

KJT KAPITAL ACCOUNT

The KJT Kapital Account provides the member an opportunity of depositing flexible premiums into the account at any time.

There is no need to wait for a renewal date to add money.

The account is a non-qualified, non-tax-deferred plan.

A 1099 will be issued to the member on an annual basis.

Member has same benefits as an insurance member.

Issue Age: 0 - 85

Minimum amount to open an annuity is \$250.

Maximum Deposit Amount is \$300,000.

Interest is credited from date of deposit through December 31st of each year.

Death Benefit, equal to the account balance, will be paid to the beneficiary upon the annuitant's death.

Early withdrawal/distribution or surrender amount is subject to the following penalties:

First Year	7%
Second Year	5%
Third Year	3%
Fourth Year	2%
Fifth Year	1%

Can withdraw 10% of the account balance after each certificate year without a penalty.

KJT will waive the early withdrawal penalty if the member is hospitalized for 7 days or longer and funds are needed to pay for hospitalization or rest home care stay is finalized.

Open an account today!

**Education account for your child or grandchild
A retirement account
A rainy day account**

Put Away Today . . . For Tomorrow's Needs

CURRENT RATES

Balance under \$25,000 - 4.0%
Balance \$25,000 & over - 4.25%
(3.0% Guaranteed Rate)