

Do Better for Yourself and Your Future Generations!



Single Premium Whole Life Plus (SPWL Plus)¹ from First Catholic Slovak Ladies Association (FCSLA Life) can help protect what's most important to you and your future generations.

SPWL Plus gives you:

- **Permanent life insurance**
With a guaranteed death benefit²
- **Tax-free inheritance for loved ones**³
The death benefit is generally income tax-free with no probate
- **Cash value**
Available for unexpected expenses⁴
- **Tax-advantaged cash value growth**³
is not taxed until withdrawn or distributed⁴

Purchase the following policy face amounts⁵ with a one time premium:

Female Age 70 ⁶ Single Premium Amount	\$35,000	\$ 75,000	\$100,000
Initial Death Benefit	\$59,524	\$128,425	\$171,233
1st Year Cash Value	\$34,881	\$75,257	\$100,343
Death Benefit Year 15 ⁷	\$61,643	\$132,997	\$177,329
Cash Value Year 15 ⁷	\$49,007	\$105,733	\$140,977

¹Policy Form ICC12-SPWL0412, not available in all states.

²Guaranteed unless there is any outstanding policy debt.

³FCSLA Life and its agents do not offer tax advice; consult a tax professional regarding your specific tax situation. ⁴Withdrawal or surrender may trigger charges or penalties. Contact an FCSLA Life agent for details. Withdrawals before age 59½ may be subject to IRS penalties. ⁵Policy amounts are based on Standard Non-Tobacco class. ⁶Additional rates available for individuals ages 45-85. For complete costs and details, contact your FCSLA Life agent. ⁷Assumes dividends are used to purchase additional insurance. Dividends are not guaranteed.

**AGENT
Photo**

Call today! You are under no obligation.

FCSLA Life Agent

AGENT NAME

Agent Phone #

agent email

Providing quality financial and fraternal benefits to persons of every Christian faith, regardless of ethnicity.



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