



ANNUITY PLANS

Traditional IRA - Roth IRA - Tax-Deferred Annuity

2017



Traditional IRA

WHO IS ELIGIBLE?

Anyone under age 70 ½ with earned income, regardless of income level. A non-working spouse may also contribute up to the maximum amount allowable, as stated above.

WHAT ARE THE TAX ADVANTAGES?

Tax-deferred investment growth and possible tax deduction for contributions. Taxes not paid on deductible contributions and all earnings until money is withdrawn.

IS THERE AN AGE LIMIT FOR CONTRIBUTIONS?

Yes, you must be under the age of 70 ½ to contribute. Distributions must begin at age 70 ½.

WHAT ARE THE WITHDRAWAL RULES?

Withdrawals can be made penalty-free prior to age 59 ½ to help pay for purchase of a first home or for education (taxes apply to all earnings and all deductible contributions withdrawn).

Certain withdrawal amounts made prior to age 59 ½ may be subject to additional 10% penalty tax.

Roth IRA

WHO IS ELIGIBLE?

For Tax Year 2017, the allowable contribution limit is phased out for individuals with adjusted gross incomes between \$118,000 and \$133,000 (single) and \$186,000 and \$196,000 (joint).

WHAT ARE THE TAX ADVANTAGES?

Tax-free investment growth if the account has been open and funded for five years and certain requirements are met.

IS THERE AN AGE LIMIT FOR CONTRIBUTIONS?

No, these contributions can continue beyond age 70 ½ so long as there is earned income.

WHAT ARE THE WITHDRAWAL RULES?

Similar to the regular IRA provision. However, the account must be open and funded for at least five years to qualify for a tax-free withdrawal of investment earnings upon reaching age 59½, becoming disabled, the purchasing of a first home, or due to death.

More On Other Side >

HOW MUCH CAN I CONTRIBUTE?

Traditional IRA

Maximum Annual Contribution

YEAR	AMOUNT
2017	\$5,500.00

(Reduced by any contributions made to a Roth IRA)

Maximum *Catch-up Contribution

YEAR	AMOUNT
2017	\$1,000.00

* Individuals who attain the age of 50 before the end of the taxable year are eligible.

Roth IRA

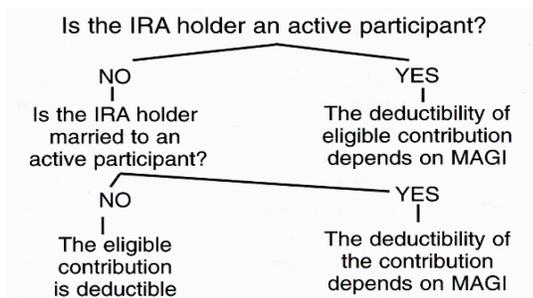
Maximum Annual and *Catch-up Contributions SAME AS TRADITIONAL IRA

(Reduced by any contributions made to a Traditional IRA)

IS MY CONTRIBUTION DEDUCTIBLE?

Traditional IRA

It depends on an IRA holder's active participation in an employer retirement plan. Marital status and modified adjusted gross income (MAGI), based on the IRS Form 1040 information may also affect the deductibility of contributions.



Financial organizations do NOT determine or track deductible contributions. The deductibility of an IRA contribution is determined by the IRA holder (and/or a competent tax advisor).

2017 IRA DEDUCTIBILITY THRESHOLD LEVEL FOR ACTIVE PARTICIPANTS

Single Filer	Married Filing A Joint Tax Return
62,000 - 72,000	99,000 - 119,000

Roth IRA

Your contribution is not tax-deductible.

ARE ROLL-OVERS AND TRANSFERS PERMITTED?

Traditional IRA

You may transfer to and from other IRAs. You may roll-over from employer plans.

Roth IRA

You may convert a traditional IRA into a Roth IRA. Taxes must be paid on deductible contributions and all earnings when a Traditional IRA is converted to a Roth IRA, but 10% penalty tax does not apply.

**If you have any questions on taxes or eligibility for the plans, please see your financial advisor.*

HOW IS YOUR MONEY PROTECTED?

PNA is on the legal reserve system, a strict financial requirement that must be met to protect the money paid in by all policy holders. The PNA is supervised by 37 Insurance Departments within the states we are licensed in. Also, PNA is audited annually by an independent CPA firm.

THE PNA ANNUITY

This tax-favored plan allows you to save money for your future at a high rate of return while enjoying the benefits of tax-deferred earnings.

The PNA offers two IRA accounts - Traditional and ROTH; and a Tax-Deferred Annuity Account.

Supplement your IRA with a PNA Tax-Deferred Annuity

Although the PNA Tax-Deferred Annuity does not allow you to deduct your contributions, it does allow you to save as much as you wish and defer taxation of your earnings until you actually withdraw them.

Tax-Deferred Annuities are ideal for people no longer able to take full advantage of an IRA due to income or age restrictions, whether employed or not.

Who is Eligible for a Tax-Deferred Annuity?

Unlike an IRA, you are not limited to a maximum yearly deposit. The PNA tax-deferred annuity is available to all - regardless of age or health, whether employed or not.

ARE THERE ANY MAINTENANCE OR SERVICE FEES?

No, there are no maintenance or service fees.

ARE THERE ANY SURRENDER CHARGES?

Yes, in order to provide a competitive rate of return on your deposit, the following charges apply:

YEAR 1 - Surrender Charge Of 8%
 YEAR 2 - Surrender Charge Of 7%
 YEAR 3 - Surrender Charge Of 6%
 YEAR 4 - Surrender Charge Of 5%
 YEAR 5 - Surrender Charge Of 4%
 YEAR 6 - Surrender Charge Of 3%
 YEAR 7 - Surrender Charge Of 2%
 YEAR 8 - Surrender Charge Of 1%
 Thereafter, No Surrender Charges

TAX DEFERRED ANNUITY - FACT SHEET

If you are looking for a great rate of return, PNA Tax-Deferred Annuities pay interest according to this schedule effective July 1, 2013.

From	To	Rates
\$500	And Above	1.50%

These rates apply to both Traditional IRA's and Non-Qualified Annuities. Please note that the interest rates, as well as the annuity policy conditions are subject to change at any time without notice. The Guaranteed rate however, will never decrease below 1.00%.

The PNA Annuity

A smart way to secure your future. A tax-favored plan which allows you to save money for the future at a high rate of return with the advantage of tax-deferred earnings.

A Tax Advantaged Plan

Annuities are different from other investments. For example, taxes on the interest earned on your annuity are deferred until withdrawn. Your deposits accumulate more quickly because:

- * *Your principal earns interest.*
- * *That interest earns interest.*
- * *You earn interest on the money you save in current taxes because that interest is tax deferred (except when interest is withdrawn from the annuity).*

Take advantage of this easy way to help your money grow!

Competitive Interest Rates

The PNA pays a high competitive interest rate. Your initial deposit rate is guaranteed for a full year. After that, the rate is adjustable. When you open your PNA Tax-Deferred Annuity, your balance earns interest from the very first day.

Who Is Eligible For The Tax Deferred Annuity?

The PNA Tax Deferred Annuity is available to everyone - regardless of age, health or employment status.

No Service Charges

There are no transfer fees or annual service charges for maintaining your account.

How To Get Started - Opening a PNA Tax-Deferred Annuity

To open your account, a minimum initial deposit of \$500.00 is required. After your initial deposit, you can contribute any amount, at any time: annually, semi-annually, quarterly or monthly.

(over)

Are There Any Penalties For Early Withdrawals?

Withdrawals from a Tax-Deferred Annuity are subject to the following surrender charges:

1st Year	8.00%	4th Year	5.00%	7th Year	2.00%
2nd Year	7.00%	5th Year	4.00%	8th Year	1.00%
3rd Year	6.00%	6th Year	3.00%	9th Year	0.00%

Are Withdrawals Taxable?

If you make a withdrawal from your Tax-Deferred Annuity, only the interest is taxable.

Favorable Death Benefits

Upon death of the annuitant, the entire policy value is paid directly to the named beneficiary without policy surrender charges or federal income tax penalty. The PNA Annuity can generally avoid expensive delays and frustrations of probate - an additional feature for your consideration in selecting a PNA Tax-Deferred Annuity.

Reporting

Every year, an annual statement is mailed to you, reflecting your earnings and the exact status of your annuity so you can see how fast it is growing.

PNA - A Leader In Every Way

The PNA is the largest Ethnic Fraternal Benefit Society in the United States, offering a wide range of insurance plans and fraternal services to its members:

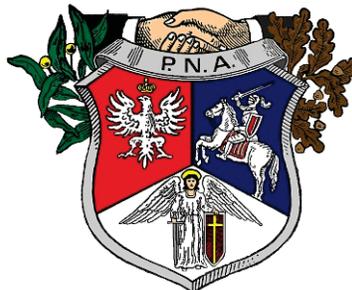
Over 200,000 members in 37 States.

Offering a wide range of products:

Whole Life
Term Life
IRA's and Annuities

**The PNA Annuity
Your Key To:**

**Retirement Planning
Financial Planning
College Funding
Tax Planning**



For More Information

**Call The PNA
Annuity/IRA Department at:**

**1-800-621-3723
Extension 365**