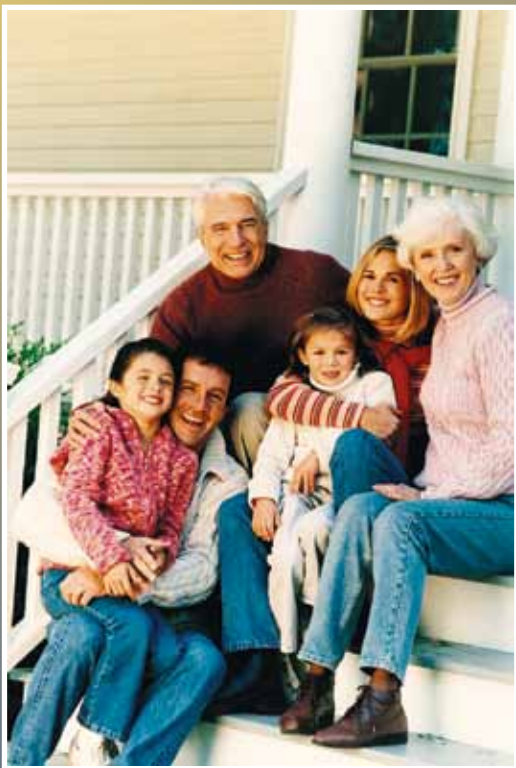


20 Year Level Term Insurance Plan Program and Premium Rates








**First Catholic Slovak
Ladies Association**



FCSLA 20 Year Level Term

The **20 Year Level Term Life** certificate provides a selected death benefit. Premiums are payable for twenty years and the rates are guaranteed not to increase. 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 \$50,000
-  Insurance issue ages are 16 through 80
-  The certificate may not be renewed.
-  The certificate may be converted to any permanent plan for the same or less insurance coverage, without evidence of insurability before the end of 20 years, but not after age 75.
-  Premiums are calculated using the age of your nearest birthday.



NO Dividends are anticipated on the 20 Year Level Term certificate.

NO Post Mortem Benefit (PMB) is available.



Applicant must be a Catholic of Slovak birth or descent, or of any Slavic descent, or a family member of such. Applicants are subject to FCSLA's underwriting policy.

Advantages of Term Insurance





-  Inexpensive at younger ages, allowing you to buy higher levels of coverage.
-  Helps to cover time specific needs, such as mortgages, education costs or car loans.



Insurance can help provide funds to protect the things important to you and provide for the people you love.

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 20 Year Level Term

Female Non-Smoker Annual Premium Rates

(per \$1,000 FACE Amount)

Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over
16-20	1.19	0.89	0.74
21	1.21	0.91	0.76
22	1.23	0.93	0.78
23	1.25	0.95	0.80
24	1.28	0.98	0.83
25	1.31	1.01	0.86
26	1.33	1.03	0.88
27	1.36	1.06	0.91
28	1.38	1.08	0.93
29	1.41	1.11	0.96
30	1.43	1.13	0.98
31	1.45	1.15	1.00
32	1.47	1.17	1.02
33	1.48	1.18	1.03
34	1.49	1.19	1.04
35	1.49	1.19	1.04
36	1.50	1.20	1.05
37	1.51	1.21	1.06
38	1.52	1.22	1.07
39	1.53	1.23	1.08
40	1.54	1.24	1.09
41	1.55	1.25	1.10
42	1.59	1.29	1.14
43	1.67	1.37	1.22
44	1.77	1.47	1.32
45	1.91	1.61	1.46
46	2.08	1.78	1.63
47	2.29	1.99	1.84
48	2.54	2.24	2.09
49	2.84	2.54	2.39
50	3.20	2.90	2.75

Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over
51	3.61	3.31	3.16
52	4.08	3.78	3.63
53	4.61	4.31	4.16
54	5.21	4.91	4.76
55	5.87	5.57	5.42
56	6.60	6.30	6.15
57	7.40	7.10	6.95
58	8.28	7.98	7.83
59	9.22	8.92	8.77
60	10.25	9.95	9.80
61	11.36	11.06	10.91
62	12.55	12.25	12.10
63	13.82	13.52	13.37
64	15.18	14.88	14.73
65	16.63	16.33	16.18
66	18.17	17.87	17.72
67	19.82	19.52	19.37
68	21.60	21.30	21.15
69	23.51	23.21	23.06
70	25.57	25.27	25.12
71	27.80	27.50	27.35
72	30.21	29.91	29.76
73	32.82	32.52	32.37
74	35.65	35.35	35.20
75	38.70	38.40	38.25
76	41.99	41.69	41.54
77	45.55	45.25	45.10
78	49.38	49.08	48.93
79	53.50	53.20	53.05
80	57.92	57.62	57.47



Female Smoker Annual Premium Rates

(per \$1,000 FACE Amount)

Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over	Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over
16-20	2.18	1.88	1.73				
21	2.25	1.95	1.80	51	7.73	7.43	7.28
22	2.34	2.04	1.89	52	8.29	7.99	7.84
23	2.44	2.14	1.99	53	8.93	8.63	8.48
24	2.54	2.24	2.09	54	9.66	9.36	9.21
25	2.66	2.36	2.21	55	10.51	10.21	10.06
26	2.78	2.48	2.33	56	11.47	11.17	11.02
27	2.91	2.61	2.46	57	12.58	12.28	12.13
28	3.04	2.74	2.59	58	13.84	13.54	13.39
29	3.17	2.87	2.72	59	15.26	14.96	14.81
30	3.31	3.01	2.86	60	16.86	16.56	16.41
31	3.44	3.14	2.99	61	18.66	18.36	18.21
32	3.58	3.28	3.13	62	20.67	20.37	20.22
33	3.71	3.41	3.26	63	22.90	22.60	22.45
34	3.84	3.54	3.39	64	25.37	25.07	24.92
35	3.96	3.66	3.51	65	28.09	27.79	27.64
36	4.08	3.78	3.63	66	31.08	30.78	30.63
37	4.19	3.89	3.74	67	34.34	34.04	33.89
38	4.31	4.01	3.86	68	37.88	37.58	37.43
39	4.43	4.13	3.98	69	41.71	41.41	41.26
40	4.56	4.26	4.11	70	45.84	45.54	45.39
41	4.71	4.41	4.26	71	50.28	49.98	49.83
42	4.87	4.57	4.42	72	55.03	54.73	54.58
43	5.05	4.75	4.60	73	60.10	59.80	59.65
44	5.26	4.96	4.81	74	65.51	65.21	65.06
45	5.49	5.19	5.04	75	71.25	70.95	70.80
46	5.76	5.46	5.31	76	77.34	77.04	76.89
47	6.07	5.77	5.62	77	83.79	83.49	83.34
48	6.41	6.11	5.96	78	90.59	90.29	90.14
49	6.80	6.50	6.35	79	97.77	97.47	97.32
50	7.24	6.94	6.79	80	105.33	105.03	104.88

FCSLA 20 Year Level Term

Male Non-Smoker Annual Premium Rates

(per \$1,000 FACE Amount)

Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over	Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over
16-20	1.30	1.00	0.85				
21	1.30	1.00	0.85	51	5.61	5.31	5.16
22	1.31	1.01	0.86	52	6.17	5.87	5.72
23	1.31	1.01	0.86	53	6.78	6.48	6.33
24	1.32	1.02	0.87	54	7.46	7.16	7.01
25	1.33	1.03	0.88	55	8.21	7.91	7.76
26	1.35	1.05	0.90	56	9.03	8.73	8.58
27	1.37	1.07	0.92	57	9.93	9.63	9.48
28	1.39	1.09	0.94	58	10.92	10.62	10.47
29	1.42	1.12	0.97	59	11.99	11.69	11.54
30	1.45	1.15	1.00	60	13.16	12.86	12.71
31	1.48	1.18	1.03	61	14.43	14.13	13.98
32	1.53	1.23	1.08	62	15.80	15.50	15.35
33	1.58	1.28	1.13	63	17.28	16.98	16.83
34	1.64	1.34	1.19	64	18.88	18.58	18.43
35	1.70	1.40	1.25	65	20.60	20.30	20.15
36	1.77	1.47	1.32	66	22.45	22.15	22.00
37	1.86	1.56	1.41	67	24.43	24.13	23.98
38	1.95	1.65	1.50	68	26.55	26.25	26.10
39	2.07	1.77	1.62	69	28.81	28.51	28.36
40	2.20	1.90	1.75	70	31.24	30.94	30.79
41	2.35	2.05	1.90	71	33.82	33.52	33.37
42	2.53	2.23	2.08	72	36.58	36.28	36.13
43	2.73	2.43	2.28	73	39.51	39.21	39.06
44	2.96	2.66	2.51	74	42.63	42.33	42.18
45	3.22	2.92	2.77	75	45.93	45.63	45.48
46	3.52	3.22	3.07	76	49.44	49.14	48.99
47	3.85	3.55	3.40	77	53.15	52.85	52.70
48	4.23	3.93	3.78	78	57.08	56.78	56.63
49	4.64	4.34	4.19	79	61.23	60.93	60.78
50	5.10	4.80	4.65	80	65.60	65.30	65.15



Male Smoker Annual Premium Rates

(per \$1,000 FACE Amount)

Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 249,999	Band 3 \$250,000 & Over	Issue Age	Band 1 \$50,000 \$99,999	Band 2 \$100,000 \$249,999	Band 3 \$250,000 & Over
16-20	2.65	2.35	2.20				
21	2.66	2.36	2.21	51	11.95	11.65	11.50
22	2.68	2.38	2.23	52	12.91	12.61	12.46
23	2.71	2.41	2.26	53	13.97	13.67	13.52
24	2.74	2.44	2.29	54	15.16	14.86	14.71
25	2.78	2.48	2.33	55	16.49	16.19	16.04
26	2.82	2.52	2.37	56	17.98	17.68	17.53
27	2.88	2.58	2.43	57	19.67	19.37	19.22
28	2.95	2.65	2.50	58	21.55	21.25	21.10
29	3.04	2.74	2.59	59	23.67	23.37	23.22
30	3.14	2.84	2.69	60	26.03	25.73	25.58
31	3.25	2.95	2.80	61	28.66	28.36	28.21
32	3.39	3.09	2.94	62	31.58	31.28	31.13
33	3.54	3.24	3.09	63	34.80	34.50	34.35
34	3.71	3.41	3.26	64	38.36	38.06	37.91
35	3.91	3.61	3.46	65	42.27	41.97	41.82
36	4.13	3.83	3.68	66	46.54	46.24	46.09
37	4.37	4.07	3.92	67	51.18	50.88	50.73
38	4.65	4.35	4.20	68	56.16	55.86	55.71
39	4.95	4.65	4.50	69	61.47	61.17	61.02
40	5.29	4.99	4.84	70	67.10	66.80	66.65
41	5.66	5.36	5.21	71	73.04	72.74	72.59
42	6.07	5.77	5.62	72	79.28	78.98	78.83
43	6.53	6.23	6.08	73	85.80	85.50	85.35
44	7.03	6.73	6.58	74	92.59	92.29	92.14
45	7.57	7.27	7.12	75	99.64	99.34	99.19
46	8.16	7.86	7.71	76	106.93	106.63	106.48
47	8.80	8.50	8.35	77	114.46	114.16	114.01
48	9.50	9.20	9.05	78	122.21	121.91	121.76
49	10.26	9.96	9.81	79	130.16	129.86	129.71
50	11.07	10.77	10.62	80	138.31	138.01	137.86

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

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