

HOW CAN YOU RETIRE EARLY? MAKE YOUR MONEY WORK FOR YOU! WITH ANNUITIES



	Credited Rates
1-Year Annuity*	4.50%
2-Year Annuity*	4.50%
3-Year Annuity*	4.75%
5-Year Annuity*	4.75%
Traditional and Roth IRAs** 2.75% guaranteed rate	5.25%
Flexible Premium Deferred Annuity Non-IRA** 2.75% guaranteed rate	5.25%
501(c) Plan Annuity*	4.00%

* \$10,000 minimum deposit

** \$1,000 minimum deposit for
SPJST members; \$1,250 minimum
deposit for non-SPJST members



Rates as of November 1, 2024.
Rates are subject to change.
Visit spjst.org for current rates.

FIND AN ANNUITY THAT IS RIGHT FOR YOU

Serving Texans Since 1897
Contact your local sales agent or the SPJST Home Office
254-773-1575 • info@spjst.org • www.spjst.org