

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*

4.00%

3-Year Annuity*

3.75%

5-Year Annuity*

4.00%

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%

* \$10,000 minimum deposit ** \$1,250 minimum deposit
Rates are subject to change. Visit spjst.org for current rates.

Find an annuity that is right for you



Serving Texans Since 1897

Home Office • 254-773-1575 • info@spjst.org • www.spjst.org

Rev. 04/01/2026