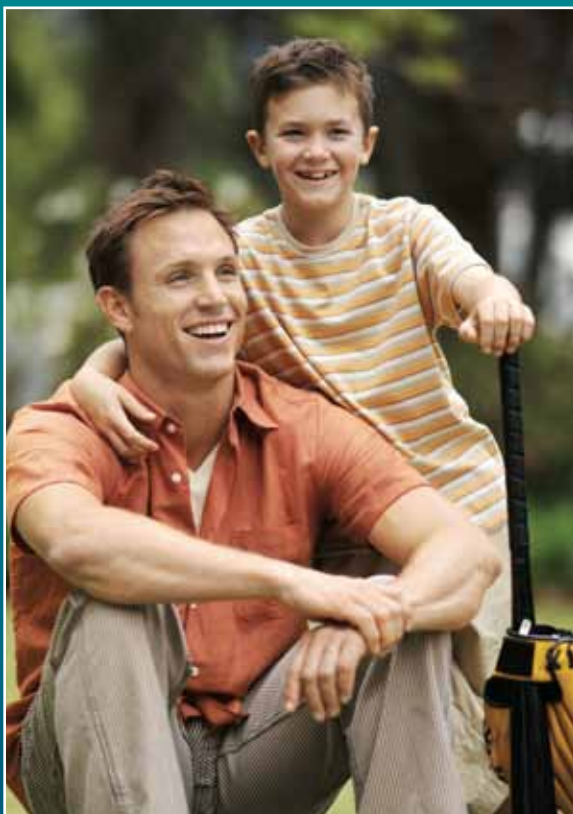


10 Pay Life Insurance Plan

Product and Premium Rates



First Catholic Slovak Ladies Association





In only 10 years of payments you can have paid-up permanent life insurance coverage. The purchase establishes your membership in the FCSLA providing access to a variety of fraternal benefits and activities.

Product features:

- ◆ Minimum insurance purchase amount is \$5,000
- ◆ Insurance issue ages are 0 through 85¹
- ◆ Premiums are calculated using the age of your nearest birthday

This certificate is eligible for annual dividends after the second year.² If dividends are paid, you may choose from the following dividend distribution options:

- ◆ Cash
- ◆ Purchase paid-up additional insurance(*)
- ◆ Accumulate with interest
- ◆ Apply to insurance premium

(*) Reinvesting your dividend by purchasing paid-up additional insurance offers the greatest insurance value.

Cash value grows throughout the life of the certificate. Cash value is available for loan or surrender options.

¹ Maximum issue ages in Washington State differ. Please see rate pages for specific ages.

² Dividends are not guaranteed.



You want to protect the ones you love from financial loss.

Membership Requirements

The proposed insured must be a Catholic of Slovak birth or descent, or of any Slavic descent, or a family member of such.

The proposed insured is subject to FCSLA's underwriting policy. The Association reserves the right to require a medical examination or physician's records on any proposed insured.

Waiver of Premium Benefit Rider

With this certificate, you have the option to purchase a Waiver of Premium Rider. Subject to the terms of the Rider, FCSLA will waive the payment of premium for the contract and any included rider in the event the Insured becomes totally disabled on or after the anniversary nearest the Insured's 18th birthday and prior to the anniversary nearest to the Insured's 60th birthday. Notice and proof of total disability must be provided before the waiver becomes effective. Waiver of Premium Rider is only available on standard issue cases.



Female No Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999	Band 3 \$25,000-\$49,999	Band 4 \$50,000-\$99,999	Band 5 \$100,000 & Over	Waiver of Premium
0	16.14	12.14	10.45	9.60	8.75	N/A
1	16.31	12.31	10.65	9.82	8.99	N/A
2	16.50	12.50	10.88	10.07	9.26	N/A
3	16.72	12.72	11.13	10.34	9.54	N/A
4	16.95	12.95	11.40	10.63	9.85	N/A
5	17.18	13.18	11.68	10.92	10.17	N/A
6	17.44	13.44	11.97	11.24	10.50	N/A
7	17.70	13.70	12.28	11.56	10.85	N/A
8	17.97	13.97	12.59	11.89	11.20	N/A
9	18.25	14.25	12.91	12.24	11.57	N/A
10	18.56	14.56	13.25	12.60	11.94	N/A
11	18.87	14.87	13.61	12.97	12.34	N/A
12	19.20	15.20	13.97	13.36	12.74	N/A
13	19.52	15.52	14.34	13.75	13.16	N/A
14	19.86	15.86	14.73	14.16	13.59	N/A
15	20.22	16.22	15.13	14.58	14.03	N/A
16	20.48	16.48	15.33	14.76	14.18	N/A
17	20.85	16.85	15.74	15.19	14.63	N/A
18	21.23	17.23	16.17	15.63	15.10	0.07
19	21.64	17.64	16.61	16.10	15.58	0.07
20	22.06	18.06	17.07	16.58	16.08	0.07
21	22.48	18.48	17.54	17.06	16.59	0.08
22	22.94	18.94	18.03	17.58	17.12	0.08
23	23.41	19.41	18.54	18.10	17.66	0.08
24	23.90	19.90	19.06	18.64	18.22	0.09
25	24.41	20.41	19.61	19.20	18.80	0.09
26	24.94	20.94	20.17	19.79	19.40	0.09
27	25.49	21.49	20.75	20.38	20.01	0.09
28	26.06	22.06	21.36	21.00	20.65	0.10
29	26.65	22.65	21.98	21.64	21.30	0.10
30	27.28	23.28	22.63	22.30	21.97	0.10
31	27.92	23.92	23.30	22.99	22.68	0.11
32	28.59	24.59	23.99	23.69	23.39	0.11
33	29.29	25.29	24.72	24.43	24.14	0.12
34	30.01	26.01	25.46	25.18	24.90	0.12
35	30.77	26.77	26.23	25.95	25.68	0.13
36	31.55	27.55	27.03	26.76	26.50	0.14
37	32.35	28.35	27.84	27.59	27.33	0.15
38	33.18	29.18	28.68	28.43	28.18	0.16
39	34.04	30.04	29.55	29.31	29.06	0.17
40	34.93	30.93	30.45	30.21	29.97	0.18
41	35.85	31.85	31.38	31.15	30.91	0.20
42	36.80	32.80	32.34	32.10	31.87	0.22

Note: Rates differ in Montana for Female No Tobacco. Use Male No Tobacco to calculate premiums.

Female No Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999	Band 3 \$25,000-\$49,999	Band 4 \$50,000-\$99,999	Band 5 \$100,000 & Over	Waiver of Premium
43	37.78	33.78	33.33	33.10	32.87	0.24
44	38.80	34.80	34.34	34.11	33.88	0.27
45	39.85	35.85	35.39	35.15	34.92	0.31
46	40.94	36.94	36.46	36.22	35.98	0.36
47	42.07	38.07	37.56	37.31	37.05	0.40
48	43.23	39.23	38.69	38.41	38.14	0.50
49	44.44	40.44	39.83	39.53	39.22	0.59
50	45.70	41.70	41.01	40.67	40.32	0.70
51	46.98	42.98	42.21	41.82	41.43	0.89
52	48.31	44.31	43.44	43.00	42.56	1.09
53	49.65	45.65	44.67	44.18	43.69	1.32
54	51.03	47.03	45.94	45.39	44.84	1.56
55	52.45	48.45	47.24	46.64	46.03	1.84
56	53.89	49.89	48.58	47.93	47.27	2.14
57	55.38	51.38	49.96	49.24	48.53	2.45
58	56.91	52.91	51.41	50.66	49.91	2.80
59	58.46	54.46	52.96	52.21	51.46	3.17
60	60.08	56.08	54.58	53.83	53.08	N/A
61	61.73	57.73	56.23	55.48	54.73	N/A
62	63.43	59.43	57.93	57.18	56.43	N/A
63	65.20	61.20	59.70	58.95	58.20	N/A
64	67.04	63.04	61.54	60.79	60.04	N/A
65	68.92	64.92	63.42	62.67	61.92	N/A
66	70.90	66.90	65.40	64.65	63.90	N/A
67	72.96	68.96	67.46	66.71	65.96	N/A
68	75.11	71.11	69.61	68.86	68.11	N/A
69	77.35	73.35	71.85	71.10	70.35	N/A
70	79.71	75.71	74.21	73.46	72.71	N/A
71	81.84	77.84	76.34	75.59	74.84	N/A
72	83.96	79.96	78.46	77.71	76.96	N/A
73	86.09	82.09	80.59	79.84	79.09	N/A
74	88.21	84.21	82.71	81.96	81.21	N/A
75	90.34	86.34	84.84	84.09	83.34	N/A
76	93.72	89.72	89.22	87.72	86.72	N/A
77	97.52	93.52	93.02	91.52	90.52	N/A
78	101.64	97.64	97.14	95.64	94.64	N/A
79	106.13	102.13	101.63	100.13	99.13	N/A
80	111.06	107.06	106.56	105.06	104.06	N/A
81	116.51	112.51	112.01	110.51	109.51	N/A
82	122.35	118.35	117.85	116.35	115.35	N/A
83	128.57	124.57	124.07	122.57	121.57	N/A
84	135.30	131.30	130.80	129.30	128.30	N/A
85	142.60	138.60	138.10	136.60	135.60	N/A

* Maximum issue age for Female No Tobacco in Washington State is 77.



Female Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000- \$99,999	Band 5 \$100,000 & Over	Waiver of Premium
0						
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16	22.54	18.54	17.93	17.63	17.32	N/A
17	23.00	19.00	18.45	18.17	17.89	N/A
18	23.46	19.46	18.96	18.71	18.46	0.08
19	23.95	19.95	19.50	19.28	19.05	0.08
20	24.46	20.46	20.06	19.86	19.66	0.08
21	24.98	20.98	20.63	20.46	20.28	0.09
22	25.52	21.52	21.22	21.07	20.92	0.09
23	26.09	22.09	21.84	21.71	21.58	0.10
24	26.68	22.68	22.47	22.36	22.25	0.10
25	27.28	23.28	23.11	23.03	22.94	0.10
26	27.92	23.92	23.79	23.72	23.65	0.10
27	28.58	24.58	24.48	24.43	24.38	0.10
28	29.26	25.46	25.30	25.21	25.13	0.11
29	29.96	26.36	26.14	26.02	25.91	0.11
30	30.71	27.31	27.01	26.86	26.71	0.11
31	31.46	28.06	27.80	27.67	27.54	0.12
32	32.25	28.85	28.63	28.51	28.40	0.12
33	33.08	29.68	29.48	29.38	29.28	0.13
34	33.93	30.83	30.51	30.35	30.19	0.14
35	34.81	31.71	31.42	31.28	31.13	0.15
36	35.72	32.62	32.36	32.22	32.09	0.16
37	36.65	33.55	33.31	33.18	33.06	0.17
38	37.62	34.52	34.28	34.16	34.04	0.18
39	38.61	35.51	35.29	35.17	35.06	0.19
40	39.64	36.54	36.32	36.21	36.10	0.21
41	40.67	37.57	37.38	37.28	37.18	0.23
42	41.74	38.64	38.47	38.39	38.30	0.26

Female Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000- \$99,999	Band 5 \$100,000 & Over	Waiver of Premium
43	42.85	39.75	39.60	39.53	39.45	0.29
44	43.98	40.88	40.76	40.70	40.64	0.33
45	45.15	42.05	41.96	41.91	41.86	0.37
46	46.35	43.25	43.16	43.12	43.07	0.42
47	47.59	44.49	44.40	44.35	44.30	0.47
48	48.87	45.77	45.66	45.60	45.54	0.59
49	50.17	47.07	46.91	46.82	46.74	0.70
50	51.52	48.42	48.19	48.07	47.95	0.83
51	52.91	49.81	49.49	49.33	49.17	1.05
52	54.33	51.23	50.81	50.60	50.39	1.29
53	55.78	52.38	52.00	51.81	51.62	1.56
54	57.27	53.27	53.07	52.97	52.87	1.85
55	58.81	54.81	54.49	54.33	54.17	2.18
56	60.39	56.39	55.91	55.67	55.43	2.53
57	62.00	58.00	57.36	57.04	56.72	2.90
58	63.70	59.70	58.87	58.45	58.03	3.30
59	65.47	61.47	60.43	59.91	59.39	3.74
60	67.33	63.33	62.04	61.40	60.75	N/A
61	69.28	65.28	63.78	63.03	62.28	N/A
62	71.34	67.34	65.84	65.09	64.34	N/A
63	73.46	69.46	67.96	67.21	66.46	N/A
64	75.68	71.68	70.18	69.43	68.68	N/A
65	77.99	73.99	72.49	71.74	70.99	N/A
66	80.44	76.44	74.94	74.19	73.44	N/A
67	83.02	79.02	77.52	76.77	76.02	N/A
68	85.83	81.83	80.33	79.58	78.83	N/A
69	88.84	84.84	83.34	82.59	81.84	N/A
70	92.13	88.13	86.63	85.88	85.13	N/A
71	94.81	90.81	89.31	88.56	87.81	N/A
72	97.50	93.50	92.00	91.25	90.50	N/A
73	100.18	96.18	94.68	93.93	93.18	N/A
74	102.87	98.87	97.37	96.62	95.87	N/A
75	105.55	101.55	100.05	99.30	98.55	N/A
76	109.90	105.90	104.40	103.65	102.90	N/A
77	114.53	110.53	109.03	108.28	107.53	N/A
78	119.54	115.54	114.04	113.29	112.54	N/A
79	125.00	121.00	119.50	118.75	118.00	N/A
80	130.99	126.99	125.49	124.74	123.99	N/A
81	137.59	133.59	132.09	131.34	130.59	N/A
82	144.49	140.49	138.99	138.24	137.49	N/A
83	151.60	147.60	146.10	145.35	144.60	N/A
84	159.04	155.04	153.54	152.79	152.04	N/A
85	166.75	162.75	161.25	160.50	159.75	N/A

Note: Rates differ in Montana for Female Tobacco. Use Male Tobacco to calculate premiums.

* Maximum issue age for Female Tobacco in Washington State is 72.



Male No Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999	Band 3 \$25,000-\$49,999	Band 4 \$50,000-\$99,999	Band 5 \$100,000 & Over	Waiver of Premium
0	17.24	13.24	11.74	10.99	10.24	N/A
1	17.44	13.44	11.94	11.19	10.44	N/A
2	17.67	13.67	12.19	11.45	10.71	N/A
3	17.91	13.91	12.47	11.75	11.03	N/A
4	18.16	14.16	12.78	12.08	11.39	N/A
5	18.46	14.46	13.11	12.44	11.76	N/A
6	18.74	14.74	13.44	12.79	12.14	N/A
7	19.06	15.06	13.80	13.16	12.53	N/A
8	19.39	15.39	14.17	13.55	12.94	N/A
9	19.74	15.74	14.56	13.96	13.37	N/A
10	20.09	16.09	14.95	14.38	13.81	N/A
11	20.47	16.47	15.37	14.82	14.27	N/A
12	20.85	16.85	15.80	15.28	14.75	N/A
13	21.25	17.25	16.25	15.74	15.24	N/A
14	21.65	17.65	16.70	16.23	15.75	N/A
15	22.05	18.05	17.16	16.71	16.26	N/A
16	22.27	18.27	17.29	16.79	16.30	N/A
17	22.66	18.66	17.73	17.26	16.79	N/A
18	23.07	19.07	18.18	17.73	17.28	0.07
19	23.48	19.48	18.62	18.19	17.76	0.07
20	23.92	19.92	19.09	18.67	18.25	0.07
21	24.38	20.38	19.57	19.17	18.76	0.08
22	24.85	20.85	20.07	19.68	19.29	0.08
23	25.36	21.36	20.61	20.23	19.85	0.08
24	25.88	21.88	21.16	20.80	20.44	0.09
25	26.43	22.43	21.75	21.40	21.06	0.09
26	27.01	23.01	22.37	22.04	21.72	0.09
27	27.60	23.60	23.01	22.71	22.41	0.09
28	28.23	24.23	23.68	23.40	23.12	0.10
29	28.90	24.90	24.38	24.12	23.86	0.10
30	29.58	25.58	25.10	24.85	24.61	0.10
31	30.29	26.29	25.83	25.59	25.36	0.11
32	31.05	27.05	26.60	26.37	26.14	0.11
33	31.84	27.84	27.39	27.17	26.94	0.12
34	32.65	28.65	28.21	27.99	27.77	0.12
35	33.50	29.50	29.06	28.84	28.62	0.13
36	34.39	30.39	29.95	29.72	29.50	0.14
37	35.30	31.30	30.85	30.63	30.40	0.15
38	36.25	32.25	31.79	31.56	31.33	0.16
39	37.24	33.24	32.77	32.54	32.30	0.17
40	38.27	34.27	33.78	33.53	33.28	0.18
41	39.33	35.33	34.82	34.57	34.31	0.20
42	40.40	36.40	35.88	35.62	35.36	0.22

Male No Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000-\$24,999	Band 3 \$25,000-\$49,999	Band 4 \$50,000-\$99,999	Band 5 \$100,000 & Over	Waiver of Premium
43	41.48	37.48	36.94	36.67	36.40	0.24
44	42.62	38.62	38.04	37.74	37.45	0.27
45	43.79	39.79	39.17	38.85	38.54	0.31
46	44.98	40.98	40.33	40.00	39.67	0.36
47	46.21	42.21	41.53	41.18	40.84	0.40
48	47.47	43.47	42.75	42.39	42.03	0.50
49	48.80	44.80	44.02	43.63	43.24	0.59
50	50.18	46.18	45.33	44.91	44.48	0.70
51	51.62	47.62	46.69	46.22	45.75	0.89
52	53.11	49.11	48.08	47.56	47.04	1.09
53	54.65	50.65	49.51	48.94	48.37	1.32
54	56.26	52.26	51.00	50.36	49.73	1.56
55	57.91	53.91	52.51	51.81	51.11	1.84
56	59.60	55.60	54.10	53.35	52.60	2.14
57	61.34	57.34	55.84	55.09	54.34	2.45
58	63.14	59.14	57.64	56.89	56.14	2.80
59	65.02	61.02	59.52	58.77	58.02	3.17
60	66.97	62.97	61.47	60.72	59.97	N/A
61	69.02	65.02	63.52	62.77	62.02	N/A
62	71.12	67.12	65.62	64.87	64.12	N/A
63	73.29	69.29	67.79	67.04	66.29	N/A
64	75.53	71.53	70.03	69.28	68.53	N/A
65	77.85	73.85	72.35	71.60	70.85	N/A
66	80.22	76.22	74.72	73.97	73.22	N/A
67	82.72	78.72	77.22	76.47	75.72	N/A
68	85.34	81.34	79.84	79.09	78.34	N/A
69	88.13	84.13	82.63	81.88	81.13	N/A
70	91.13	87.13	85.63	84.88	84.13	N/A
71	94.26	90.26	88.76	88.01	87.26	N/A
72	97.41	93.41	91.91	91.16	90.41	N/A
73	100.54	96.54	95.04	94.29	93.54	N/A
74	103.68	99.68	98.18	97.43	96.68	N/A
75	106.82	102.82	101.32	100.57	99.82	N/A
76	111.00	107.00	105.50	104.75	104.00	N/A
77	116.60	112.60	111.10	110.35	109.60	N/A
78	122.77	118.77	117.27	116.52	115.77	N/A
79	129.53	125.53	124.03	123.28	122.53	N/A
80	136.91	132.91	131.41	130.66	129.91	N/A
81	144.99	140.99	139.49	138.74	137.99	N/A
82	153.79	149.79	148.29	147.54	146.79	N/A
83	163.44	159.44	157.94	157.19	156.44	N/A
84	174.06	170.06	168.56	167.81	167.06	N/A
85	185.72	181.72	180.22	179.47	178.72	N/A

* Maximum issue age for Male No Tobacco in Washington State is 72.



Male Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000- \$99,999	Band 5 \$100,000 & Over	Waiver of Premium
0						
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16	25.39	21.39	20.55	20.12	19.70	N/A
17	25.90	21.90	21.10	20.70	20.30	N/A
18	26.42	22.42	21.66	21.28	20.90	0.08
19	26.93	22.93	22.20	21.84	21.47	0.08
20	27.48	23.48	22.76	22.40	22.04	0.08
21	28.04	24.04	23.33	22.98	22.62	0.09
22	28.63	24.63	23.93	23.57	23.22	0.09
23	29.24	25.24	24.55	24.21	23.86	0.10
24	29.88	25.88	25.21	24.88	24.54	0.10
25	30.56	26.56	25.91	25.58	25.25	0.10
26	31.27	27.27	26.64	26.32	26.00	0.10
27	31.99	27.99	27.40	27.10	26.80	0.10
28	32.77	28.77	28.20	27.92	27.63	0.11
29	33.57	29.57	29.03	28.75	28.48	0.11
30	34.40	30.40	29.87	29.60	29.33	0.11
31	35.29	31.29	30.74	30.47	30.19	0.12
32	36.20	32.20	31.63	31.35	31.06	0.12
33	37.10	33.10	32.54	32.25	31.97	0.13
34	38.03	34.03	33.48	33.20	32.92	0.14
35	38.99	34.99	34.45	34.17	33.90	0.15
36	40.01	36.01	35.45	35.17	34.89	0.16
37	41.06	37.06	36.48	36.19	35.90	0.17
38	42.15	38.15	37.56	37.27	36.97	0.18
39	43.27	39.27	38.67	38.36	38.06	0.19
40	44.45	40.45	39.82	39.51	39.19	0.21
41	45.65	41.65	41.01	40.69	40.37	0.23
42	46.88	42.88	42.23	41.90	41.57	0.26

Male Tobacco - Annual Premium Rates (per \$1,000 FACE Amount)

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000- \$99,999	Band 5 \$100,000 & Over	Waiver of Premium
43	48.17	44.17	43.45	43.09	42.73	0.29
44	49.46	45.46	44.69	44.30	43.91	0.33
45	50.79	46.79	45.96	45.55	45.13	0.37
46	52.14	48.14	47.26	46.81	46.37	0.42
47	53.55	49.55	48.60	48.13	47.65	0.47
48	54.97	50.97	49.96	49.46	48.95	0.59
49	56.48	52.48	51.38	50.83	50.28	0.70
50	58.05	54.05	52.84	52.24	51.63	0.83
51	59.70	55.70	54.37	53.70	53.03	1.05
52	61.41	57.41	55.94	55.21	54.47	1.29
53	63.16	59.16	57.56	56.75	55.95	1.56
54	65.00	61.00	59.24	58.35	57.47	1.85
55	66.86	62.86	60.94	59.97	59.01	2.18
56	68.76	64.76	62.66	61.61	60.56	2.53
57	70.73	66.73	64.48	63.35	62.22	2.90
58	72.76	68.76	66.32	65.10	63.88	3.30
59	74.87	70.87	68.40	67.16	65.92	3.74
60	77.08	73.08	70.61	69.37	68.13	N/A
61	79.39	75.39	72.92	71.68	70.44	N/A
62	81.77	77.77	75.30	74.06	72.82	N/A
63	84.19	80.19	77.72	76.48	75.24	N/A
64	86.65	82.65	80.18	78.94	77.70	N/A
65	89.14	85.14	82.67	81.43	80.19	N/A
66	91.71	87.71	85.24	84.00	82.76	N/A
67	94.39	90.39	87.92	86.68	85.44	N/A
68	97.21	93.21	90.74	89.50	88.26	N/A
69	100.25	96.25	93.78	92.54	91.30	N/A
70	103.53	99.53	97.06	95.82	94.58	N/A
71	107.14	103.14	100.67	99.43	98.19	N/A
72	110.75	106.75	104.28	103.04	101.80	N/A
73	114.36	110.36	107.89	106.65	105.41	N/A
74	117.97	113.97	111.50	110.26	109.02	N/A
75	121.57	117.57	115.10	113.86	112.62	N/A
76	127.57	123.57	121.10	119.86	118.62	N/A
77	133.94	129.94	127.47	126.23	124.99	N/A
78	140.94	136.94	134.47	133.23	131.99	N/A
79	148.59	144.59	142.12	140.88	139.64	N/A
80	156.88	152.88	150.41	149.17	147.93	N/A
81	165.89	161.89	159.42	158.18	156.94	N/A
82	175.62	171.62	169.15	167.91	166.67	N/A
83	186.26	182.26	179.79	178.55	177.31	N/A
84	197.98	193.98	191.51	190.27	189.03	N/A
85	210.88	206.88	204.41	203.17	201.93	N/A

* Maximum issue age for Male Tobacco in Washington State is 68.

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