

Life Paid Up at 85 Insurance Plan Program and Premium Rates



**First Catholic Slovak
Ladies Association**






FCSLA Life Paid Up at 85





The **Life Paid Up at 85** insurance certificate is purchased with the expectation that premiums will be paid until age 85. 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:

-  \$5,000 for issue ages 0 through 60
-  \$2,000 for issue ages 61 through 75¹
-  Premiums are calculated using the age of your nearest birthday.

This certificate is eligible for annual dividends after the second year.² If dividends are paid, 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.*

Cash value grows throughout the life of the certificate. Cash value is available for loan or surrender options.

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.





1 Maximum issue ages in Washington State differ. Please see the illustration pages for specific ages.
2 Dividends are not guaranteed.



*Life Insurance
can make your
retirement goals
a reality.*

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 be eligible to 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 or physician's records on any proposed insured.*

FCSLA Life Paid Up at 85

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	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	10.66	6.66	3.66	2.66	38	17.78	13.78	10.78	9.78
1	10.70	6.70	3.70	2.70	39	18.22	14.22	11.22	10.22
2	10.77	6.77	3.77	2.77	40	18.68	14.68	11.68	10.68
3	10.85	6.85	3.85	2.85	41	19.17	15.17	12.17	11.17
4	10.92	6.92	3.92	2.92	42	19.69	15.69	12.69	11.69
5	11.01	7.01	4.01	3.01	43	20.23	16.23	13.23	12.23
6	11.10	7.10	4.10	3.10	44	20.81	16.81	13.81	12.81
7	11.19	7.19	4.19	3.19	45	21.43	17.43	14.43	13.43
8	11.29	7.29	4.29	3.29	46	22.07	18.07	15.07	14.07
9	11.39	7.39	4.39	3.39	47	22.76	18.76	15.76	14.76
10	11.50	7.50	4.50	3.50	48	23.48	19.48	16.48	15.48
11	11.62	7.62	4.62	3.62	49	24.25	20.25	17.25	16.25
12	11.74	7.74	4.74	3.74	50	25.06	21.06	18.06	17.06
13	11.86	7.86	4.86	3.86	51	25.93	21.93	18.93	17.93
14	12.00	8.00	5.00	4.00	52	26.85	22.85	19.85	18.85
15	12.13	8.13	5.13	4.13	53	27.81	23.81	20.81	19.81
16	12.10	8.10	5.10	4.10	54	28.84	24.84	21.84	20.84
17	12.25	8.25	5.25	4.25	55	29.93	25.93	22.93	21.93
18	12.41	8.41	5.41	4.41	56	31.10	27.10	24.10	23.10
19	12.57	8.57	5.57	4.57	57	32.34	28.34	25.34	24.34
20	12.74	8.74	5.74	4.74	58	33.67	29.67	26.67	25.67
21	12.92	8.92	5.92	4.92	59	35.08	31.08	28.08	27.08
22	13.12	9.12	6.12	5.12	60	36.61	32.61	29.61	28.61
23	13.31	9.31	6.31	5.31	61	38.24	34.24	31.24	30.24
24	13.52	9.52	6.52	5.52	62	40.01	36.01	33.01	32.01
25	13.73	9.73	6.73	5.73	63	41.92	37.92	34.92	33.92
26	13.96	9.96	6.96	5.96	64	44.01	40.01	37.01	36.01
27	14.20	10.20	7.20	6.20	65	46.28	42.28	39.28	38.28
28	14.45	10.45	7.45	6.45	66	48.78	44.78	41.78	40.78
29	14.72	10.72	7.72	6.72	67	51.53	47.53	44.53	43.53
30	14.99	10.99	7.99	6.99	68	54.57	50.57	47.57	46.57
31	15.28	11.28	8.28	7.28	69	57.94	53.94	50.94	49.94
32	15.59	11.59	8.59	7.59	70	61.71	57.71	54.71	53.71
33	15.91	11.91	8.91	7.91	71	65.97	61.97	58.97	57.97
34	16.25	12.25	9.25	8.25	72	70.81	66.81	63.81	62.81
35	16.60	12.60	9.60	8.60	73	76.35	72.35	69.35	68.35
36	16.98	12.98	9.98	8.98	74	82.77	78.77	75.77	74.77
37	17.37	13.37	10.37	9.37	75	90.34	86.34	83.34	82.34

* Maximum issue age for female non-smoker in Washington State is 72.



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	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					38	19.92	15.92	12.92	11.92
1					39	20.47	16.47	13.47	12.47
2					40	21.05	17.05	14.05	13.05
3					41	21.66	17.66	14.66	13.66
4					42	22.29	18.29	15.29	14.29
5					43	22.97	18.97	15.97	14.97
6					44	23.68	19.68	16.68	15.68
7					45	24.43	20.43	17.43	16.43
8					46	25.22	21.22	18.22	17.22
9					47	26.06	22.06	19.06	18.06
10					48	26.96	22.96	19.96	18.96
11					49	27.92	23.92	20.92	19.92
12					50	28.93	24.93	21.93	20.93
13					51	30.01	26.01	23.01	22.01
14					52	31.17	27.17	24.17	23.17
15					53	32.41	28.41	25.41	24.41
16	12.89	8.89	5.89	4.89	54	33.73	29.73	26.73	25.73
17	13.08	9.08	6.08	5.08	55	35.14	31.14	28.14	27.14
18	13.26	9.26	6.26	5.26	56	36.49	32.49	29.49	28.49
19	13.45	9.45	6.45	5.45	57	37.87	33.87	30.87	29.87
20	13.65	9.65	6.65	5.65	58	39.35	35.35	32.35	31.35
21	13.87	9.87	6.87	5.87	59	40.95	36.95	33.95	32.95
22	14.09	10.09	7.09	6.09	60	42.67	38.67	35.67	34.67
23	14.33	10.33	7.33	6.33	61	44.54	40.54	37.54	36.54
24	14.58	10.58	7.58	6.58	62	46.56	42.56	39.56	38.56
25	14.84	10.84	7.84	6.84	63	48.76	44.76	41.76	40.76
26	15.11	11.11	8.11	7.11	64	51.16	47.16	44.16	43.16
27	15.40	11.40	8.40	7.40	65	53.78	49.78	46.78	45.78
28	15.72	11.72	8.72	7.72	66	56.98	52.98	49.98	48.98
29	16.04	12.04	9.04	8.04	67	60.47	56.47	53.47	52.47
30	16.38	12.38	9.38	8.38	68	64.30	60.30	57.30	56.30
31	16.74	12.74	9.74	8.74	69	66.56	62.56	59.56	58.56
32	17.13	13.13	10.13	9.13	70	73.23	69.23	66.23	65.23
33	17.53	13.53	10.53	9.53	71	78.47	74.47	71.47	70.47
34	17.96	13.96	10.96	9.96	72	82.38	78.38	75.38	74.38
35	18.41	14.41	11.41	10.41	73	91.02	87.02	84.02	83.02
36	18.88	14.88	11.88	10.88	74	98.65	94.65	91.65	90.65
37	19.39	15.39	12.39	11.39	75	105.55	101.55	98.55	97.55

* Maximum issue age for female smoker in Washington State is 70.

FCSLA Life Paid Up at 85

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	11.07	7.07	4.07	3.07	38	19.21	15.21	12.21	11.21
1	11.10	7.10	4.10	3.10	39	19.73	15.73	12.73	11.73
2	11.18	7.18	4.18	3.18	40	20.26	16.26	13.26	12.26
3	11.26	7.26	4.26	3.26	41	20.84	16.84	13.84	12.84
4	11.36	7.36	4.36	3.36	42	21.45	17.45	14.45	13.45
5	11.46	7.46	4.46	3.46	43	22.09	18.09	15.09	14.09
6	11.56	7.56	4.56	3.56	44	22.77	18.77	15.77	14.77
7	11.67	7.67	4.67	3.67	45	23.48	19.48	16.48	15.48
8	11.80	7.80	4.80	3.80	46	24.23	20.23	17.23	16.23
9	11.93	7.93	4.93	3.93	47	25.03	21.03	18.03	17.03
10	12.06	8.06	5.06	4.06	48	25.88	21.88	18.88	17.88
11	12.20	8.20	5.20	4.20	49	26.78	22.78	19.78	18.78
12	12.35	8.35	5.35	4.35	50	27.75	23.75	20.75	19.75
13	12.50	8.50	5.50	4.50	51	28.79	24.79	21.79	20.79
14	12.65	8.65	5.65	4.65	52	29.90	25.90	22.90	21.90
15	12.80	8.80	5.80	4.80	53	31.08	27.08	24.08	23.08
16	12.95	8.95	5.95	4.95	54	32.34	28.34	25.34	24.34
17	13.11	9.11	6.11	5.11	55	33.69	29.69	26.69	25.69
18	13.27	9.27	6.27	5.27	56	35.12	31.12	28.12	27.12
19	13.44	9.44	6.44	5.44	57	36.65	32.65	29.65	28.65
20	13.62	9.62	6.62	5.62	58	38.30	34.30	31.30	30.30
21	13.81	9.81	6.81	5.81	59	40.06	36.06	33.06	32.06
22	14.02	10.02	7.02	6.02	60	41.97	37.97	34.97	33.97
23	14.23	10.23	7.23	6.23	61	44.03	40.03	37.03	36.03
24	14.45	10.45	7.45	6.45	62	46.27	42.27	39.27	38.27
25	14.70	10.70	7.70	6.70	63	48.66	44.66	41.66	40.66
26	14.97	10.97	7.97	6.97	64	51.25	47.25	44.25	43.25
27	15.24	11.24	8.24	7.24	65	54.05	50.05	47.05	46.05
28	15.53	11.53	8.53	7.53	66	57.09	53.09	50.09	49.09
29	15.86	11.86	8.86	7.86	67	60.41	56.41	53.41	52.41
30	16.00	12.00	9.00	8.00	68	64.09	60.09	57.09	56.09
31	16.32	12.32	9.32	8.32	69	68.18	64.18	61.18	60.18
32	16.67	12.67	9.67	8.67	70	72.75	68.75	65.75	64.75
33	17.04	13.04	10.04	9.04	71	77.90	73.90	70.90	69.90
34	17.43	13.43	10.43	9.43	72	83.74	79.74	76.74	75.74
35	17.84	13.84	10.84	9.84	73	90.35	86.35	83.35	82.35
36	18.28	14.28	11.28	10.28	74	97.94	93.94	90.94	89.94
37	18.73	14.73	11.73	10.73	75	106.82	102.82	99.82	98.82

* Maximum issue age for male non-smoker in Washington State is 70.



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	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					38	22.30	18.30	15.30	14.30
1					39	22.96	18.96	15.96	14.96
2					40	23.66	19.66	16.66	15.66
3					41	24.40	20.40	17.40	16.40
4					42	25.17	21.17	18.17	17.17
5					43	25.99	21.99	18.99	17.99
6					44	26.86	22.86	19.86	18.86
7					45	27.77	23.77	20.77	19.77
8					46	28.71	24.71	21.71	20.71
9					47	29.73	25.73	22.73	21.73
10					48	30.79	26.79	23.79	22.79
11					49	31.92	27.92	24.92	23.92
12					50	33.15	29.15	26.15	25.15
13					51	34.45	30.45	27.45	26.45
14					52	35.84	31.84	28.84	27.84
15					53	37.32	33.32	30.32	29.32
16	14.26	10.26	7.26	6.26	54	38.89	34.89	31.89	30.89
17	14.48	10.48	7.48	6.48	55	40.56	36.56	33.56	32.56
18	14.69	10.69	7.69	6.69	56	42.31	38.31	35.31	34.31
19	14.92	10.92	7.92	6.92	57	44.16	40.16	37.16	36.16
20	15.16	11.16	8.16	7.16	58	46.13	42.13	39.13	38.13
21	15.40	11.40	8.40	7.40	59	48.25	44.25	41.25	40.25
22	15.67	11.67	8.67	7.67	60	50.54	46.54	43.54	42.54
23	15.96	11.96	8.96	7.96	61	53.00	49.00	46.00	45.00
24	16.25	12.25	9.25	8.25	62	55.61	51.61	48.61	47.61
25	16.40	12.40	9.40	8.40	63	58.40	54.40	51.40	50.40
26	16.71	12.71	9.71	8.71	64	61.35	57.35	54.35	53.35
27	17.05	13.05	10.05	9.05	65	64.50	60.50	57.50	56.50
28	17.40	13.40	10.40	9.40	66	67.89	63.89	60.89	59.89
29	17.77	13.77	10.77	9.77	67	71.56	67.56	64.56	63.56
30	18.16	14.16	11.16	10.16	68	75.59	71.59	68.59	67.59
31	18.58	14.58	11.58	10.58	69	80.06	76.06	73.06	72.06
32	19.03	15.03	12.03	11.03	70	85.04	81.04	78.04	77.04
33	19.50	15.50	12.50	11.50	71	90.62	86.62	83.62	82.62
34	20.00	16.00	13.00	12.00	72	96.95	92.95	89.95	88.95
35	20.53	16.53	13.53	12.53	73	104.03	100.03	97.03	96.03
36	21.08	17.08	14.08	13.08	74	112.13	108.13	105.13	104.13
37	21.68	17.68	14.68	13.68	75	121.57	117.57	114.57	113.57

* Maximum issue age for male smoker in Washington State is 68.

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

**Contact your FCSLA
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