



SPJST 501(c) Plan Annuity

Grow Your Non-Profit's Reserves with *Confidence*



Brought to you by SPJST, the 501(c) Plan Annuity is designed *exclusively* for non-profit organizations, offering flexibility and financial growth you can trust.

Why Choose SPJST's 501(c) Plan Annuity?

Access Your Funds Without Penalty

Withdraw up to 20% of your annuity's value each year – in up to 4 transactions – *penalty-free*.

Secure, Competitive Rates

With flexible rates and a guaranteed minimum of 2.9%, your reserves are guaranteed to grow.

Flexibility to Adapt

Change annuitants at any time.* Our plan evolves with your organization's needs.

\$10,000 minimum deposit.

**Changes must be approved by two officers and recorded in your meeting minutes.*



Insuring & Enriching Lives

For over 125 years, SPJST has been a trusted partner, helping organizations like yours secure their financial futures.

Serving Texans Since 1897

SPJST was founded as a fraternal benefit society in 1897 by pioneers of Czech descent in Texas. Our mission is to ensure the financial security of its members and their families by providing insurance products and options that offer members peace of mind while operating under the insurance laws of Texas.

Member Benefits

Your SPJST life insurance or annuity certificate comes with member benefits . . . from scholarships to summer camp for children, to weekend getaways. Your membership also includes thousands of discounts through our special perks program.

Community Service

Join our statewide network of lodges to participate in community service projects throughout Texas! We offer volunteer opportunities at hospitals, nursing homes, schools, and more. Lodges also host community events such as fun days, Easter egg hunts, Christmas celebrations, dances, contests, and much more!



spjst.org

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