

DON'T LET YOUR MONEY JUST SIT IN SAVINGS...

Let It **Grow**



**Earn up to
4.00%
with SPJST
Annuities**

Credited Rates

2-Year Annuity*

3.75%

3-Year Annuity*

3.75%

5-Year Annuity*

3.75%

Traditional and Roth IRAs**
2.90% guaranteed rate

4.00%

**Flexible Premium
Deferred Annuity Non-IRA****
2.90% guaranteed rate

4.00%

501(c) Plan Annuity*

4.00%

FIND AN ANNUITY THAT IS RIGHT FOR YOU

* \$10,000 minimum deposit

** \$1,250 minimum deposit



*Rates are subject to change.
Visit spjst.org for current rates.*

Serving Texans Since 1897

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

Rev. 01/01/2026