



**EARN MORE
MONEY**

**MAXIMIZE YOUR
TAX REFUND**

**BOOST YOUR
RETIREMENT INCOME**

7 YEAR ANNUITY

ALL PLANS ARE ISSUE AGES 0-90

**10%
ANNUAL FREE
WITHDRAWAL**

	APY	TIER 1 \$100,000 AND ABOVE	TIER 2 \$50,000 TO \$99,999.99	TIER 3 \$5,000 TO \$49,999.99	SURRENDER CHARGE
YEAR 1	GUARANTEED	5.50%	5.25%	5.00%	10%
YEAR 2	GUARANTEED	5.50%	5.25%	5.00%	9%
YEAR 3	GUARANTEED	4.50%	4.25%	4.00%	8%
YEAR 4	GUARANTEED	4.50%	4.25%	4.00%	7%
YEAR 5	NON-GUARANTEED	—	—	—	6%
YEAR 6	NON-GUARANTEED	—	—	—	5%
YEAR 7	NON-GUARANTEED	—	—	—	4%

3.00% MINIMUM GUARANTEED APY

Limited Time Offer!

Available December 1, 2025 through April 30, 2026

**PRCUA Annuity
plans are a safe and
steady way to secure
your financial future.**



**Take advantage of all
that PRCUALife Annuities
have to offer!**

- Financial security
- Long term growth
- Fixed guaranteed APY
- Funds grow tax-deferred
- 10% annual free withdrawal
- No maintenance fees

PLAN	ANNUITY TYPE
FPDA-100-N	(NQ) Non-Qualified
FPDA-200-N	(IRA) Traditional IRA
FPDA-200R-N	(ROTH) Roth IRA
FPDA-200SE-N	(SEP) SEP IRA
FPDA-200SI-N	(SIMPLE) SIMPLE IRA
FPDA-400-N	(TSA) TSA

ALL PRCUALife ANNUITY CERTIFICATES ARE SECURED BY LEGALLY MANDATED RESERVES.

Disclaimer:

CONTRIBUTIONS AND APY CREDITS: in order to be eligible for receiving interest for the month, contributions must be received at the PRCUA home office by the 15th calendar day, interest is credited as of the last calendar day of each month.

Annuity rates are subject to change with market conditions. For current rates, offers and additional information, please visit www.prcua.org.

PRCUALife products are not available in all states.

For more information contact:

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PRCUA.ORG