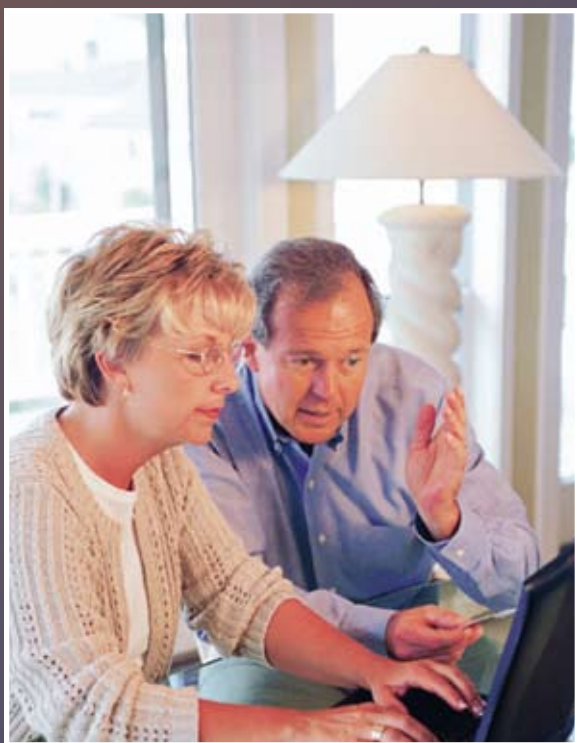


Life Paid Up at 85 Insurance Plan Program and Premium Rates



**First Catholic Slovak
Ladies Association**






FCSLA Life Paid Up at 85





The **Life Paid Up at 85** insurance certificate is purchased with the expectation that premiums will be paid to age 85. At which time the insured has **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 for issue ages 0 through 60
-  \$2,000 for issue ages 61 through 75
-  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







*Life Insurance
can make your
retirement goals
a reality.*

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 Life Paid Up at 85

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 & 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	10.66	6.66	3.66	2.66	38	17.78	13.78	10.78	9.78
1	10.70	6.70	3.70	2.70	39	18.22	14.22	11.22	10.22
2	10.77	6.77	3.77	2.77	40	18.68	14.68	11.68	10.68
3	10.85	6.85	3.85	2.85	41	19.17	15.17	12.17	11.17
4	10.92	6.92	3.92	2.92	42	19.69	15.69	12.69	11.69
5	11.01	7.01	4.01	3.01	43	20.23	16.23	13.23	12.23
6	11.10	7.10	4.10	3.10	44	20.81	16.81	13.81	12.81
7	11.19	7.19	4.19	3.19	45	21.43	17.43	14.43	13.43
8	11.29	7.29	4.29	3.29	46	22.07	18.07	15.07	14.07
9	11.39	7.39	4.39	3.39	47	22.76	18.76	15.76	14.76
10	11.50	7.50	4.50	3.50	48	23.48	19.48	16.48	15.48
11	11.62	7.62	4.62	3.62	49	24.25	20.25	17.25	16.25
12	11.74	7.74	4.74	3.74	50	25.06	21.06	18.06	17.06
13	11.86	7.86	4.86	3.86	51	25.93	21.93	18.93	17.93
14	12.00	8.00	5.00	4.00	52	26.85	22.85	19.85	18.85
15	12.13	8.13	5.13	4.13	53	27.81	23.81	20.81	19.81
16	12.10	8.10	5.10	4.10	54	28.84	24.84	21.84	20.84
17	12.25	8.25	5.25	4.25	55	29.93	25.93	22.93	21.93
18	12.41	8.41	5.41	4.41	56	31.10	27.10	24.10	23.10
19	12.57	8.57	5.57	4.57	57	32.34	28.34	25.34	24.34
20	12.74	8.74	5.74	4.74	58	33.67	29.67	26.67	25.67
21	12.92	8.92	5.92	4.92	59	35.08	31.08	28.08	27.08
22	13.12	9.12	6.12	5.12	60	36.61	32.61	29.61	28.61
23	13.31	9.31	6.31	5.31	61	38.24	34.24	31.24	30.24
24	13.52	9.52	6.52	5.52	62	40.01	36.01	33.01	32.01
25	13.73	9.73	6.73	5.73	63	41.92	37.92	34.92	33.92
26	13.96	9.96	6.96	5.96	64	44.01	40.01	37.01	36.01
27	14.20	10.20	7.20	6.20	65	46.28	42.28	39.28	38.28
28	14.45	10.45	7.45	6.45	66	48.78	44.78	41.78	40.78
29	14.72	10.72	7.72	6.72	67	51.53	47.53	44.53	43.53
30	14.99	10.99	7.99	6.99	68	54.57	50.57	47.57	46.57
31	15.28	11.28	8.28	7.28	69	57.94	53.94	50.94	49.94
32	15.59	11.59	8.59	7.59	70	61.71	57.71	54.71	53.71
33	15.91	11.91	8.91	7.91	71	65.97	61.97	58.97	57.97
34	16.25	12.25	9.25	8.25	72	70.81	66.81	63.81	62.81
35	16.60	12.60	9.60	8.60	73	76.35	72.35	69.35	68.35
36	16.98	12.98	9.98	8.98	74	82.77	78.77	75.77	74.77
37	17.37	13.37	10.37	9.37	75	90.34	86.34	83.34	82.34



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 & 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					38	19.92	15.92	12.92	11.92
1					39	20.47	16.47	13.47	12.47
2					40	21.05	17.05	14.05	13.05
3					41	21.66	17.66	14.66	13.66
4					42	22.29	18.29	15.29	14.29
5					43	22.97	18.97	15.97	14.97
6					44	23.68	19.68	16.68	15.68
7					45	24.43	20.43	17.43	16.43
8					46	25.22	21.22	18.22	17.22
9					47	26.06	22.06	19.06	18.06
10					48	26.96	22.96	19.96	18.96
11					49	27.92	23.92	20.92	19.92
12					50	28.93	24.93	21.93	20.93
13					51	30.01	26.01	23.01	22.01
14					52	31.17	27.17	24.17	23.17
15					53	32.41	28.41	25.41	24.41
16	12.89	8.89	5.89	4.89	54	33.73	29.73	26.73	25.73
17	13.08	9.08	6.08	5.08	55	35.14	31.14	28.14	27.14
18	13.26	9.26	6.26	5.26	56	36.49	32.49	29.49	28.49
19	13.45	9.45	6.45	5.45	57	37.87	33.87	30.87	29.87
20	13.65	9.65	6.65	5.65	58	39.35	35.35	32.35	31.35
21	13.87	9.87	6.87	5.87	59	40.95	36.95	33.95	32.95
22	14.09	10.09	7.09	6.09	60	42.67	38.67	35.67	34.67
23	14.33	10.33	7.33	6.33	61	44.54	40.54	37.54	36.54
24	14.58	10.58	7.58	6.58	62	46.56	42.56	39.56	38.56
25	14.84	10.84	7.84	6.84	63	48.76	44.76	41.76	40.76
26	15.11	11.11	8.11	7.11	64	51.16	47.16	44.16	43.16
27	15.40	11.40	8.40	7.40	65	53.78	49.78	46.78	45.78
28	15.72	11.72	8.72	7.72	66	56.98	52.98	49.98	48.98
29	16.04	12.04	9.04	8.04	67	60.47	56.47	53.47	52.47
30	16.38	12.38	9.38	8.38	68	64.30	60.30	57.30	56.30
31	16.74	12.74	9.74	8.74	69	66.56	62.56	59.56	58.56
32	17.13	13.13	10.13	9.13	70	73.23	69.23	66.23	65.23
33	17.53	13.53	10.53	9.53	71	78.47	74.47	71.47	70.47
34	17.96	13.96	10.96	9.96	72	82.38	78.38	75.38	74.38
35	18.41	14.41	11.41	10.41	73	91.02	87.02	84.02	83.02
36	18.88	14.88	11.88	10.88	74	98.65	94.65	91.65	90.65
37	19.39	15.39	12.39	11.39	75	105.55	101.55	98.55	97.55

FCSLA Life Paid Up at 85

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 & 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	11.07	7.07	4.07	3.07	38	19.21	15.21	12.21	11.21
1	11.10	7.10	4.10	3.10	39	19.73	15.73	12.73	11.73
2	11.18	7.18	4.18	3.18	40	20.26	16.26	13.26	12.26
3	11.26	7.26	4.26	3.26	41	20.84	16.84	13.84	12.84
4	11.36	7.36	4.36	3.36	42	21.45	17.45	14.45	13.45
5	11.46	7.46	4.46	3.46	43	22.09	18.09	15.09	14.09
6	11.56	7.56	4.56	3.56	44	22.77	18.77	15.77	14.77
7	11.67	7.67	4.67	3.67	45	23.48	19.48	16.48	15.48
8	11.80	7.80	4.80	3.80	46	24.23	20.23	17.23	16.23
9	11.93	7.93	4.93	3.93	47	25.03	21.03	18.03	17.03
10	12.06	8.06	5.06	4.06	48	25.88	21.88	18.88	17.88
11	12.20	8.20	5.20	4.20	49	26.78	22.78	19.78	18.78
12	12.35	8.35	5.35	4.35	50	27.75	23.75	20.75	19.75
13	12.50	8.50	5.50	4.50	51	28.79	24.79	21.79	20.79
14	12.65	8.65	5.65	4.65	52	29.90	25.90	22.90	21.90
15	12.80	8.80	5.80	4.80	53	31.08	27.08	24.08	23.08
16	12.95	8.95	5.95	4.95	54	32.34	28.34	25.34	24.34
17	13.11	9.11	6.11	5.11	55	33.69	29.69	26.69	25.69
18	13.27	9.27	6.27	5.27	56	35.12	31.12	28.12	27.12
19	13.44	9.44	6.44	5.44	57	36.65	32.65	29.65	28.65
20	13.62	9.62	6.62	5.62	58	38.30	34.30	31.30	30.30
21	13.81	9.81	6.81	5.81	59	40.06	36.06	33.06	32.06
22	14.02	10.02	7.02	6.02	60	41.97	37.97	34.97	33.97
23	14.23	10.23	7.23	6.23	61	44.03	40.03	37.03	36.03
24	14.45	10.45	7.45	6.45	62	46.27	42.27	39.27	38.27
25	14.70	10.70	7.70	6.70	63	48.66	44.66	41.66	40.66
26	14.97	10.97	7.97	6.97	64	51.25	47.25	44.25	43.25
27	15.24	11.24	8.24	7.24	65	54.05	50.05	47.05	46.05
28	15.53	11.53	8.53	7.53	66	57.09	53.09	50.09	49.09
29	15.86	11.86	8.86	7.86	67	60.41	56.41	53.41	52.41
30	16.00	12.00	9.00	8.00	68	64.09	60.09	57.09	56.09
31	16.32	12.32	9.32	8.32	69	68.18	64.18	61.18	60.18
32	16.67	12.67	9.67	8.67	70	72.75	68.75	65.75	64.75
33	17.04	13.04	10.04	9.04	71	77.90	73.90	70.90	69.90
34	17.43	13.43	10.43	9.43	72	83.74	79.74	76.74	75.74
35	17.84	13.84	10.84	9.84	73	90.35	86.35	83.35	82.35
36	18.28	14.28	11.28	10.28	74	97.94	93.94	90.94	89.94
37	18.73	14.73	11.73	10.73	75	106.82	102.82	99.82	98.82



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 & 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					38	22.30	18.30	15.30	14.30
1					39	22.96	18.96	15.96	14.96
2					40	23.66	19.66	16.66	15.66
3					41	24.40	20.40	17.40	16.40
4					42	25.17	21.17	18.17	17.17
5					43	25.99	21.99	18.99	17.99
6					44	26.86	22.86	19.86	18.86
7					45	27.77	23.77	20.77	19.77
8					46	28.71	24.71	21.71	20.71
9					47	29.73	25.73	22.73	21.73
10					48	30.79	26.79	23.79	22.79
11					49	31.92	27.92	24.92	23.92
12					50	33.15	29.15	26.15	25.15
13					51	34.45	30.45	27.45	26.45
14					52	35.84	31.84	28.84	27.84
15					53	37.32	33.32	30.32	29.32
16	14.26	10.26	7.26	6.26	54	38.89	34.89	31.89	30.89
17	14.48	10.48	7.48	6.48	55	40.56	36.56	33.56	32.56
18	14.69	10.69	7.69	6.69	56	42.31	38.31	35.31	34.31
19	14.92	10.92	7.92	6.92	57	44.16	40.16	37.16	36.16
20	15.16	11.16	8.16	7.16	58	46.13	42.13	39.13	38.13
21	15.40	11.40	8.40	7.40	59	48.25	44.25	41.25	40.25
22	15.67	11.67	8.67	7.67	60	50.54	46.54	43.54	42.54
23	15.96	11.96	8.96	7.96	61	53.00	49.00	46.00	45.00
24	16.25	12.25	9.25	8.25	62	55.61	51.61	48.61	47.61
25	16.40	12.40	9.40	8.40	63	58.40	54.40	51.40	50.40
26	16.71	12.71	9.71	8.71	64	61.35	57.35	54.35	53.35
27	17.05	13.05	10.05	9.05	65	64.50	60.50	57.50	56.50
28	17.40	13.40	10.40	9.40	66	67.89	63.89	60.89	59.89
29	17.77	13.77	10.77	9.77	67	71.56	67.56	64.56	63.56
30	18.16	14.16	11.16	10.16	68	75.59	71.59	68.59	67.59
31	18.58	14.58	11.58	10.58	69	80.06	76.06	73.06	72.06
32	19.03	15.03	12.03	11.03	70	85.04	81.04	78.04	77.04
33	19.50	15.50	12.50	11.50	71	90.62	86.62	83.62	82.62
34	20.00	16.00	13.00	12.00	72	96.95	92.95	89.95	88.95
35	20.53	16.53	13.53	12.53	73	104.03	100.03	97.03	96.03
36	21.08	17.08	14.08	13.08	74	112.13	108.13	105.13	104.13
37	21.68	17.68	14.68	13.68	75	121.57	117.57	114.57	113.57

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

**Contact your FCSLA
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