

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.

-  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 (until age 80*) your certificate to one of our permanent insurance plans with a face amount of equal or lesser value without a medical exam or additional proof of insurability.




* In New York, only convertible to age 70.



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

The proposed insured must be a Catholic of Slovak birth or descent, or of any Slavic descent, or a family member of such. The proposed insured is 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 an equal amount of permanent life insurance without showing evidence of good health.

Non-Medical Limits:

If you are in good health, you may be eligible to 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 or physician's records on any proposed insured.*

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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