



EARN 6% INTEREST THROUGH AUGUST 2026 ON NEW NON-IRA FLEXIBLE ANNUITIES PURCHASED UNTIL DECEMBER 31, 2025

Credited Rates

1-Year Annuity*	4.00%
2-Year Annuity*	4.00%
3-Year Annuity*	4.00%
5-Year Annuity*	4.00%
Traditional and Roth IRAs 2.9% guaranteed rate	4.25%
Flexible Premium Deferred Annuity Non-IRA 2.9% guaranteed rate	4.25%
501(c) Plan Annuity*	4.00%
NEW Non-IRA Flexible Annuity**	6.00%

FIND AN ANNUITY THAT IS RIGHT FOR YOU

* \$10,000 minimum deposit

** Must be a new annuity.
\$25,000 minimum initial deposit.
Conversions from old SPJST annuities
do not qualify.



Rates are subject to change.

Visit spjst.org for current rates.

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Serving Texans Since 1897