

Turn Retirement Savings into Retirement Income with SPJST Annuities

	Credited Rates
2-Year Annuity*	5.00%
3-Year Annuity*	5.00%
5-Year Annuity*	4.50%
Traditional and Roth IRAs** 2.90% guaranteed rate	4.75%
Flexible Premium Deferred Annuity Non-IRA** 2.90% guaranteed rate	4.75%
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

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

Rev. 08/15/2026