



A deferred annuity will delay payments until you choose to receive them, which would typically be once you actually retire. During the savings phase, you'd put money into the account, and during the income phase, the plan would begin relinquishing your payouts, or "paychecks". KSKJ Life offers a number of deferred fixed annuity options.



## **IMMEDIATE ANNUITIES**

is made **today** 

Immediate annuities are best for those already in or close to retirement because they offer guaranteed income for life or a set period of time. This kind of annuity is designed to start paying income as soon as you start the policy. KSKJ Life offers a Single Premium Immediate Annuity with various payout options.





## LEARN HOW TO GUARANTEE YOUR INCOME DURING RETIREMENT.

CONTACT US

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KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet IL 60435