

Your Future. Our Promise.

Are You Eligible?

- All U.S. military servicemembers who are active duty, reservist / guard, retired, or separated within 120 days of service, and their dependents. Active duty and retired USPHS and NOAA uniformed officers are eligible as well.
- All honorably discharged veterans residing in Arizona, Connecticut, Florida, Hawaii, Maryland, North Carolina, Oregon, Rhode Island, South Carolina, Texas, and Virginia.
- Current or former Navy Mutual Members, regardless of service status or state of residence.

Take The Next Step

Learn more and get a free quote
Visit us at NavyMutual.org

Schedule a free needs assessment
We are here to discuss your individual needs

M-F 8:30 am - 6:00 pm, EST

NavyMutual.org / 800-628-6011

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Secure Your Financial Future

Annuity Products

Annuities

Your financial security goes beyond life insurance. That's why Navy Mutual offers a suite of low-cost, high-value annuity products to our Members. As a complement to your other investments, Navy Mutual's annuities are highly secure, with flexible payment options, guaranteed minimum interest rates, and competitive returns with no sales fees or commissions.



Overview

Annuities can be used to provide a steady stream of income during your retirement. You can make a lump sum deposit or a series of contributions while growing funds safely, then receive regular payments either immediately or starting at a set point in the future. The money in the annuity earns conservative, but predictable, interest. Taxes are deferred until payments begin and, with Navy Mutual, there is never a surrender fee should you choose to change course.

Annuity Rates

For current annuity rates please contact us or visit NavyMutual.org/annuities.

Flexible Premium Retirement

- Initial contribution as low as \$100, up to a total of \$1,000,000
- You may take up to four withdrawals per contract year without incurring an administrative fee
- You may withdrawal up to 10% of the prior end-of-year value without incurring a Market Value Adjustment
- Add premiums of \$25 or more, surrender without penalty, and earn a guaranteed rate of 1% growth
- Purchase for yourself or your spouse at any age, or for a child or grandchild between the ages of 6 months and 26 years

*All Navy Mutual Annuity products are subject to a Market Value Adjustment, which may impact interest rate and amount of principal returned.

Single Premium Deferred

- One-time lump-sum deposit of \$10,000 to \$5,000,000 that earns tax deferred interest until withdrawn
- Guaranteed interest rate* lock-in periods of 5, 7 and 10 years
- Premium bonus available for 7 or 10 year lock
- You may take up to four withdrawals per contract year without incurring an administrative fee
- You may withdrawal up to 10% of the prior end-of-year value without incurring a Market Value Adjustment

Single Premium Immediate

- Choose your distribution over a fixed period or lifetime
- Receive income monthly, quarterly, semi-annually, or annually
- Fixed period payments can be surrendered, lifetime annuity income cannot
- Ideal for those approaching, or in, retirement who want to safeguard their savings from market volatility

Annuity Features

All Navy Mutual annuity products feature:

- **No surrender fees**
- **Guaranteed interest rates** - During lock-in period
- **Safety for your deposit*** - Receive the full principal and interest at the completion of the contract term
- **Free look period** - You can take up to 30 days to confirm that this annuity is right for you

Payout Options

- **Lump Sum** - Owner or beneficiary receive the entire accumulated cash value as a single payment
- **Fixed period** - You receive payments for a set period ranging from 1 to 30 years
- **Life Income** - The annuitant receives the highest lifetime income, with payments that are guaranteed for life; payments stop upon death
- **Life Income with Guaranteed Payout Period** - Income payments are received for lifetime of the annuitant or for the remainder of the guaranteed payout period
- **Joint and Survivor Income** - Two people receive guaranteed payments while both are living. The survivor continues to receive a previously decided upon percentage of the original payment for the rest of their lifetime

Find out which annuity is right for you, call 800-628-6011 or email counselor@navymutual.