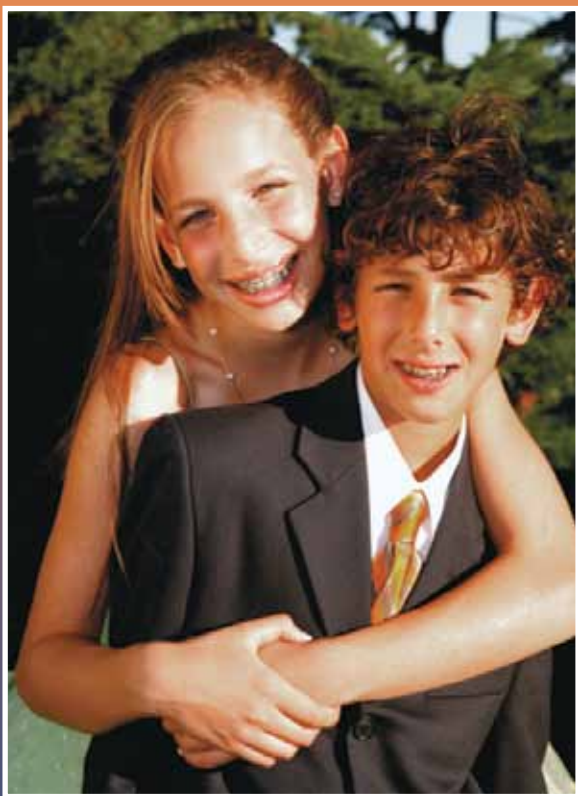


"Super Youth" Term Insurance

Program and Premium Rates



**First Catholic Slovak
Ladies Association**



FCSLA Super Youth Term

The **"Super Youth" Term Insurance** certificate provides young members with the best possible life insurance benefits at the least cost. The Super Youth Term insurance program may be purchased on an Annual Premium or on a Single Premium basis. The purchase establishes your membership in the FCSLA, providing access to a variety of fraternal benefits and activities.

Program features:

-  The SUPER YOUTH TERM is life insurance to age 25.
-  The SUPER YOUTH TERM allows members to convert at or prior to age 25 to any plan of insurance being offered by the Association, regardless of health.
-  The member will have Guaranteed Future Insurability.
-  The minimum benefit is \$10,000.
-  Premiums are calculated using the age of your nearest birthday

Conversion Credit-

At conversion, a credit of \$1.00 for each \$1,000 of insurance (up to as much as the first annual premium) for each year the "Super Youth Term" has been in effect, will be applied on the new plan of insurance.

If the SUPER YOUTH TERM is not converted to another plan, coverage will expire without value on the anniversary nearest to age 25.

NO DIVIDENDS are anticipated on the Super Youth Term.

NO POST MORTEM BENEFIT is given on the Super Youth Term.



*Affordable insurance
to secure a bright
future for your
children.*

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

- ☞ A conversion option that allows you to purchase permanent coverage without showing evidence of good health.
- ☞ Helps to cover time specific needs, such as education costs or car loans.
- ☞ Inexpensive at younger ages, allowing you to buy higher levels of coverage.

How much life insurance do you need?

When determining how much life insurance you need, include the following expenses in your calculations:

- ☞ final expenses
- ☞ car loans
- ☞ credit card balances
- ☞ education costs

FCSLA Super Youth Term

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
0-15	\$150,000
16-24	99,999

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





Super Youth Term Annual Premium

Issue ages are 0 through 23

With the Super Youth Term, the annual premium is the same at all ages up to 24.

Amount of Insurance	Annual Premium
\$10,000	\$14.00
15,000	21.00
20,000	28.00
25,000	30.00
30,000	36.00
35,000	42.00
40,000	48.00
50,000	50.00

FCSLA Super Youth Term

Super Youth Term Single Premium

The basic principle of the Single Premium Super Youth Term Certificate is that the desired insurance benefit is purchased with ONE PAYMENT. This one payment covers the member to the age of 25.

Issue ages are 0 through 19.

Issue Age	\$10,000	\$15,000	\$20,000	\$25,000
0	140.00	210.00	280.00	300.00
1	138.00	207.00	276.00	295.00
2	136.00	204.00	272.00	290.00
3	134.00	201.00	268.00	285.00
4	132.00	198.00	264.00	280.00
5	130.00	195.00	260.00	275.00
6	128.00	192.00	256.00	270.00
7	126.00	189.00	252.00	265.00
8	124.00	186.00	248.00	260.00
9	122.00	183.00	244.00	255.00
10	120.00	180.00	240.00	250.00
11	114.00	171.00	228.00	239.00
12	108.00	162.00	216.00	228.00
13	102.00	153.00	204.00	217.00
14	96.00	144.00	192.00	206.00
15	90.00	135.00	180.00	195.00
16	84.00	126.00	168.00	184.00
17	78.00	117.00	156.00	173.00
18	72.00	108.00	144.00	162.00
19	66.00	99.00	132.00	151.00



Super Youth Term Single Premium

** Since the premium for the \$40,000 benefit at age 10 is the same as the \$50,000 benefit, we will issue the \$50,000 benefit.*

Death benefit payable in full upon issuance of the certificate to the member while in good health, and upon full payment of first premium.

Issue Age	\$30,000	35,000	\$40,000	\$50,000
0	360.00	420.00	480.00	500.00
1	354.00	413.00	472.00	490.00
2	348.00	406.00	464.00	480.00
3	342.00	399.00	456.00	470.00
4	336.00	392.00	448.00	460.00
5	330.00	385.00	440.00	450.00
6	324.00	378.00	432.00	440.00
7	318.00	371.00	424.00	430.00
8	312.00	364.00	416.00	420.00
9	306.00	357.00	408.00	410.00
10	300.00	350.00	*400.00	400.00
11	286.80	334.60	382.40	385.00
12	273.60	319.20	364.80	370.00
13	260.40	303.80	347.20	355.00
14	247.20	288.40	329.60	340.00
15	234.00	273.00	312.00	325.00
16	220.80	257.60	294.40	310.00
17	207.60	242.20	276.80	295.00
18	194.40	226.80	259.20	280.00
19	181.20	211.40	241.60	265.00

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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