

10 Pay Life Insurance Plan

Program and Premium Rates






First Catholic Slovak Ladies Association







FCSLA 10 Pay Life

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.

Program 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.

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.

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





² Dividends are not guaranteed.



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

How much life insurance do you need?

When determining how much life insurance you need, include the following expenses in your calculations:

-  Final expenses
-  Mortgage payment
-  Credit card balances
-  Education costs

Non-Medical Limits:

If you are in good health, you may be eligible to purchase the following amount of life insurance for your age without a medical (*).

Age Group	Non-Medical Insurance Limits
0-15	\$150,000
16-45	99,999
46-50	50,000
51 & over	25,000

() The Association reserves the right to require a medical examination or physician's records on any proposed insured*

FCSLA 10 Pay Life

Female Non-Smoker 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	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
0	\$16.14	12.14	9.14	8.14	40	34.93	30.93	27.93	26.93
1	16.31	12.31	9.31	8.31	41	35.85	31.85	28.85	27.85
2	16.50	12.50	9.50	8.50	42	36.80	32.80	29.80	28.80
3	16.72	12.72	9.72	8.72	43	37.78	33.78	30.78	29.78
4	16.95	12.95	9.95	8.95	44	38.80	34.80	31.80	30.80
5	17.18	13.18	10.18	9.18	45	39.85	35.85	32.85	31.85
6	17.44	13.44	10.44	9.44	46	40.94	36.94	33.94	32.94
7	17.70	13.70	10.70	9.70	47	42.07	38.07	35.07	34.07
8	17.97	13.97	10.97	9.97	48	43.23	39.23	36.23	35.23
9	18.25	14.25	11.25	10.25	49	44.44	40.44	37.44	36.44
10	18.56	14.56	11.56	10.56	50	45.70	41.70	38.70	37.70
11	18.87	14.87	11.87	10.87	51	46.98	42.98	39.98	38.98
12	19.20	15.20	12.20	11.20	52	48.31	44.31	41.31	40.31
13	19.52	15.52	12.52	11.52	53	49.65	45.65	42.65	41.65
14	19.86	15.86	12.86	11.86	54	51.03	47.03	44.03	43.03
15	20.22	16.22	13.22	12.22	55	52.45	48.45	45.45	44.45
16	20.48	16.48	13.48	12.48	56	53.89	49.89	46.89	45.89
17	20.85	16.85	13.85	12.85	57	55.38	51.38	48.38	47.38
18	21.23	17.23	14.23	13.23	58	56.91	52.91	49.91	48.91
19	21.64	17.64	14.64	13.64	59	58.46	54.46	51.46	50.46
20	22.06	18.06	15.06	14.06	60	60.08	56.08	53.08	52.08
21	22.48	18.48	15.48	14.48	61	61.73	57.73	54.73	53.73
22	22.94	18.94	15.94	14.94	62	63.43	59.43	56.43	55.43
23	23.41	19.41	16.41	15.41	63	65.20	61.20	58.20	57.20
24	23.90	19.90	16.90	15.90	64	67.04	63.04	60.04	59.04
25	24.41	20.41	17.41	16.41	65	68.92	64.92	61.92	60.92
26	24.94	20.94	17.94	16.94	66	70.90	66.90	63.90	62.90
27	25.49	21.49	18.49	17.49	67	72.96	68.96	65.96	64.96
28	26.06	22.06	19.06	18.06	68	75.11	71.11	68.11	67.11
29	26.65	22.65	19.65	18.65	69	77.35	73.35	70.35	69.35
30	27.28	23.28	20.28	19.28	70	79.71	75.71	72.71	71.71
31	27.92	23.92	20.92	19.92	71	81.84	77.84	74.84	73.84
32	28.59	24.59	21.59	20.59	72	83.96	79.96	76.96	75.96
33	29.29	25.29	22.29	21.29	73	86.09	82.09	79.09	78.09
34	30.01	26.01	23.01	22.01	74	88.21	84.21	81.21	80.21
35	30.77	26.77	23.77	22.77	75	90.34	86.34	83.34	82.34
36	31.55	27.55	24.55	23.55	76	93.72	89.72	86.72	85.72
37	32.35	28.35	25.35	24.35	77	97.52	93.52	90.52	89.52
38	33.18	29.18	26.18	25.18	78	101.64	97.64	94.64	93.64
39	34.04	30.04	27.04	26.04	79	106.13	102.13	99.13	98.13
					80	111.06	107.06	104.06	103.06
					81	116.51	112.51	109.51	108.51
					82	122.35	118.35	115.35	114.35
					83	128.57	124.57	121.57	120.57
					84	135.30	131.30	128.30	127.30
					85	142.60	138.60	135.60	134.60

For coverage between \$100,000 and \$499,999 – Subtract \$1.00 from the Band 4 rates.

* Maximum issue age for female non-smoker in Washington State is 77.



Female Smoker 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	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
0					40	39.64	35.64	32.64	31.64
1					41	40.67	36.67	33.67	32.67
2					42	41.74	37.74	34.74	33.74
3					43	42.85	38.85	35.85	34.85
4					44	43.98	39.98	36.98	35.98
5					45	45.15	41.15	38.15	37.15
6					46	46.35	42.35	39.35	38.35
7					47	47.59	43.59	40.59	39.59
8					48	48.87	44.87	41.87	40.87
9					49	50.17	46.17	43.17	42.17
10					50	51.52	47.52	44.52	43.52
11					51	52.91	48.91	45.91	44.91
12					52	54.33	50.33	47.33	46.33
13					53	55.78	51.78	48.78	47.78
14					54	57.27	53.27	50.27	49.27
15					55	58.81	54.81	51.81	50.81
16	22.54	18.54	15.54	14.54	56	60.39	56.39	53.39	52.39
17	23.00	19.00	16.00	15.00	57	62.00	58.00	55.00	54.00
18	23.46	19.46	16.46	15.46	58	63.70	59.70	56.70	55.70
19	23.95	19.95	16.95	15.95	59	65.47	61.47	58.47	57.47
20	24.46	20.46	17.46	16.46	60	67.33	63.33	60.33	59.33
21	24.98	20.98	17.98	16.98	61	69.28	65.28	62.28	61.28
22	25.52	21.52	18.52	17.52	62	71.34	67.34	64.34	63.34
23	26.09	22.09	19.09	18.09	63	73.46	69.46	66.46	65.46
24	26.68	22.68	19.68	18.68	64	75.68	71.68	68.68	67.68
25	27.28	23.28	20.28	19.28	65	77.99	73.99	70.99	69.99
26	27.92	23.92	20.92	19.92	66	80.44	76.44	73.44	72.44
27	28.58	24.58	21.58	20.58	67	83.02	79.02	76.02	75.02
28	29.26	25.26	22.26	21.26	68	85.83	81.83	78.83	77.83
29	29.96	25.96	22.96	21.96	69	88.84	84.84	81.84	80.84
30	30.71	26.71	23.71	22.71	70	92.13	88.13	85.13	84.13
31	31.46	27.46	24.46	23.46	71	94.81	90.81	87.81	86.81
32	32.25	28.25	25.25	24.25	72	97.50	93.50	90.50	89.50
33	33.08	29.08	26.08	25.08	73	100.18	96.18	93.18	92.18
34	33.93	29.93	26.93	25.93	74	102.87	98.87	95.87	94.87
35	34.81	30.81	27.81	26.81	75	105.55	101.55	98.55	97.55
36	35.72	31.72	28.72	27.72	76	109.90	105.90	102.90	101.90
37	36.65	32.65	29.65	28.65	77	114.53	110.53	107.53	106.53
38	37.62	33.62	30.62	29.62	78	119.54	115.54	112.54	111.54
39	38.61	34.61	31.61	30.61	79	125.00	121.00	118.00	117.00
					80	130.99	126.99	123.99	122.99
					81	137.59	133.59	130.59	129.59
					82	144.49	140.49	137.49	136.49
					83	151.60	147.60	144.60	143.60
					84	159.04	155.04	152.04	151.04
					85	166.75	162.75	159.75	158.75

For coverage between \$100,000 and \$499,999 – Subtract \$1.00 from the Band 4 rates.

* Maximum issue age for female smoker in Washington State is 72.

FCSLA 10 Pay Life

Male Non-Smoker 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	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
0	\$17.24	13.24	10.24	9.24	40	38.27	34.27	31.27	30.27
1	17.44	13.44	10.44	9.44	41	39.33	35.33	32.33	31.33
2	17.67	13.67	10.67	9.67	42	40.40	36.40	33.40	32.40
3	17.91	13.91	10.91	9.91	43	41.48	37.48	34.48	33.48
4	18.16	14.16	11.16	10.16	44	42.62	38.62	35.62	34.62
5	18.46	14.46	11.46	10.46	45	43.79	39.79	36.79	35.79
6	18.74	14.74	11.74	10.74	46	44.98	40.98	37.98	36.98
7	19.06	15.06	12.06	11.06	47	46.21	42.21	39.21	38.21
8	19.39	15.39	12.39	11.39	48	47.47	43.47	40.47	39.47
9	19.74	15.74	12.74	11.74	49	48.80	44.80	41.80	40.80
10	20.09	16.09	13.09	12.09	50	50.18	46.18	43.18	42.18
11	20.47	16.47	13.47	12.47	51	51.62	47.62	44.62	43.62
12	20.85	16.85	13.85	12.85	52	53.11	49.11	46.11	45.11
13	21.25	17.25	14.25	13.25	53	54.65	50.65	47.65	46.65
14	21.65	17.65	14.65	13.65	54	56.26	52.26	49.26	48.26
15	22.05	18.05	15.05	14.05	55	57.91	53.91	50.91	49.91
16	22.27	18.27	15.27	14.27	56	59.60	55.60	52.60	51.60
17	22.66	18.66	15.66	14.66	57	61.34	57.34	54.34	53.34
18	23.07	19.07	16.07	15.07	58	63.14	59.14	56.14	55.14
19	23.48	19.48	16.48	15.48	59	65.02	61.02	58.02	57.02
20	23.92	19.92	16.92	15.92	60	66.97	62.97	59.97	58.97
21	24.38	20.38	17.38	16.38	61	69.02	65.02	62.02	61.02
22	24.85	20.85	17.85	16.85	62	71.12	67.12	64.12	63.12
23	25.36	21.36	18.36	17.36	63	73.29	69.29	66.29	65.29
24	25.88	21.88	18.88	17.88	64	75.53	71.53	68.53	67.53
25	26.43	22.43	19.43	18.43	65	77.85	73.85	70.85	69.85
26	27.01	23.01	20.01	19.01	66	80.22	76.22	73.22	72.22
27	27.60	23.60	20.60	19.60	67	82.72	78.72	75.72	74.72
28	28.23	24.23	21.23	20.23	68	85.34	81.34	78.34	77.34
29	28.90	24.90	21.90	20.90	69	88.13	84.13	81.13	80.13
30	29.58	25.58	22.58	21.58	70	91.13	87.13	84.13	83.13
31	30.29	26.29	23.29	22.29	71	94.26	90.26	87.26	86.26
32	31.05	27.05	24.05	23.05	72	97.41	93.41	90.41	89.41
33	31.84	27.84	24.84	23.84	73	100.54	96.54	93.54	92.54
34	32.65	28.65	25.65	24.65	74	103.68	99.68	96.68	95.68
35	33.50	29.50	26.50	25.50	75	106.82	102.82	99.82	98.82
36	34.39	30.39	27.39	26.39	76	111.00	107.00	104.00	103.00
37	35.30	31.30	28.30	27.30	77	116.60	112.60	109.60	108.60
38	36.25	32.25	29.25	28.25	78	122.77	118.77	115.77	114.77
39	37.24	33.24	30.24	29.24	79	129.53	125.53	122.53	121.53
					80	136.91	132.91	129.91	128.91
					81	144.99	140.99	137.99	136.99
					82	153.79	149.79	146.79	145.79
					83	163.44	159.44	156.44	155.44
					84	174.06	170.06	167.06	166.06
					85	185.72	181.72	178.72	177.72

For coverage between \$100,000 and \$499,999 – Subtract \$1.00 from the Band 4 rates.

* Maximum issue age for male non-smoker in Washington State is 72.



Male Smoker 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	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
0					40	44.45	40.45	37.45	36.45
1					41	45.65	41.65	38.65	37.65
2					42	46.88	42.88	39.88	38.88
3					43	48.17	44.17	41.17	40.17
4					44	49.46	45.46	42.46	41.46
5					45	50.79	46.79	43.79	42.79
6					46	52.14	48.14	45.14	44.14
7					47	53.55	49.55	46.55	45.55
8					48	54.97	50.97	47.97	46.97
9					49	56.48	52.48	49.48	48.48
10					50	58.05	54.05	51.05	50.05
11					51	59.70	55.70	52.70	51.70
12					52	61.41	57.41	54.41	53.41
13					53	63.16	59.16	56.16	55.16
14					54	65.00	61.00	58.00	57.00
15					55	66.86	62.86	59.86	58.86
16	25.39	21.39	18.39	17.39	56	68.76	64.76	61.76	60.76
17	25.90	21.90	18.90	17.90	57	70.73	66.73	63.73	62.73
18	26.42	22.42	19.42	18.42	58	72.76	68.76	65.76	64.76
19	26.93	22.93	19.93	18.93	59	74.87	70.87	67.87	66.87
20	27.48	23.48	20.48	19.48	60	77.08	73.08	70.08	69.08
21	28.04	24.04	21.04	20.04	61	79.39	75.39	72.39	71.39
22	28.63	24.63	21.63	20.63	62	81.77	77.77	74.77	73.77
23	29.24	25.24	22.24	21.24	63	84.19	80.19	77.19	76.19
24	29.88	25.88	22.88	21.88	64	86.65	82.65	79.65	78.65
25	30.56	26.56	23.56	22.56	65	89.14	85.14	82.14	81.14
26	31.27	27.27	24.27	23.27	66	91.71	87.71	84.71	83.71
27	31.99	27.99	24.99	23.99	67	94.39	90.39	87.39	86.39
28	32.77	28.77	25.77	24.77	68	97.21	93.21	90.21	89.21
29	33.57	29.57	26.57	25.57	69	100.25	96.25	93.25	92.25
30	34.40	30.40	27.40	26.40	70	103.53	99.53	96.53	95.53
31	35.29	31.29	28.29	27.29	71	107.14	103.14	100.14	99.14
32	36.20	32.20	29.20	28.20	72	110.75	106.75	103.75	102.75
33	37.10	33.10	30.10	29.10	73	114.36	110.36	107.36	106.36
34	38.03	34.03	31.03	30.03	74	117.97	113.97	110.97	109.97
35	38.99	34.99	31.99	30.99	75	121.57	117.57	114.57	113.57
36	40.01	36.01	33.01	32.01	76	127.57	123.57	120.57	119.57
37	41.06	37.06	34.06	33.06	77	133.94	129.94	126.94	125.94
38	42.15	38.15	35.15	34.15	78	140.94	136.94	133.94	132.94
39	43.27	39.27	36.27	35.27	79	148.59	144.59	141.59	140.59
					80	156.88	152.88	149.88	148.88
					81	165.89	161.89	158.89	157.89
					82	175.62	171.62	168.62	167.62
					83	186.26	182.26	179.26	178.26
					84	197.98	193.98	190.98	189.98
					85	210.88	206.88	203.88	202.88

For coverage between \$100,000 and \$499,999 – Subtract \$1.00 from the Band 4 rates.

* Maximum issue age for male smoker in Washington State is 68.

Visit us on our Web site at
www.fcsla.org
to generate a custom premium cost quote.

**Contact your FCSLA
Representative:**

NAME

PHONE

E-MAIL

First Catholic Slovak Ladies Association

24950 Chagrin Blvd.
Beachwood, Ohio 44122

Phone: (216) 464-8015
Toll Free: (800) 464-4642
Fax: (216) 464-9260
E-Mail: info@fcsla.org
Website: www.fcsla.org

