

SINGLE PREMIUM DEFERRED ANNUITY (SPDA)

Offering a high and guaranteed rate of return throughout the whole 5 year period.

5 year Term

Traditional IRA

Roth IRA

Tax-Deferred Annuity

- Contributions may be taxdeductible
- Contributions limits apply
- Offers tax-free growth
- Earnings may be distributed tax-free after retirement
- Contribution **limits** apply

• Tax-deferred growth of earnings

Minimum to open \$5,000



Call: 1-800-621-3723

x 365 - Mary x 331 - Alicia

This rate is guaranteed for the 5 year period and applies to the Non-Qualified Annuity, Roth IRA, and Traditional IRA contracts. The maximum issue age to purchase this annuity is 95 for the state of NY, and for all other states 96. Only a one-time deposit is allowed and must be at least \$5,000. If a withdrawal is made during this 5 year period, a surrender charge will be assessed (5%, 4%, 3%, 2%, 1%). Neither PNA nor its agents provide tax, legal, or accounting advice. Consult a tax, legal, or accounting professional with your specific situation. Traditional IRA accounts are available for prospects under the age of 67 (at time of issue). **Annuity Plans are not available in all states.

Polish National Alliance of the U.S. of N.A.

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www.pna-znp.org