INTRODUCING THE PRCUA Life 2020 Annuity Series

Eligibility: 11/1/2020 — $500 min. deposit

Core — 3 year

2.00% APY

3 Year Guarantee

ELITE — 8 year

3.75% APY

3 Year Guarantee

STAR — 5 year

3.00% APY

2 Year Guarantee

EDGE — 3 year

2.50% APY

1 Year Guarantee

Limited time offer available 1/1/2020 through 4/15/2020

Core — 3 year

2.00% APY

min. deposit $500

GRILL. 1/1/2020

min. deposit $2,500

Limited time offer available

This Tax Season:

✓ EARN MORE MONEY
✓ MAXIMIZE your TAX REFUND
✓ BOOST your RETIREMENT INCOME
✓ JOIN PRCUALife

by opening a new PRCUALife Annuity or transferring your existing account*

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
• Variety of annuity types offered — including IRAs

*For more information contact:
(800) 772-8632 | PRCUA.ORG

Robert Fattore ext. 2631
Sales Director
robert-fattore@prcua.org

Michael Dziakowiec ext. 2642
Sales Associate
michael-dziakowiec@prcua.org
To earn a competitive rate of return, follow three easy steps:

1. **Choose among the SERIES options**
2. **Select an annuity TYPE**
3. **Deposit minimum amount – or more**

### PRCUALife 2020 ANNUITY SERIES

<table>
<thead>
<tr>
<th>PLAN</th>
<th>ANNUITY TYPE</th>
<th>APY*</th>
<th>SURRENDER CHARGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>FPDA-100-F</td>
<td>(NQ) Non-Qualified</td>
<td>3.75%</td>
<td>3 YEAR GUARANTEE</td>
</tr>
<tr>
<td>FPDA-200-F</td>
<td>(IRA) Traditional IRA</td>
<td>3.00%</td>
<td>2 YEAR GUARANTEE</td>
</tr>
<tr>
<td>FPDA-200R-F</td>
<td>(ROTH) Roth IRA</td>
<td>2.50%</td>
<td>1 YEAR GUARANTEE</td>
</tr>
<tr>
<td>FPDA-200SE-F</td>
<td>(SEP) SEP IRA</td>
<td>2.00%</td>
<td>Guaranteed</td>
</tr>
<tr>
<td>FPDA-200SI-F</td>
<td>(SIMPLE) SIMPLE IRA</td>
<td>1.75%</td>
<td>3 YEAR GUARANTEE</td>
</tr>
<tr>
<td>FPDA-400-F</td>
<td>(TSA) TSA</td>
<td>1.50%</td>
<td>2 YEAR GUARANTEE</td>
</tr>
</tbody>
</table>

### MINIMUM INITIAL DEPOSIT:
- **$2,500** – limited time offer available **1/1/2020** through **4/15/2020**
- **$500** – available **11/1/2020**

**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 end of the last calendar day of each month.

*After the guaranteed period, the APYs could change with market conditions in the future. The APYs are based on our ability to lower our total expenses and still maintain a strong solvency ratio. Please visit [www.PRCUA.org/annuities](http://www.PRCUA.org/annuities) for the current annuity APYs.

**All PRCUALife ANNUITY CERTIFICATES ARE SECURED BY LEGALLY MANDATED RESERVES**

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**Minimum Initial Deposit of $500 – Available 11/1/2020**

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