



Turn Retirement Savings into Retirement Income

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

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

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