

PWA ANNUITY CONTRACTS!

Traditional IRA - Roth IRA - Deferred Annuities



EARN
1.75%
in 2014

Highlights of this Product:

- Interest rates will be adjusted annually on January 1st and will be based on current market condition.
- Current annual interest rate is 1.75% and will be in effect **until December 31, 2014.**
- The minimum guaranteed interest rate will not be less than 1%.
- To open a PWA Annuity, a minimum initial deposit of \$500 is required. Additional deposits of \$100 or more may be made at any time, however total additional deposits in any certificate year may not exceed \$5,000, excluding the opening deposit.
- Early withdrawal charges will be a percentage of the amount withdrawn as follow: year one – 7%, year two – 6%, year three – 5%, year four 4%, year five – 3% and thereafter no withdrawal charges.
- You may withdraw up to 10% of your account value each year starting in the second year with no early withdrawal charges.
- Available UP TO AGE 80.
- Amounts withdrawn before age 59 ½ may be subject to a 10% Federal early withdrawal tax penalty.

The information in this advertisement is not intended as a legal or tax advice. Consult your tax and/or legal advisers regarding all federal and state laws before making any financial decisions. Interest rate subject to change.

FOR MORE INFORMATION AND APPLICATION PLEASE CALL:

1-888 522-1898, SEND EMAIL TO: padowski@pwa.org

OR VISIT www.pwa.org

Polish Women's Alliance of
America
6643 N Northwest Hwy, 2nd FL
Chicago, IL 60631-1360