

# Turn Retirement Savings into Retirement Income

*with SPJST Annuities*

	<b>Credited Rates</b>
<b>2-Year Annuity*</b>	<b>4.00%</b>
<b>3-Year Annuity*</b>	<b>3.75%</b>
<b>5-Year Annuity*</b>	<b>4.00%</b>
<b>Traditional and Roth IRAs**</b> 2.90% guaranteed rate	<b>4.00%</b>
<b>Flexible Premium Deferred Annuity Non-IRA**</b> 2.90% guaranteed rate	<b>4.00%</b>
<b>501(c) Plan Annuity*</b>	<b>4.00%</b>

\* \$10,000 minimum deposit      \*\* \$1,250 minimum deposit  
Rates are subject to change. Visit [spjst.org](http://spjst.org) for current rates.

**Find an annuity that is right for you**



Serving Texans Since 1897

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