



Turn Retirement Savings into Retirement Income

Investing in annuities with SPJST guarantees you with more money today than yesterday.

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

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