

20 Pay Life Insurance Plan

Program and Premium Rates






**First Catholic Slovak
Ladies Association**







FCSLA 20 Pay Life

The **20 Pay Life Insurance** certificate is purchased over a period of 20 years. At that 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 \$1,000
-  Insurance issue ages are 0 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 help make your financial goals a reality.

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.

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 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 & Over
0	12.03	8.03	5.03	4.03
1	12.13	8.13	5.13	4.13
2	12.23	8.23	5.23	4.23
3	12.35	8.35	5.35	4.35
4	12.47	8.47	5.47	4.47
5	12.60	8.60	5.60	4.60
6	12.74	8.74	5.74	4.74
7	12.88	8.88	5.88	4.88
8	13.03	9.03	6.03	5.03
9	13.18	9.18	6.18	5.18
10	13.36	9.36	6.36	5.36
11	13.53	9.53	6.53	5.53
12	13.71	9.71	6.71	5.71
13	13.89	9.89	6.89	5.89
14	14.08	10.08	7.08	6.08
15	14.28	10.28	7.28	6.28
16	14.49	10.49	7.49	6.49
17	14.70	10.70	7.70	6.70
18	14.92	10.92	7.92	6.92
19	15.15	11.15	8.15	7.15
20	15.39	11.39	8.39	7.39
21	15.63	11.63	8.63	7.63
22	15.89	11.89	8.89	7.89
23	16.16	12.16	9.16	8.16
24	16.44	12.44	9.44	8.44
25	16.74	12.74	9.74	8.74
26	17.04	13.04	10.04	9.04
27	17.36	13.36	10.36	9.36
28	17.70	13.70	10.70	9.70
29	18.04	14.04	11.04	10.04
30	18.41	14.41	11.41	10.41
31	18.79	14.79	11.79	10.79
32	19.18	15.18	12.18	11.18
33	19.59	15.59	12.59	11.59
34	20.03	16.03	13.03	12.03
35	20.48	16.48	13.48	12.48
36	20.95	16.95	13.95	12.95
37	21.43	17.43	14.43	13.43

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000 \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
38	21.94	17.94	14.94	13.94
39	22.46	18.46	15.46	14.46
40	23.00	19.00	16.00	15.00
41	23.56	19.56	16.56	15.56
42	24.14	20.14	17.14	16.14
43	24.74	20.74	17.74	16.74
44	25.37	21.37	18.37	17.37
45	26.02	22.02	19.02	18.02
46	26.70	22.70	19.70	18.70
47	27.41	23.41	20.41	19.41
48	28.14	24.14	21.14	20.14
49	28.91	24.91	21.91	20.91
50	29.72	25.72	22.72	21.72
51	30.55	26.55	23.55	22.55
52	31.42	27.42	24.42	23.42
53	32.30	28.30	25.30	24.30
54	33.21	29.21	26.21	25.21
55	34.15	30.15	27.15	26.15
56	35.13	31.13	28.13	27.13
57	36.15	32.15	29.15	28.15
58	37.21	33.21	30.21	29.21
59	38.31	34.31	31.31	30.31
60	39.47	35.47	32.47	31.47
61	40.69	36.69	33.69	32.69
62	41.96	37.96	34.96	33.96
63	43.32	39.32	36.32	35.32
64	44.76	40.76	37.76	36.76
65	46.28	42.28	39.28	38.28
66	47.92	43.92	40.92	39.92
67	49.67	45.67	42.67	41.67
68	51.55	47.55	44.55	43.55
69	53.57	49.57	46.57	45.57
70	55.77	51.77	48.77	47.77
71	58.14	54.14	51.14	50.14
72	60.70	56.70	53.70	52.70
73	63.47	59.47	56.47	55.47
74	66.48	62.48	59.48	58.48
75	69.76	65.76	62.76	61.76



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
0				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16	15.41	11.41	8.41	7.41
17	15.66	11.66	8.66	7.66
18	15.91	11.91	8.91	7.91
19	16.18	12.18	9.18	8.18
20	16.46	12.46	9.46	8.46
21	16.75	12.75	9.75	8.75
22	17.05	13.05	10.05	9.05
23	17.37	13.37	10.37	9.37
24	17.70	13.70	10.70	9.70
25	18.03	14.03	11.03	10.03
26	18.40	14.40	11.40	10.40
27	18.77	14.77	11.77	10.77
28	19.16	15.16	12.16	11.16
29	19.56	15.56	12.56	11.56
30	19.99	15.99	12.99	11.99
31	20.43	16.43	13.43	12.43
32	20.89	16.89	13.89	12.89
33	21.38	17.38	14.38	13.38
34	21.88	17.88	14.88	13.88
35	22.40	18.40	15.40	14.40
36	22.95	18.95	15.95	14.95
37	23.51	19.51	16.51	15.51

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000 \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
38	24.10	20.10	17.10	16.10
39	24.70	20.70	17.70	16.70
40	25.33	21.33	18.33	17.33
41	25.96	21.96	18.96	17.96
42	26.62	22.62	19.62	18.62
43	27.30	23.30	20.30	19.30
44	28.00	24.00	21.00	20.00
45	28.73	24.73	21.73	20.73
46	29.48	25.48	22.48	21.48
47	30.26	26.26	23.26	22.26
48	31.08	27.08	24.08	23.08
49	31.92	27.92	24.92	23.92
50	32.80	28.80	25.80	24.80
51	33.72	29.72	26.72	25.72
52	34.67	30.67	27.67	26.67
53	35.67	31.67	28.67	27.67
54	36.71	32.71	29.71	28.71
55	37.80	33.80	30.80	29.80
56	38.95	34.95	31.95	30.95
57	40.16	36.16	33.16	32.16
58	41.46	37.46	34.46	33.46
59	42.87	38.87	35.87	34.87
60	44.38	40.38	37.38	36.38
61	46.01	42.01	39.01	38.01
62	47.77	43.77	40.77	39.77
63	49.64	45.64	42.64	41.64
64	51.64	47.64	44.64	43.64
65	53.77	49.77	46.77	45.77
66	56.08	52.08	49.08	48.08
67	58.57	54.57	51.57	50.57
68	61.34	57.34	54.34	53.34
69	64.38	60.38	57.38	56.38
70	67.77	63.77	60.77	59.77
71	71.50	67.50	64.50	63.50
72	75.59	71.59	68.59	67.59
73	79.72	75.72	72.72	71.72
74	83.58	79.58	76.58	75.58
75	87.71	83.71	80.71	79.71

FCSLA 20 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 & 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	12.64	8.64	5.64	4.64	38	23.79	19.79	16.79	15.79
1	12.75	8.75	5.75	4.75	39	24.40	20.40	17.40	16.40
2	12.88	8.88	5.88	4.88	40	25.04	21.04	18.04	17.04
3	13.01	9.01	6.01	5.01	41	25.70	21.70	18.70	17.70
4	13.15	9.15	6.15	5.15	42	26.35	22.35	19.35	18.35
5	13.31	9.31	6.31	5.31	43	27.03	23.03	20.03	19.03
6	13.46	9.46	6.46	5.46	44	27.73	23.73	20.73	19.73
7	13.64	9.64	6.64	5.64	45	28.46	24.46	21.46	20.46
8	13.82	9.82	6.82	5.82	46	29.22	25.22	22.22	21.22
9	14.02	10.02	7.02	6.02	47	30.01	26.01	23.01	22.01
10	14.21	10.21	7.21	6.21	48	30.82	26.82	23.82	22.82
11	14.43	10.43	7.43	6.43	49	31.69	27.69	24.69	23.69
12	14.64	10.64	7.64	6.64	50	32.60	28.60	25.60	24.60
13	14.86	10.86	7.86	6.86	51	33.56	29.56	26.56	25.56
14	15.08	11.08	8.08	7.08	52	34.57	30.57	27.57	26.57
15	15.30	11.30	8.30	7.30	53	35.63	31.63	28.63	27.63
16	15.51	11.51	8.51	7.51	54	36.75	32.75	29.75	28.75
17	15.73	11.73	8.73	7.73	55	37.92	33.92	30.92	29.92
18	15.96	11.96	8.96	7.96	56	39.14	35.14	32.14	31.14
19	16.19	12.19	9.19	8.19	57	40.42	36.42	33.42	32.42
20	16.43	12.43	9.43	8.43	58	41.77	37.77	34.77	33.77
21	16.69	12.69	9.69	8.69	59	43.21	39.21	36.21	35.21
22	16.96	12.96	9.96	8.96	60	44.74	40.74	37.74	36.74
23	17.25	13.25	10.25	9.25	61	46.38	42.38	39.38	38.38
24	17.55	13.55	10.55	9.55	62	48.12	44.12	41.12	40.12
25	17.87	13.87	10.87	9.87	63	49.97	45.97	42.97	41.97
26	18.21	14.21	11.21	10.21	64	51.94	47.94	44.94	43.94
27	18.56	14.56	11.56	10.56	65	54.05	50.05	47.05	46.05
28	18.93	14.93	11.93	10.93	66	56.30	52.30	49.30	48.30
29	19.33	15.33	12.33	11.33	67	58.73	54.73	51.73	50.73
30	19.74	15.74	12.74	11.74	68	61.38	57.38	54.38	53.38
31	20.17	16.17	13.17	12.17	69	64.27	60.27	57.27	56.27
32	20.62	16.62	13.62	12.62	70	67.46	63.46	60.46	59.46
33	21.10	17.10	14.10	13.10	71	70.95	66.95	63.95	62.95
34	21.59	17.59	14.59	13.59	72	74.79	70.79	67.79	66.79
35	22.11	18.11	15.11	14.11	73	78.96	74.96	71.96	70.96
36	22.65	18.65	15.65	14.65	74	83.50	79.50	76.50	75.50
37	23.21	19.21	16.21	15.21	75	88.49	84.49	81.49	80.49



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
0				
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16	17.38	13.38	10.38	9.38
17	17.66	13.66	10.66	9.66
18	17.95	13.95	10.95	9.95
19	18.24	14.24	11.24	10.24
20	18.55	14.55	11.55	10.55
21	18.86	14.86	11.86	10.86
22	19.20	15.20	12.20	11.20
23	19.55	15.55	12.55	11.55
24	19.93	15.93	12.93	11.93
25	20.33	16.33	13.33	12.33
26	20.76	16.76	13.76	12.76
27	21.20	17.20	14.20	13.20
28	21.68	17.68	14.68	13.68
29	22.18	18.18	15.18	14.18
30	22.70	18.70	15.70	14.70
31	23.26	19.26	16.26	15.26
32	22.83	19.83	16.83	15.83
33	24.38	20.38	17.38	16.38
34	24.95	20.95	17.95	16.95
35	25.54	21.54	18.54	17.54
36	26.17	22.17	19.17	18.17
37	26.82	22.82	19.82	18.82

Issue Age	Band 1 Under \$10,000	Band 2 \$10,000 \$24,999	Band 3 \$25,000- \$49,999	Band 4 \$50,000 & Over
38	27.50	23.50	20.50	19.50
39	28.20	24.20	21.20	20.20
40	28.95	24.95	21.95	20.95
41	29.72	25.72	22.72	21.72
42	30.51	26.51	23.51	22.51
43	31.35	27.35	24.35	23.35
44	32.20	28.20	25.20	24.20
45	33.09	29.09	26.09	25.09
46	34.01	30.01	27.01	26.01
47	34.98	30.98	27.98	26.98
48	35.97	31.97	28.97	27.97
49	37.04	33.04	30.04	29.04
50	38.17	34.17	31.17	30.17
51	39.37	35.37	32.37	31.37
52	40.63	36.63	33.63	32.63
53	41.95	37.95	34.95	33.95
54	43.35	39.35	36.35	35.35
55	44.80	40.80	37.80	36.80
56	46.31	42.31	39.31	38.31
57	47.89	43.89	40.89	39.89
58	49.56	45.56	42.56	41.56
59	51.33	47.33	44.33	43.33
60	53.23	49.23	46.23	45.23
61	55.25	51.25	48.25	47.25
62	57.39	53.39	50.39	49.39
63	59.64	55.64	52.64	51.64
64	62.01	58.01	55.01	54.01
65	64.50	60.50	57.50	56.50
66	67.15	63.15	60.15	59.15
67	70.00	66.00	63.00	62.00
68	73.08	69.08	66.08	65.08
69	76.46	72.46	69.46	68.46
70	80.17	76.17	73.17	72.17
71	84.24	80.24	77.24	76.24
72	88.70	84.70	81.70	80.70
73	93.52	89.52	86.52	85.52
74	98.74	94.74	91.74	90.74
75	104.48	100.48	97.48	96.48

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

**Contact your FCSLA
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