

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 85
-  Premiums are calculated using the age of your nearest birthday

Dividends are paid annually after the second year. 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.*

FCSLA's Post Mortem Benefit (PMB) pays an additional 25% on the member's first \$100,000 of permanent life insurance and on any paid-up additional insurance associated with the first \$100,000 of permanent life coverage. This benefit is paid to the beneficiary at time of claim. The certificate becomes eligible for the PMB after the second year.

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





Any person, who is a Catholic, living in the United States may be eligible for membership. Anyone in the family of a member may qualify for membership. Applicants are subject to FCSLA's underwriting policy.



*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 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 on any applicant.*

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.



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.

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.



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

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

**Contact your FCSLA
Representative:**

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