

Preferred 5 Annuity



NSS Life®

Family Matters...

351 Valley Brook Road
McMurray, PA 15317-3337
Toll Free: 1-800-488-1890
Fax: 724-731-0146
Email: sales@nsslife.org
www.nsslife.org

NSS Life

Preferred 5 Annuity

The Preferred Annuity series provides for the greatest earning potential.

Product Highlights

- The Preferred 5 Annuity pays a competitive, current rate of interest.
- Your contract has a stated minimum rate of interest that is guaranteed as long as the contract is in force.
- Interest accumulates on a tax-deferred basis.
- Additional contributions can be made at any time without affecting the original surrender charge period (\$25 minimum).
- Up to 10% of your account balance may be withdrawn each year, penalty-free.
- No sales charges or administrative fees.
- Avoids Probate.
- Minimum initial contribution: \$1,000.00 (or \$90 per month).
- Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty-free provision.
Surrender Charges are as follows:

Year:	1	2	3	4	5	After
	6%	5%	4%	3%	2%	0

- Available Qualified Plans: IRA, Roth IRA, Keough, SEP, TSA and Coverdell Education Savings Account.

Withdrawals prior to age 59 1/2 may be subject to IRS penalties please consult your tax advisor.



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For more information and the current interest rate, contact your NSS Life representative, or the NSS Life home office at (800) 488-1890.

Optimum 3 Annuity



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Optimum 3 Annuity

The Optimum series of annuities is designed for people that want some flexibility in the short term.

Product Highlights

- The Optimum 3 Annuity pays a competitive, current rate of interest.
- Your contract has a stated minimum rate of interest that is guaranteed as long as the contract is in force.
- Interest accumulates on a tax-deferred basis.
- Provides a 30 day window* for NSS penalty-free withdrawal of all funds (principal and interest) at the end of the third contract year.
- Option to roll over into any of our other long term plans.
- No sales charges or administrative fees.
- Avoids Probate.
- Minimum initial contribution: \$1,000.00.
- Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty free-provision.
Surrender Charges are as follows:

Year:	1	2	3*	4	5	After
	6%	5%	4%	3%	2%	0

*Waived during 30 day window at the end of the third contract year.

Withdrawals prior to age 59 1/2 may be subject to IRS penalties please consult your tax advisor.



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Preferred 8 Annuity



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NSS Life

Preferred 8 Annuity

The Preferred Annuity series provides for the greatest earning potential.

Product Highlights

- The Preferred 8 Annuity pays a competitive, current rate of interest.
- Your contract has a stated minimum rate of interest that is guaranteed as long as the contract is in force.
- Interest accumulates on a tax-deferred basis.
- Additional contributions can be made at any time without affecting the original surrender charge period (\$25 minimum).
- Up to 10% of your account balance may be withdrawn each year, penalty-free.
- No sales charges or administrative fees.
- Avoids Probate.
- Minimum initial contribution: \$1,000.00 (or \$90 per month).
- Your annuity contract contains surrender charges for early withdrawal in excess of the 10% penalty-free provision.
Surrender Charges are as follows:

Year:	1	2	3	4	5	6	7	8	After
	9%	8%	7%	6%	5%	4%	3%	2%	0

- Available Qualified Plans: IRA, Roth IRA, Keough, SEP, TSA and Coverdell Education Savings Account.

Withdrawals prior to age 59 1/2 may be subject to IRS penalties please consult your tax advisor.



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