

Paid-Up Life In 1 Year Insurance Plan

(4 installments)

Program and Premium Rates



**First Catholic Slovak
Ladies Association**






FCSLA Paid-Up Life in 1 Year




The **Paid-Up Life in 1 Year** certificate provides affordable, permanent life insurance coverage. The purchase establishes your membership in the FCSLA providing access to a variety of fraternal benefits and activities.

Program features:

The certificate is paid-up in ONE year. The premium payment is paid in four installments: one-fourth at the time the application is submitted and one-fourth at three-months, six-months, and nine-months. A \$20.00 processing fee, paid \$5.00 with each installment, is applied to the cost of the certificate.

-  Minimum insurance purchase amount is \$5,000
-  Insurance issue ages are 0 through 90
-  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

() 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.







Will there be enough to provide for your family's future?

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.

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 Paid-Up Life in 1 Year

Female Non-Smoker 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 & Over	Issue Age	Band 1 Under \$10,000	Band 2 \$10,000 \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
0	49	44	42	41	45	224	219	217	216
1	49	44	42	41	46	232	227	225	224
2	49	44	42	41	47	241	236	234	233
3	51	46	44	43	48	250	245	243	242
4	52	47	45	44	49	259	254	252	251
5	54	49	47	46	50	269	264	262	261
6	55	50	48	47	51	279	274	272	271
7	57	52	50	49	52	290	285	283	282
8	59	54	52	51	53	300	295	293	292
9	61	56	54	53	54	311	306	304	303
10	63	58	56	55	55	322	317	315	314
11	65	60	58	57	56	334	329	327	326
12	67	62	60	59	57	346	341	339	338
13	69	64	62	61	58	358	353	351	350
14	72	67	65	64	59	371	366	364	363
15	74	69	67	66	60	384	379	377	376
16	77	72	70	69	61	398	393	391	390
17	79	74	72	71	62	412	407	405	404
18	82	77	75	74	63	425	420	418	417
19	85	80	78	77	64	438	433	431	430
20	88	83	81	80	65	451	446	444	443
21	91	86	84	83	66	465	460	458	457
22	94	89	87	86	67	479	474	472	471
23	98	93	91	90	68	493	488	486	485
24	101	96	94	93	69	507	502	500	499
25	105	100	98	97	70	522	517	515	514
26	109	104	102	101	71	537	532	530	529
27	113	108	106	105	72	551	546	544	543
28	117	112	110	109	73	566	561	559	558
29	122	117	115	114	74	582	577	575	574
30	126	121	119	118	75	597	592	590	589
31	131	126	124	123	76	612	607	605	604
32	136	131	129	128	77	628	623	621	620
33	142	137	135	134	78	643	638	636	635
34	147	142	140	139	79	658	653	651	650
35	153	148	146	145	80	674	669	667	666
36	159	154	152	151	81	689	684	682	681
37	165	160	158	157	82	704	699	697	696
38	172	167	165	164	83	719	714	712	711
39	178	173	171	170	84	734	729	727	726
40	185	180	178	177	85	748	743	741	740
41	192	187	185	184	86	761	756	754	753
42	200	195	193	192	87	775	770	768	767
43	208	203	201	200	88	788	783	781	780
44	215	210	208	207	89	800	795	793	792
					90	811	806	804	803

(*) Installment Amount = the premium divided by 4 plus \$5 fee.



Female Smoker 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 & Over
0				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16	100	95	93	92
17	104	99	97	96
18	108	103	101	100
19	112	107	105	104
20	116	111	109	108
21	121	116	114	113
22	125	120	118	117
23	130	125	123	122
24	135	130	128	127
25	140	135	133	132
26	145	140	138	137
27	150	145	143	142
28	156	151	149	148
29	162	157	155	154
30	168	163	161	160
31	174	169	167	166
32	181	176	174	173
33	187	182	180	179
34	194	189	187	186
35	201	196	194	193
36	209	204	202	201
37	217	212	210	209
38	224	219	217	216
39	233	228	226	225
40	241	236	234	233
41	250	245	243	242
42	259	254	252	251
43	269	264	262	261
44	278	273	271	270

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000 \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
45	288	283	281	280
46	299	294	292	291
47	309	304	302	301
48	320	315	313	312
49	331	326	324	323
50	342	337	335	334
51	354	349	347	346
52	365	360	358	357
53	377	372	370	369
54	389	384	382	381
55	400	395	393	392
56	412	407	405	404
57	425	420	418	417
58	437	432	430	429
59	449	444	442	441
60	462	457	455	454
61	474	469	467	466
62	487	482	480	479
63	500	495	493	492
64	513	508	506	505
65	526	521	519	518
66	539	534	532	531
67	553	548	546	545
68	566	561	559	558
69	580	575	573	572
70	594	589	587	586
71	607	602	600	599
72	621	616	614	613
73	635	630	628	627
74	648	643	641	640
75	661	656	654	653
76	675	670	668	667
77	688	683	681	680
78	701	696	694	693
79	714	709	707	706
80	727	722	720	719
81	740	735	733	732
82	752	747	745	744
83	764	759	757	756
84	775	770	768	767
85	785	780	778	777
86	795	790	788	787
87	806	801	799	798
88	815	810	808	807
89	823	818	816	815
90	831	826	824	823

(*) Installment Amount = the premium divided by 4 plus \$5 fee.

FCSLA Paid-Up Life in 1 Year

Male Non-Smoker 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 & Over
0	56	51	49	48
1	58	53	51	50
2	58	53	51	50
3	59	54	52	51
4	61	56	54	53
5	63	58	56	55
6	64	59	57	56
7	66	61	59	58
8	69	64	62	61
9	71	66	64	63
10	74	69	67	66
11	76	71	69	68
12	79	74	72	71
13	82	77	75	74
14	84	79	77	76
15	87	82	80	79
16	90	85	83	82
17	93	88	86	85
18	96	91	89	88
19	99	94	92	91
20	102	97	95	94
21	105	100	98	97
22	108	103	101	100
23	112	107	105	104
24	116	111	109	108
25	120	115	113	112
26	124	119	117	116
27	128	123	121	120
28	133	128	126	125
29	138	133	131	130
30	143	138	136	135
31	149	144	142	141
32	155	150	148	147
33	161	156	154	153
34	167	162	160	159
35	174	169	167	166
36	181	176	174	173
37	188	183	181	180
38	196	191	189	188
39	203	198	196	195
40	212	207	205	204
41	220	215	213	212
42	229	224	222	221
43	238	233	231	230
44	247	242	240	239

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000 \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
45	257	252	250	249
46	267	262	260	259
47	277	272	270	269
48	288	283	281	280
49	299	294	292	291
50	310	305	303	302
51	322	317	315	314
52	334	329	327	326
53	346	341	339	338
54	359	354	352	351
55	372	367	365	364
56	385	380	378	377
57	398	393	391	390
58	411	406	404	403
59	425	420	418	417
60	439	434	432	431
61	453	448	446	445
62	467	462	460	459
63	482	477	475	474
64	496	491	489	488
65	511	506	504	503
66	526	521	519	518
67	541	536	534	533
68	556	551	549	548
69	571	566	564	563
70	587	582	580	579
71	602	597	595	594
72	618	613	611	610
73	634	629	627	626
74	649	644	642	641
75	665	660	658	657
76	681	676	674	673
77	696	691	689	688
78	711	706	704	703
79	726	721	719	718
80	741	736	734	733
81	755	750	748	747
82	769	764	762	761
83	782	777	775	774
84	795	790	788	787
85	808	803	801	800
86	820	815	813	812
87	831	826	824	823
88	841	836	834	833
89	851	846	844	843
90	860	855	853	852

(*) Installment Amount = the premium divided by 4 plus \$5 fee.



Male Smoker 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 & Over
0				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16	114	109	107	106
17	118	113	111	110
18	121	116	114	113
19	125	120	118	117
20	129	124	122	121
21	133	128	126	125
22	137	132	130	129
23	142	137	135	134
24	147	142	140	139
25	152	147	145	144
26	157	152	150	149
27	163	158	156	155
28	169	164	162	161
29	175	170	168	167
30	182	177	175	174
31	189	184	182	181
32	196	191	189	188
33	204	199	197	196
34	212	207	205	204
35	220	215	213	212
36	229	224	222	221
37	238	233	231	230
38	247	242	240	239
39	256	251	249	248
40	266	261	259	258
41	276	271	269	268
42	285	280	278	277
43	295	290	288	287
44	306	301	299	298

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000- \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
45	316	311	309	308
46	327	322	320	319
47	337	332	330	329
48	349	344	342	341
49	360	355	353	352
50	372	367	365	364
51	384	379	377	376
52	396	391	389	388
53	409	404	402	401
54	422	417	415	414
55	435	430	428	427
56	448	443	441	440
57	461	456	454	453
58	474	469	467	466
59	488	483	481	480
60	501	496	494	493
61	515	510	508	507
62	529	524	522	521
63	543	538	536	535
64	556	551	549	548
65	570	565	563	562
66	583	578	576	575
67	596	591	589	588
68	610	605	603	602
69	623	618	616	615
70	637	632	630	629
71	651	646	644	643
72	665	660	658	657
73	679	674	672	671
74	693	688	686	685
75	706	701	699	698
76	720	715	713	712
77	734	729	727	726
78	747	742	740	739
79	760	755	753	752
80	773	768	766	765
81	785	780	778	777
82	796	791	789	788
83	808	803	801	800
84	819	814	812	811
85	830	825	823	822
86	840	835	833	832
87	849	844	842	841
88	858	853	851	850
89	866	861	859	858
90	874	869	867	866

(*) Installment Amount = the premium divided by 4 plus \$5 fee.

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

**Contact your FCSLA
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