

About SPJST . . .

more than just life insurance!

For more than 123 years, SPJST has worked to ensure the financial security of its members and its fraternal commitment to the communities where SPJST members live, work, and play. We are a fraternal benefit society that members can join for any number of reasons. As a fraternal benefit society, SPJST also offers its members added benefits, some of which include:

- Hundreds of Discounts on Food, Shopping, and Entertainment
- Scholarships
- Newborn Benefit
- Family-Oriented Activities
- Community Service Projects
- Youth Programs
- Summer Camps
- Věstník Newsletter
- Online Member Services Directory



Call us for a free, no obligation rate quote on our life insurance. We have many plans from which to choose.

Do yourself and your family a favor and see how SPJST can provide you with affordable, competitive life insurance coverage.



spjst.org

800-727-7578

Home Office
520 North Main Street
Temple, Texas 76501

SPJST Annuities



*Never Outlive
Your Retirement*



*Insuring
& Enriching
Lives*

What is an Annuity?

Annuities are long-term tax-deferred saving plans that utilize principal and interest to provide lump-sum funds or income for a fixed period or even guaranteed for life. It is an excellent way to accumulate money for retirement or other purposes. Annuities are funded by either lump-sum or flexible premiums.

Why Choose an Annuity?

1 Annuities Offer More Income

Both principal and interest are used to generate income. Thus, SPJST annuities can usually provide significantly more income than any other financial plan.

2 Annuities Are Safe

Your money is secure with SPJST. As a highly-rated company, SPJST's investment portfolio is carefully managed to achieve a proper balance in growth, safety of principal, and rate of interest return. You are encouraged to check out our financial background.

3 Annuities Have No Management Worries

SPJST annuities are fixed annuities. This means that your money is always earning SPJST's best rate. No more worrying about the stock market or mutual funds. The SPJST team of investment experts handles all money management responsibilities.

4 Annuities Get Favorable Tax Treatment

Even though SPJST annuities are credited with interest earnings, no income taxes are assessed as long as the funds are in the annuity. Taxes may apply on withdrawals.

5 Annuities - Insurance Against Living Too Long

It is no secret that people are living longer these days. Retirement is going to be what you make it. Chances are when you reach retirement, the only things that will be there when you get there is what you send on ahead now. Having worked and saved all your life, you deserve more than just a modest income. Plan your retirement now. SPJST can help you along the way.

What Annuity Types Does SPJST Offer?

Whatever your cash accumulation or savings goals may be, SPJST has an annuity to meet your needs. In addition to Traditional and Roth Individual Retirement Account (IRA), SPJST offers flexible annuities with fewer restrictions, high current rates of return as well as a guaranteed minimum rate. SPJST also offers a 1-Year, 2-Year, and 5-Year Annuity which locks in a high rate of return for five full years with no SPJST penalties at the end of the term. All SPJST annuities offer tax-deferred interest accumulation. You do not pay any applicable income taxes until you withdraw the funds.

What About Penalties?

SPJST early withdrawal penalties are assessed if withdrawals are taken in the early years of an annuity. IRS penalties apply if withdrawals are made prior to age 59 1/2. Penalties may be waived under certain conditions such as total disability or nursing home confinement. No penalties in event of death.



An annuity with SPJST is an ideal way to provide an income you can never outlive.