ages: 0 to 80 years

Riders: Accidental Death Benefit

SPJST Final Expense *Level Benefit and Increasing Benefit*

Product Overview

Benefit Description
- Level death benefit whole life certificate to age 100 with either:
  a) level lifetime payments, or
  b) a single premium payment.
- Increasing Benefit Option (lifetime pay only)—4% compounded increase beginning in Year 2; maximum of two times original face amount.

Minimum Amount: $5,000

Maximum Amount: $25,000 in force per person

Issue Ages:
Lifetime Pay—40 to 80 years
Single Pay—
- 40 to 80 years..Male/Female - Non-Nicotine
- 40 to 80 years..Female - Nicotine
- 40 to 75 years..Male - Nicotine

Riders
Accidental Death Benefit (lifetime pay only)
Waiver of Premium (lifetime pay only)

Underwriting
- Simplified underwriting with three-tiered Final Expense application.
- Telephone interview required.
- Level Benefit Plan may be issued if no health issues in parts B, C, or D of application.

SPJST 10 Pay Whole Life

Product Overview

Benefit Description
- Level death benefit.
- Level premium permanent life insurance to age 100.
- Premiums payable for 10 years.

Minimum Amount
$10,000 with exceptions shown below and $10 monthly premium minimum.

Underwriting Classifications
- Preferred Non-Nicotine - Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).
- Standard Non-Nicotine
- Standard Nicotine

Issue Ages: 0 to 70 years

Riders
Accidental Death Benefit - Issue ages 0 to 60 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. Maximum coverage is $300,000.

Waiver of Premium - Issue ages 16 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

Payor Waiver of Premium - Issue ages 0 to 15 years; payor ages 20 to 55 years; terminates age 21.

SPJST 20 Pay Whole Life

Product Overview

Benefit Description
- Level death benefit.
- Level premium permanent life insurance to age 100.
- Premiums payable for 20 years.

Minimum Amount
$10,000 with exceptions shown below and $10 monthly premium minimum.

Underwriting Classifications:
- Preferred Non-Nicotine - Preferred ratings are available only for medically underwritten certificates with face amounts of $100,000 or greater ($150,000 or greater for ages 18 to 35 years).
- Standard Non-Nicotine
- Standard Nicotine

Issue Ages: 0 to 60 years

Riders
Accidental Death Benefit - Issue ages 0 to 60 years; pays an additional death benefit up to the amount originally issued if death occurs prior to the insured's attained age 65 or one-half of this benefit if such death occurs on or after the insured's attained age 65, but prior to the insured's attained age 70. Maximum coverage is $300,000.

Waiver of Premium - Issue ages 16 to 55 years; waives premiums due under the certificate for period of disability if insured is totally disabled prior to age 60.

Payor Waiver of Premium - Issue ages 0 to 15 years; payor ages 20 to 55 years; terminates age 21.

SPJST Universal Life 3

Product Overview

Benefit Description
Flexible premium adjustable universal life insurance contract with guaranteed coverage for five years, subject to the payment of minimum no-lapse premiums on a cumulative basis. Contains two volume bands:

Low Band: $25,000 minimum face amount
$99,999 maximum face amount

High Band: $100,000 minimum face amount
($150,000 for preferred non-nicotine issue ages 35 and under)

Underwriting Classifications
- Preferred Non-Nicotine
- Standard Non-Nicotine
- Standard Nicotine

Death Benefit Options
Option A — Level Death Benefit
Option B — Increasing Death Benefit. Death benefit includes cash value

Minimum Premium: $15 per month

Issue Ages: 0 to 80 years
18 to 70 years for Preferred class

Maturity Age: 95 (matures for cash value)

Modal Premiums: Monthly Bank Draft, Quarterly, Semi-Annual, Annual

Target Premiums
The target premium is the recommended level annual premium. It may be sufficient to keep the certificate in force to age 95. It is not guaranteed.

Minimum Premiums
During the no-lapse period, the certificate is guaranteed not to lapse if at least the minimum no-lapse premium is paid and remains in the certificate. If only the minimum premium is paid, the certificate is only guaranteed to stay in force for 5 years.

No-Lapse Period: 5 years

Surrender Charges
For issue ages 0 to 76, a surrender charge applies during the first 18 certificate years and is zero thereafter. For issue ages 77 and above, a surrender charge applies during the first 14 certificate years. Surrender charges are an amount per $1,000 of specified amount which varies by issue age, gender, underwriting classification, and certificate year.

Guaranteed Interest Rate: 2.50%

Riders
Accidental Death Benefit - Issue ages 0 to 59 years; full benefit payable in event of accident prior to age 70. This benefit terminates at the certificate's anniversary date following the insured's 70th birthday.

Waiver of Monthly Deduction - Issue ages 18 to 55 years; pays monthly cost of insurance and riders plus administrative costs for period of disability if insured is totally disabled prior to age 60.

Guaranteed Insurability - Issue ages 0 to 37; sold in amounts of $5,000, $10,000, $15,000, or $25,000. Depending on amount purchased, allows insured to purchase additional insurance at election dates at ages 25, 28, 31, 34, 37, and 40 without proof of insurability. Rider terminates at age 40.

Interest Rate Through 04/30/2017

Universal Life 3
(plans 1203-1222
with a guaranteed rate of 2.50%)
Credited Rate: 3.00%

• $ • $ • $ • WHAT IS AN ANNUITY? • $ • $ • $ •

In its most general sense, an annuity is an agreement for one person or organization to pay another a stream or series of payments. Usually the term "annuity" relates to a contract between you and a life insurance company, but a charity or a trust can take the place of the insurance company.

There are many categories of annuities. They can be classified by:

- Nature of the underlying investment – fixed or variable
- Primary purpose – accumulation or pay-out (deferred or immediate)
- Nature of pay-out commitment – fixed period, fixed amount, or lifetime
- Tax status – qualified or nonqualified
- Premium payment arrangement – single premium or flexible premium. An annuity can be classified in several of these categories at once. For example, you might buy a nonqualified single premium deferred variable annuity.

In general, annuities have the following attractive features:

Tax deferral on investment earnings

Many investments are taxed year by year, but the investment earnings—capital gains and investment income—in annuities aren't taxable until you withdraw money. This tax deferral is also true of 401(k)s and IRAs; however, unlike these products, there are no limits on the amount you can put into an annuity. Moreover, the minimum withdrawal requirements for annuities are much more liberal than they are for 401(k)s and IRAs.

Protection from creditors

If you own an immediate annuity (that is, you are receiving money from an insurance company), generally the most that creditors can access is the payments as they're made, since the money you gave the insurance company now belongs to the company. Some state statutes and court decisions also protect some or all of the payments from those annuities. And your money in tax-favored retirement plans, such as IRAs and 401(k)s, are generally protected, whether invested in an annuity or not.

An array of investment options, including "floors"

Many annuity companies offer a variety of investment options. You can invest in a fixed annuity which would credit a specified interest rate, similar to a bank Certificate of Deposit (CD). If you buy a variable annuity, your money can be invested in stock or bond (or other) mutual funds. In recent years, annuity companies have created various types of "floors" that limit the extent of investment decline from an increasing reference point. For example, the annuity may offer a feature that guarantees your investment will never fall below its value on its most recent policy anniversary.

Tax-free transfers among investment options

In contrast to mutual funds and other investments made with "after-tax money," with annuities there are no tax consequences if you change how your funds are invested. This can be particularly valuable if you are using a strategy called "rebalancing," which is recommended by many financial advisors. Under rebalancing, you shift your investments periodically to return them to the proportions that you determine represent the risk/return combination most appropriate for your situation.

Lifetime income

A lifetime immediate annuity converts an investment into a stream of payments that last as long as you do. In concept, the payments come from three "pockets":

Your investment, investment earnings and money from a pool of people in your group who do not live as long as actuarial tables forecast. It's the pooling that's unique to annuities, and it's what enables annuity companies to be able to guarantee you a lifetime income.

Benefits to your heirs

There is a common misconception about annuities that goes like this: if you start an immediate lifetime annuity and die soon after that, the insurance company keeps all of your investment in the annuity. That can happen, but it doesn't have to. To prevent it, buy a "guaranteed period" with the immediate annuity. A guaranteed period commits the insurance company to continue payments after you die to one or more beneficiaries you designate; the payments continue to the end of the stated guaranteed period—usually 10 or 20 years (measured from when you started receiving the annuity payments). Moreover, annuity benefits that pass to beneficiaries don't go through probate and aren't governed by your will.

Source: Insurance Information Institute, http://www.iii.org/individuals/annuities/

HOW ARE ANNUITIES DIFFERENT FROM LIFE INSURANCE?

Both annuities and life insurance should be considered in your long-term financial plan. While both include death benefits, you buy life insurance in the event you die too soon and an annuity in case you live too long.

In other words, life insurance provides economic protection to your loved ones if you die before your financial obligations to them are met, while annuities guard against outliving your assets.

WHY SHOULD I CONSIDER PURCHASING AN ANNUITY?

Annuities can serve many useful purposes. If you are in a saving-money stage of life, a deferred annuity can:

- Help you meet your retirement income goals. Employer-sponsored plans such as a 401(k), 403(b) or Keogh are an important part of planning for retirement. However, contributions to these plans and to IRAs are limited, and they might not add up to enough for the retirement income you need, especially if you started saving for retirement late or had contributions interrupted—perhaps due to job changes and/or family responsibilities. Moreover, your social security and defined-benefit pension (if you have one) may provide less than you need to retire. Remember that the purchasing power of defined-benefit pension income is eroded by inflation.

- Help you diversify your investment portfolio. Investment experts routinely advise that, to get the best return for a given level of risk, you should diversify your investments among a number of asset classes. Fixed annuities, in particular, offer a unique asset class—an investment that is guaranteed not to decrease and that will actually increase at a specified interest rate (and, often, potentially more). The guarantees are supported by the claims-paying ability of the insurer.
- Help you manage your investment portfolio. Investment experts routinely advise that, whenever your investments in various asset classes get too far from the percentage allocations you prefer, you "rebalance" to the original formulation, by shifting funds from the classes that have grown faster to the ones that have grown more slowly. If you do this with mutual funds, you pay capital gains taxes; if you do it in a variable annuity, you don't pay capital gains taxes. When you eventually withdraw money from the annuity (which could be many years after the rebalancing), you pay tax then at the ordinary income rate.

If you are in a need-income stage of life, an immediate annuity can:

- Help protect you against outliving your assets. Social security pays retirement income for as long as you live, as do defined-benefit pension plans. But the only other source of income available that continues indefinitely is an immediate annuity.

- Help protect your assets from creditors. Generally the most that creditors can access is the payments from an immediate annuity as they're made, since the money you gave the insurance company now belongs to the company. Some state statutes and court decisions also protect some or all of the payments from those annuities.

Source: Insurance Information Institute, http://www.iii.org/individuals/annuities/

Comparing Deferred and Immediate Annuities

There are two main types of life insurance—term and whole life—and two main types of annuities—deferred and immediate.

	Life Insurance		Annuities	
	Term Life	Whole Life	Deferred Annuities	Immediate Annuities
Main Reason For Buying It:	Provide income for dependents	Provide income for dependents or meet estate planning needs	To accumulate money in a tax-deferred product	To assure you don't "outlive your income"
Pays Out When:	You die	You die, borrow the cash value or surrender the policy	You make withdrawals	One period after you buy the annuity, stops paying when you die*
Typical Form Of Payment:	Single sum	Single sum	Single sum or income	Lifetime income
Buyer's Age When It Is Typically Bought:	25-50	30-60	40-65	55-80
Does It Accumulate Money Tax-Deferred?	No	Yes	Yes	Yes, but only in the early payout years
Does It Pay A Death Benefit?	Yes	Yes	Yes	*payments continue if the annuity has a guaranteed-period option that hasn't expired at the annuitant's death
Are Benefits Taxable Income When Received?	No	No, unless a cash value withdrawal exceeds the sum of premiums	Yes, but only the part derived from investment income	Yes, but only the part derived from investment income

Article and Chart Source: Insurance Information Institute, http://www.iii.org/articles/how-are-annuities-different-from-life-insurance.html)

THE DIFFERENT TYPES OF ANNUITIES: FIXED VS. VARIABLE

In a fixed annuity, the insurance company guarantees the principal and a minimum rate of interest. In other words, as long as the insurance company is financially sound, the money you have in a fixed annuity will grow and will not drop in value. The growth of the annuity's value and/or the benefits paid may be fixed at a dollar amount or by an interest rate, or they may grow by a specified formula. The growth of the annuity's value and/or the benefits paid does not depend directly or entirely on the performance of the investments the insurance company makes to support the annuity. Some fixed annuities credit a higher interest rate than the minimum, via a policy dividend that may be declared by the company's board of directors, if the company's actual investment, expense and mortality experience is more favorable than was expected. Fixed annuities are regulated by state insurance departments.

Money in a variable annuity is invested in a fund—like a mutual fund but one open only to investors in the insurance company's variable life insurance and variable annuities. The fund has a particular investment objective, and the value of your money in a variable annuity—and the amount of money to be paid out to you—is determined by the investment performance (net of expenses) of that fund. Most variable annuities are structured to offer investors many different fund alternatives. Variable annuities are regulated by state insurance departments and the federal Securities and Exchange Commission.

Types of Fixed Annuities

An equity-indexed annuity is a type of fixed annuity, but looks like a hybrid. It credits a minimum rate of interest, just as a fixed annuity does, but its value is also based on the performance of a specified stock index—usually computed as a fraction of that index's total return.

A market-value-adjusted annuity is one that combines two desirable features—the ability to select and fix the time period and interest rate over which your annuity will grow, and the flexibility to withdraw money from the annuity before the end of the time period selected. This withdrawal flexibility is achieved by adjusting the annuity's value, up or down, to reflect the change in the interest rate "market" (that is, the general level of interest rates) from the start of the selected time period to the time of withdrawal.

Other Types of Annuities

All of the following types of annuities are available in fixed or variable forms.

Deferred vs. immediate annuities

A *deferred annuity* receives premiums and investment changes for payout at a later time. The payout might be a very long time; deferred annuities for retirement can remain in the deferred stage for decades.

An *immediate annuity* is designed to pay an income one time-period after the immediate annuity is bought. The time period depends on how often the income is to be paid. For example, if the income is monthly, the first payment comes one month after the immediate annuity is bought.

Fixed period vs. lifetime annuities

A *fixed period annuity* pays an income for a specified period of time, such as 10 years. The amount that is paid doesn't depend on the age (or continued life) of the person who buys the annuity; the payments depend instead on the amount paid into the annuity, the length of the payout period, and (if it's a fixed annuity) an interest rate that the insurance company believes it can support for the length of the pay-out period.

A *lifetime annuity* provides income for the remaining life of a person (called the "annuitant"). A variation of lifetime annuities continues income until the second one of two annuitants dies. No other type of financial product can promise to do this. The amount that is paid depends on the age of the annuitant (or ages, if it's a two-life annuity), the amount paid into the annuity, and (if it's a fixed annuity) an interest rate that the insurance company believes it can support for the expected pay-out period.

With a *"pure" lifetime annuity,* the payments stop when the annuitant dies, even if that's a very short time after they began. Many annuity buyers are uncomfortable at this possibility, so they add a guaranteed period—essentially a fixed period annuity—to their lifetime annuity. With this combination, if you die before the fixed period ends, the income continues to your beneficiaries until the end of that period.

Qualified vs. nonqualified annuities

A *qualified annuity* is one used to invest and disburse money in a tax-favored retirement plan, such as an IRA or Keogh plan or plans governed by Internal Revenue Code sections, 401(k), 403(b), or 457. Under the terms of the plan, money paid into the annuity (called "premiums" or "contributions") is not included in taxable income for the year in which it is paid in. All other tax provisions that apply to nonqualified annuities also apply to qualified annuities.

A *nonqualified annuity* is one purchased separately from, or "outside of," a tax-favored retirement plan. Investment earnings of all annuities, qualified and non-qualified, are tax-deferred until they are withdrawn; at that point they are treated as taxable income (regardless of whether they came from selling capital at a gain or from dividends).

Single premium vs. flexible premium annuities

A *single premium annuity* is an annuity funded by a single payment. The payment might be invested for growth for a long period of time—a single premium deferred annuity—or invested for a short time, after which payout begins—a single premium immediate annuity. Single premium annuities are often funded by rollovers or from the sale of an appreciated asset.

A *flexible premium annuity* is an annuity that is intended to be funded by a series of payments. Flexible premium annuities are only deferred annuities; that is, they are designed to have a significant period of payments into the annuity plus investment growth before any money is withdrawn from them.

Source: Insurance Information Institute, http://www.iii.org/articles/what-are-the-different-types-of-annuities.html

WHAT ARE SURRENDER FEES?

If you take money out of an annuity, there may be a penalty called a surrender fee or a withdrawal charge. This fee is higher if you withdraw funds within the first years of an annuity contract. The penalty, however, drops gradually each year. Since immediate annuities are purchased to provide income, they usually can't be "surrendered" and will therefore not be subjected to a fee.

A typical surrender fee schedule could be:

- 7 percent if you withdraw funds in the first year,
- 6 percent in the second year,
- 5 percent in the third year,
- 4 percent in the fourth year,
- 3 percent in the fifth year,
- 2 percent in the sixth year,
- 1 percent in the seventh year, and
- 0 in the eighth year and beyond.

The purpose of the fee is to allow the insurer enough time to recover its expenses, largely commissions, in setting up the annuity contract. It also serves to discourage annuity buyers from using deferred annuities as short-term investments for quick cash.

Some contracts may permit you to pull out a portion of the funds annually, usually up to 10 percent without a surrender charge. If this option is important to you, ask your insurance agent or company representative about this before deciding to invest your money in a specific annuity. Also, ask if there may be any other fees or charges.

Source: Insurance Information Institute, http://www.iii.org/articles/what-are-surrender-fees.html

WHAT IS THE DIFFERENCE BETWEEN A FIXED AND VARIABLE ANNUITY?

Fixed annuities pay a "fixed" rate of return. When you receive payments, the monthly payout is a set amount and is guaranteed. Fixed annuities may be a good choice for:

- Conservative investors who value safety and stability.

- Those nearing retirement age who want to shelter their assets from the volatility of the stock or bond market.

With variable annuities, you can invest in a variety of securities including stock and bond funds. Stock market performance determines the annuity's value and the return you will get from the money you invest. The amount of risk you are willing to assume should influence the kind of funds you select.

You may want to consider a variable annuity if you are:

- Comfortable with fluctuations in the stock market and want your investments to keep pace with inflation over a long period of time.

- Young and want to prepare financially for retirement by reaping the gains in the stock or bond market over the long term.

Source: Insurance Information Institute, http://www.iii.org/articles/what-is-the-difference-between-a-fixed-and-variable-annuity.html

WHAT ARE DEFERRED AND IMMEDIATE ANNUITIES?

Deferred Annuity

This type of annuity is good for long-term retirement planning for the following reasons:

- Payments on income taxes are deferred until you withdraw the money.

- Unlike a 401(k) or an IRA, there are no limits on your annual annuity contributions.

- There is a death benefit. If you die before collecting on the annuity, your heirs get the amount you contributed, plus investment earnings, minus whatever cash withdrawals you made.

Immediate Annuity

This allows you to convert a lump sum of money into an annuity so that you can immediately receive income. Payments generally start about a month after you purchase the annuity. This type of annuity offers financial security in the form of income payments for the rest of your life. In other words, you cannot outlive it.

Immediate annuities allow you to:

- Supplement your current income. If you are nearing retirement, you may consider transferring another savings or investment account into an immediate annuity. You can also move the proceeds from a deferred annuity into an immediate annuity.

- Pay taxes only on the portion of your immediate annuity payments that is considered earnings. You are not taxed on the portion that is principal. The principal is the initial deposit made with funds that have already been taxed.

Like deferred annuities, immediate annuities can be fixed or variable. Fixed immediate annuity income payments are pegged to the amount you contribute, your age and the interest rate at the time of purchase. Those payments to you will not go up or down. Variable immediate annuity payments vary with the investments you chose.

Source: Insurance Information Institute, http://www.iii.org/articles/what-are-deferred-and-immediate-annuities.html

SPJST ANNUITIES

STRAIGHT ANNUITY • 5-YEAR ANNUITY • 10-YEAR ANNUITY
SINGLE PREMIUM ANNUITY • TRADITIONAL IRA • ROTH IRA

What is an SPJST Annuity?

An annuity is a contract between the member and SPJST. The object of an annuity is cash accumulation. Annuities are *not* life insurance. An annuity has a beneficiary provision, but the only benefit paid at death is the total of the funds accumulated at that point, unless other provisions have been made.

The member contributes funds to the SPJST annuity in lump sums or premiums over time. These funds accumulate tax-deferred compound interest until a specified maturity date. At maturity, the member can receive the funds either in a lump sum, payments over a certain time period, or even equal payments guaranteed for the rest of the member's life.

Two Types of Annuities are available: Deferred or Immediate.

Deferred annuities enable the member to contribute funds through tax-deferred accumulation over a period of time. This is called the accumulation period. The accumulation period continues until the maturity date, at which time the payout period begins. The maturity date is usually set at age 65 or later, but can be changed at any time.

After the maturity date, the payout period is when SPJST distributes the accumulated funds to the member according to the member's wishes, whether it is a lump sum, distributions for a set period of time, or lifetime options that the member cannot outlive.

SPJST has three deferred annuities:

Flexible Premium Annuity
5-Year Annuity
10-Year Annuity

The Flexible Premium Annuity accumulates interest that is reviewed quarterly, but can never go below a guaranteed minimum rate. The 5-Year Annuity and 10-Year Annuity have guaranteed locked-in rates for a full five years or 10 years.

Immediate annuities work just like deferred annuities except there is no accumulation period. The member contributes a lump sum of funds ($10,000 minimum), and the payout period begins immediately.

SPJST Annuities offer benefits not found in other tax-qualified plans {such as 401(k) plans}. First, there is no IRS contribution limitation. SPJST members can contribute any amount (within reason) to an annuity. Second, SPJST annuities do not require vesting. SPJST guarantees that the total amount of funds (principal plus interest) will be paid directly to the beneficiary upon the death of the member in the accumulation period.

SPJST Flexible Annuities are used to fund Individual Retirement Arrangements (IRA), both Traditional and Roth. More IRA information follows in this section.

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All Flexible Annuities
Straight Annuity
Traditional IRA
Roth IRA

Eligibility Requirements

SPJST members (life insurance certificate holders) are eligible and may purchase an annuity with a $100 minimum contribution.

Exceptions

Any individual under 70 years of age must apply for an SPJST life insurance certificate, but if uninsurable or rated above standard, the individual may become a member with the purchase of an annuity in an amount of $1,000 minimum.

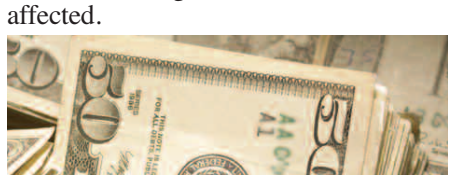
Any individual under 70 years of age regardless of insurability may become a member with the purchase of an annuity in an amount of $5,000 minimum.

Any individual over 70 years of age regardless of insurability may become a member with the purchase of an annuity in an amount of $1,000 minimum.

Issue Ages

Flexible Premium Annuity
0 to 85 years
Single Premium Immediate
0 to 90 years

Issue age may be extended with prior approval and arrangement with Supreme Lodge Vice President. If issue age is more than 70, agent commissions will be affected.



Current Minimum Guaranteed Interest Rate:
1.50% as of March 8, 2017

Current Interest Rate:
3.00% as of March 8, 2017

Withdrawals or Charges

Partial or full withdrawals can be made at any time. Please refer to the back of the application for withdrawal charges or penalties. SPJST may deduct a withdrawal charge from any amount withdrawn in the first seven certificate years (or the maturity date). The charge will be as SPJST determines from time to time, and will not be greater than the percentage of the amount withdrawn shown in the table below. SPJST withdrawal charges do not affect IRS withdrawal charges or penalties.

Certificate Year/Charge
1st year —10%
2nd year—9%
3rd year—8%
4th year —7%
5th year—6%
6th year—4%
7th year—2%
8th year and later—No Charge

Free Withdrawal

The member may, in any one certificate year, make as many as three withdrawals, the aggregate total of which may not exceed 10 percent of the cash value at the beginning of that certificate year without incurring a withdrawal charge.

The member may withdraw up to 50 percent of the total accumulated amount in the annuity within 90 days of either of the following events with no SPJST penalty: Total Disability and/or Nursing Home Residency.

These apply only to SPJST charges. IRS Withdrawal Penalties and Charges may apply.

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SPJST 5-Year Annuity

Eligibility Requirements

Same as Flexible Annuities

Issue Ages

0 to 90 years. Issue age may be extended with prior approval and arrangement with Supreme Lodge Vice President. If issue age is more than 70 years, agent commissions will be affected.

Current Minimum Guaranteed Interest Rate:
1.50% as of March 8, 2017

Current Interest Rate

Similar to Certificates of Deposit, the 5-Year Annuity rates change periodically, but once a member opens a 5-Year Annuity, the then-current rate will be locked in for five years.

Withdrawals and Charges

Partial or full withdrawals can be made at any time. Please refer to the back of the application for withdrawal charges or penalties. SPJST may deduct a withdrawal charge from any amount withdrawn in the first five certificate years. The charge will be as SPJST determines from time to time, and will not be greater than the percentage of the amount withdrawn shown in the table below. SPJST withdrawal charges do not affect IRS withdrawal charges or penalties.

Certificate Year/Charge
1st year—8%
2nd year—7%
3rd year—6%
4th year—5%
5th year—4%
End of 5th Year—No Charge

At the end of the fifth year, the member may choose to withdraw funds, or simply let the annuity renew for another 5-Year Annuity with the then-current rates and SPJST withdrawal charges.

Free Withdrawals

The member may, in any one certificate year, make as many as three withdrawals, the aggregate total of which may not exceed 10 percent of the cash value at the beginning of that certificate year without incurring a withdrawal charge.

These apply only to SPJST charges. IRS Withdrawal Penalties and Charges may apply.

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SPJST 10-Year Annuity

Eligibility Requirements

Same as Flexible Annuities.

Issue Ages

0 to 85 years. Issue age may be extended with prior approval and arrangement with Supreme Lodge Vice President. If issue age is more than 70 years, agent commissions will be affected.

Current Minimum Guaranteed Interest Rate:
1.00% as of March 8, 2017

Current Interest Rate

Similar to Certificates of Deposit, the 10-Year Annuity rates change periodically, but once a member opens a 10-Year Annuity, the then-current rate will be locked in for 10 years.

Withdrawals and Charges

Partial or full withdrawals can be made at any time. Please refer to the back of the application for withdrawal charges or penalties. SPJST may deduct a withdrawal charge from any amount withdrawn in the first 10 certificate years. The charge will be as SPJST determines from time to time, and will not be greater than the percentage of the amount withdrawn shown in the table below. SPJST withdrawal charges do not affect IRS withdrawal charges or penalties.

Certificate Year/Charge

1st year—9%
2nd year—9%
3rd year—8%
4th year—7%
5th year—6%
6th year—5%
7th year—4%
8th year—3%
9th year—2%
10th year—1%
End of 10th Year—No Charge

At the end of the 10th year, the Member may choose to withdraw funds, or simply let the annuity renew for another 10-Year Annuity with the then-current rates and SPJST withdrawal charges.

Free Withdrawals

The member may, in any one certificate year, make as many as three withdrawals, the aggregate total of which may not exceed 10 percent of the cash value at the beginning of that certificate year without incurring a withdrawal charge.

These apply only to SPJST charges. IRS Withdrawal Penalties and Charges may apply.

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Annuity Payout Options and Taxation

IRS Penalties and Taxation

If funds are withdrawn during the accumulation period, they may be subject to the SPJST Withdrawal Charges mentioned previously as well as IRS taxes and penalties. Any funds withdrawn from an annuity during the accumulation period will be considered interest (pre-tax funds) first and therefore taxable income in the year withdrawn. If the annuitant is under age 59 1/2 during that tax year, IRS also levies a 10 percent penalty on the pre-tax amount. Only after all the pre-tax funds are withdrawn would the annuitant get to the principal (after-tax funds) which are never taxed or penalized from IRS. *Please remember that IRS penalties are separate and independent of SPJST Withdrawal Charges.*

IRS penalties and taxation concerning Traditional IRA and Roth IRA plans are covered later in this section.

Non-Lifetime Options

Distributions under these options are made irrespective of anyone living or dying.

- **Lump Sum Distribution**
  One single distribution paid to the annuitant. The terms of the contract are completed, and the annuity is terminated at that time.

- **Period Certain**
  Distributions are spread out in equal amounts over a given time period (5, 10, 20 years, etc.) during which time all principal and interest is exhausted.

- **Amount Certain**
  Distributions are made according to a specific payment amount ($1,000, $2,000, etc.) during which time all principal and interest is exhausted.

Lifetime Options

These options all pay the annuitant an income for life in any case. The options differ in what happens after the annuitant's death. Different options result in different income amounts. Once an option is chosen and distributions begin, it cannot be changed.

- **Straight Line Income Option**
  Also called Straight Life Annuity or Life Annuity, this option provides regular and equal distributions for the lifetime of the annuitant, no matter how long (or short) the annuitant lives. When the annuitant dies, distributions stop. There are no more distributions even if the annuitant died with principal funds left in the annuity. This option pays the highest net distribution amount of all lifetime options.

- **Refund Option**
  This option pays lifetime distributions to the annuitant, but if the annuitant dies before receiving the principal paid in, the remainder of the principal is paid to a beneficiary; either in a lump sum or in equal installments until the total of distributions equals the original principal amount when distributions began. This option typically pays the lowest net distribution amount of all lifetime options.

- **Life with Certain Period**
  This option pays lifetime distributions to the annuitant, but if the annuitant dies within a specified period stated in the agreement (5 years, 10 years, 20, years, etc.), the annuitant's beneficiary would continue to receive the same distribution for the remainder of that period. *Example:* If the annuitant chose Life with 20 Years Certain and died four years later, the annuitant's beneficiary would continue to receive the distributions for the remaining 16 years. If the annuitant lives past the certain period, distributions would cease when the annuitant dies. This is the most popular lifetime option.

- **Joint and Survivor Option**
  This option pays distributions to two people (usually couples) for as long as both shall live. When the first person dies, the survivor continues to receive distributions for the rest of the survivor's life. When the survivor dies, distributions cease. Depending on the option taken, the survivor may continue to receive the full distribution, two-thirds or one-half of the distribution.

Lifetime Option Taxation

Taxation on a Lifetime Option is based on the exclusion ratio. It is based on funds expected to be received by the time the annuitant reaches life expectancy according to IRS tables. Funds paid in excess of this ratio are considered taxable income. If the annuitant lives to the pre-determined life expectancy age, then all future distributions will be considered 100 percent taxable income in the year received.

—SPJST—

HOW MUCH SHOULD I INVEST IN AN ANNUITY?

Unlike a 401(k) or an IRA, there are no limits on the amount that you can invest in an annuity.

Whether you're considering a deferred or immediate annuity, the amount of money you should consider putting into an annuity depends on:

- Your immediate actual and potential financial needs
- Your long-term financial goals
- Your current savings/investment portfolio
- The range of alternatives available to you

Of these, the most important is your immediate actual and potential financial needs. If you're buying a deferred annuity and you have a sudden need for cash, you can usually withdraw a small amount without penalty. However, you'll likely pay a penalty if you make a large withdrawal within a few years after you've bought the annuity. If you're buying an immediate annuity, you usually can't get any more than the regular payments, no matter how badly you need cash. However, if you have other sources of cash that are sufficient for any emergency or unforeseen needs, then the immediate needs criterion is satisfied and the other criteria become more important.

Source: Insurance Information Institute, http://www.iii.org/articles/how-much-should-i-invest-in-an-annuity.html

WHAT IS A "FREE LOOK" PROVISION?

Most state insurance departments require insurance companies to provide a "free-look" period after you have purchased the policy. It is typically a 10-day span in which you can pull out of the contract and obtain a refund based on contract terms or state law. You should use this time to review the policy, ask your insurance agent or stockbroker any additional questions and make a final decision as to whether the annuity you selected was right for you.

Source: Insurance Information Institute, http://www.iii.org/articles/what-is-a-free-look-provision.html

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Listing reflects Home Office records as of March 1, 2017. Use of this information for solicitation or commercial purposes is a violation of the SPJST Privacy Policy and is strictly prohibited. District number appears in ( ).

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