

Yearly Renewable Term Insurance Plan

Program and Premium Rates







**First Catholic Slovak
Ladies Association**



FCSLA Yearly Renewable Term




The **Yearly Renewable Term Insurance (YRT)** certificate provides term life insurance protection with a modest increase in premium each year. Term Life insurance is temporary protection. If you're looking for ample coverage at a reasonable price and for a specific period of time, Term Life Insurance is for you.

Program features:

-  Minimum insurance face value amount is \$25,000
-  Insurance issue ages are 24 through 75
-  For face values under \$50,000, a \$25.00 annual policy fee is charged.
-  Premiums are calculated using the age of your nearest birthday.

NO DIVIDENDS are anticipated on the Yearly Renewable Term certificate.

NO POST MORTEM BENEFIT is offered with this product.

-  On the anniversary date of your certificate, you may automatically renew the full face amount of protection at the renewal rate to age 99. (In New York, you may only renew to age 70); OR
-  You may continue to pay the **same premium** but the FACE amount of coverage decreases each year.
-  CONVERTIBLE - Once you own a YRT certificate, you can convert your certificate to one of our permanent insurance plans without a medical exam or additional proof of insurability.




Renewable to age 99 (New York - Age 70).
Convertible to age 80 (New York - Age 70).



*The perfect insurance
for your short-term,
temporary needs.*

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.

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.
-  A conversion option that allows you to purchase permanent coverage without showing evidence of good health.

Non-Medical Limits:

If you are in good health, you may purchase the following amount of life insurance for your age without a medical examination.*

Age Group	Non-Medical Insurance Limits
24-45	99,999
46-50	50,000
51 & over	25,000

** The Association reserves the right to require a medical examination on any applicant.*

FCSLA Yearly Renewable Term

Female Non-Smoker Annual Premium Rates

(per \$1,000 FACE Amount)

Attained Age	Premiums	Attained Age	Premiums
24	0.77		
25	0.79	50	2.60
26	0.81	51	2.82
27	0.84	52	3.05
28	0.87	53	3.31
29	0.90	54	3.60
30	0.93	55	3.92
31	0.97	56	4.28
32	1.00	57	4.68
33	1.05	58	5.12
34	1.09	59	5.60
35	1.14	60	6.12
36	1.18	61	6.67
37	1.22	62	7.24
38	1.27	63	7.83
39	1.32	64	8.43
40	1.38	65	9.04
41	1.45	66	9.74
42	1.53	67	10.58
43	1.62	68	11.59
44	1.72	69	12.79
45	1.84	70	14.23
46	1.96	71	15.91
47	2.09	72	17.87
48	2.24	73	20.14
49	2.41	74	22.75
		75	25.71

A \$25 annual fee will be added to certificates with a face amount under \$50,000.



Female Smoker Annual Premium Rates

(per \$1,000 FACE Amount)

Attained Age	Premiums		Attained Age	Premiums
24	0.90			
25	0.93		50	4.10
26	0.96		51	4.42
27	1.00		52	4.77
28	1.04		53	5.15
29	1.09		54	5.56
30	1.14		55	6.01
31	1.19		56	6.50
32	1.26		57	7.03
33	1.33		58	7.60
34	1.41		59	8.21
35	1.49		60	8.86
36	1.57		61	9.55
37	1.67		62	10.27
38	1.77		63	11.02
39	1.88		64	11.83
40	2.01		65	12.73
41	2.15		66	13.71
42	2.30		67	14.80
43	2.47		68	16.09
44	2.65		69	17.58
45	2.85		70	19.29
46	3.06		71	21.26
47	3.28		72	23.50
48	3.53		73	26.04
49	3.80		74	28.88
			75	32.02

A \$25 annual fee will be added to certificates with a face amount under \$50,000

FCSLA Yearly Renewable Term

Male Non-Smoker Annual Premium Rates *(per \$1,000 FACE Amount)*

Attained Age	Premiums	Attained Age	Premiums
24	1.09		
25	1.10	50	3.00
26	1.11	51	3.30
27	1.12	52	3.65
28	1.13	53	4.04
29	1.14	54	4.49
30	1.16	55	5.00
31	1.18	56	5.55
32	1.20	57	6.15
33	1.23	58	6.80
34	1.26	59	7.50
35	1.30	60	8.25
36	1.33	61	9.10
37	1.36	62	10.10
38	1.40	63	11.25
39	1.44	64	12.55
40	1.50	65	14.00
41	1.58	66	15.59
42	1.67	67	17.33
43	1.78	68	19.26
44	1.91	69	21.42
45	2.05	70	23.84
46	2.20	71	26.53
47	2.36	72	29.53
48	2.54	73	32.84
49	2.74	74	36.49
		75	40.50

A \$25 annual fee will be added to certificates with a face amount under \$50,000.



Male Smoker Annual Premium Rates *(per \$1,000 FACE Amount)*

Attained Age	Premiums	Attained Age	Premiums
24	1.52		
25	1.55	50	5.98
26	1.58	51	6.57
27	1.61	52	7.24
28	1.65	53	7.97
29	1.69	54	8.78
30	1.73	55	9.68
31	1.78	56	10.66
32	1.83	57	11.72
33	1.89	58	12.86
34	1.96	59	14.08
35	2.03	60	15.38
36	2.11	61	16.78
37	2.21	62	18.33
38	2.32	63	20.12
39	2.46	64	22.08
40	2.62	65	24.22
41	2.80	66	26.51
42	3.02	67	29.00
43	3.27	68	31.71
44	3.55	69	34.64
45	3.87	70	37.81
46	4.20	71	41.24
47	4.56	72	44.92
48	4.98	73	48.89
49	5.45	74	53.14
		75	57.70

A \$25 annual fee will be added to certificates with a face amount under \$50,000.

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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