

## Protection with Competitive Rates

The Slovak Catholic Sokol is a Fraternal Benefit Society founded on July 4, 1905. Our affordable insurance plans and competitive annuity interest rates will give you peace of mind while allowing you and your family to enjoy all that membership in our society has to offer. Protect your family and be a part of ours as well!



## Commitment to Service

Our organization has something to offer the entire family besides our financial products. We take great pride in the valued service that we have provided to our members and community for over 115 years. We are committed to continue and improve the services, financial products and fraternal programs for our membership.



## Fraternalism

The Slovak Catholic Sokol fraternal benefits are jewels in the fraternal benefit society community. Our programs promote health, religion and ethnic pride. The basis for our programs are the lodges, which are deeply rooted in supporting their local churches and communities.



## For More Information

Want to know more about our financial products, service and fraternal activities? Contact your agent/financial planner or our Sales Department (855) 847-9179.



## SLOVAK CATHOLIC SOKOL

A tradition of providing sound financial protection and benefits to our members.

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# Life Insurance Protection



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## The Legacy Collection of Life Insurance

### Permanent Life Insurance

Permanent life insurance plans that provides the certainty of a guaranteed amount of death benefit, a guaranteed rate of return on your cash values and a level premium that is guaranteed to never increase for life.

#### Cash Value

The cash value grows at a steady rate, providing an increasing cash accumulation fund available throughout the lifetime of the contract.



#### Loan Value

This feature allows you to borrow cash for things like an emergency, fund a child's education or make a mortgage down payment.

#### Dividends

These "participating" plans are eligible to share in our financial success and receive policy dividends. When a dividend is declared, three options are available:

- Paid-up Additions—purchases additional insurance,
- Left on Deposit—earns interest, or
- Cash.

#### Tax Advantages

- Tax-free proceeds to beneficiaries.
- Tax-deferred earnings on the cash accumulations fund.

#### Legacy Life

This is our lowest premium permanent whole life insurance plan. Legacy Life provides a fully paid certificate at a great savings for the life of the certificate holder.

*Issue ages 0–80.*

#### Legacy Single Premium

The premium is paid in one lump sum at the time of application. This plan provides a fully paid certificate at a great savings for the life of the certificate holder.



This plan is ideal for young people, and useful for adults that prefer to have their life insurance prepaid or used for wealth transfer.

*Issue ages 0–90.*

#### Legacy 20

Premiums are paid for 20 years, at which time the certificate is 'paid-up' and remains in force for the lifetime of the insured, while cash values continue to grow for as long as you keep the contract.

*Issue ages 0–80.*



### Term Life Insurance

#### 10 Year Renewable/Convertible Term

Level death benefit with scheduled level premiums for a period of 10 years. A feature of this plan is that it automatically renews in 10-year increments (at your attained age) until the age of 75 at which time all benefits end. The plan is convertible to a permanent plan of life insurance until age 65.

*Issue ages are 18-60.*

#### 20 Year Convertible Term

This plan provides a level death benefit and level premiums for 20 years. After the initial 20-year period the plan continues as a Yearly Renewable Term plan and renewable to age 70 at which time all benefits end. The plan is convertible to a permanent plan of insurance until age 65.

*Issue ages are 18-50.*

#### Youth Term to Age 30

This plan provides a level death benefit at an affordable premium for youth between the ages of 0 and 30. Future insurability is guaranteed upon conversion to a permanent life plan at any time up to the age of 25.



Face amounts are available at \$10,000, \$25,000 or \$50,000. Premiums are payable to age 25, however benefits continue to age 30.

The very affordable premiums can be paid:

- Annually, or
- Single Premium.

*Issue ages are 0-22.*