

# STATE VICE PRESIDENT'S MESSAGE

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## Turn Up The Heat On Your Savings . . .



**DAVID M. WAGNER**  
KJT State Vice President

**S**ummertime, it's hot and it's here. Granted living in the GREAT State of Texas it's something we've come to expect. We have been blessed with rain so far this year and now the question becomes, will it continue? So, we know the heat isn't going anywhere but up and I encourage you do the same to your SAVINGS! Every week I get multiple phone calls asking if someone can add money to their KJT Kapital Account. The

answer is quick and simple: YES!

It's simple – long term a KJT Kapital Account is a much better account and opening one couldn't be any easier. Our KJT Kapital Account is an annuity-based product that receives a 1099-INT each year (so you claim the interest earned each year) and the account only requires a \$500 minimum deposit to open without additional monthly contributions (an opening \$250 minimum deposit requires mandatory monthly contributions). The account does have surrender charges

that are applicable for the first 5 years yet it becomes penalty free in the 6th year and beyond (not to mention you can withdraw 10% of the balance each year without a penalty). Oh, and here is the best part – the KJT is currently paying 1.50% on account balances of \$250 to \$749, 2.75% on account balances of \$750 to \$24,999 and 3.00% on account balances of \$25,000 or more (while the account is guaranteed to never go lower than 1.5%). Oh, and you can add to the account at any time! If you already have a Kapital Account then you are ahead of the curve. Your policy

surrender period is already in countdown mode to the zero-penalty period (or the account might already be past that point). Remember, you are free to make as many deposits as you wish (because the account become penalty free in the 6th year and beyond).

Use this summer to apply a little heat of your own for a change!

A handwritten signature in cursive script that reads "David M. Wagner".

