KSKJ LIFE
since 1894
LIFE INSURANCE ANNUITIES

COMPASS Annuity Suite

NAVIGATE YOUR FINANCIAL JOURNEY

Set the course for your financial future. Embark on a journey of confidence and security with KSKJ Life's Compass Annuity Suite by your side.

Income NOW

If you're looking for immediate income to support your retirement lifestyle.

SPIA Series

Single Premium Immediate Annuity

- Help to cover expenses
- Guaranteed income that starts right away
- Multiple payout choices (monthly, quarterly, yearly)
- Zero market risks
- Guaranteed payouts
- Can protect from the risk of outliving your savings

Income LATER

If you're looking for stability, predictability and options.

MYGA Series

Multi-Year Guaranteed Annuity

- A guaranteed fixed interest rate for the entire guarantee period, with choices from 2 to 10 years
- Free Enhanced Benefit feature for a terminal illness diagnosis or nursing home confinement
- Automatic renewal feature
- Optional riders

FLEX Series

Flexible Premium Deferred Annuity

- Offers a one or two-year bonus rate
- Allows for additional contributions after initial premium

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YOUR Retirement YOUR Way

Minimum and maximum deposit limits exist. Issue ages vary. Surrender charges may apply. Not FDIC Insured. Not available in all states. Annuity products not available in California. Guarantees rely on the financial strength and claims-paying ability of KSKJ Life. Early withdrawals and those made prior to age 59 1/2 may be subject to IRS penalty. We are not tax or legal advisors - Please contact a tax or legal professional regarding the law concerning tax and retirement plans. Forms: ICC24-SPDA 0324, FPDA 2011 (including various state versions) and SPIA 1/94. KSKJ Life is an Illinois fraternal benefit society located at 2439 Glenwood, Ave., Joliet IL 60435 1-800-843-5755. Life Insurance and Annuities.
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