

Legacy Collection of Life Insurance Plans

SLOVAK CATHOLIC SOKOL

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

Plan	Issue Age	Min/Max Face	Dividend	Riders	Features and Notes
Legacy Life	0 - 80	\$5,000/ 100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends not guaranteed.	Accidental Death, Waiver of Premium, Payor Waiver of Premium	An excellent value for low cost protection along with cash accumulation, loan value and dividend earning potential.
Legacy Single Premium	0 - 90	\$5,000/ 100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends not guaranteed.	None	All the benefits of Legacy Life, plan is paid-up with one single premium payment.
Legacy 20	0 - 80	\$5,000/ 100,000*	Participating – Dividends can begin at end of 2 nd certificate year. Dividends not guaranteed.	Accidental Death, Waiver of Premium, Payor Waiver of Premium	All the benefits of Legacy Life, plan is paid-up over a (20) ten-year period.
Final Expense - Simplified Issued	0 - 80	\$5,000/ 17,500	Participating – Dividends can begin at end of 2 nd certificate year. Dividends not guaranteed.	None	All the benefits of Legacy Life, plan is paid-up over a (20) twenty-year period.

Term Life Insurance Plans

Plan	Issue Age	Min/Max Face	Dividend	Riders	Features and Notes
10 Year Renewable	16 - 60	\$10,000/ 100,000*	Participating – Dividends not anticipated to be paid.	None.	Premium rates fixed for 10-year period, renewable and convertible to a permanent plan to age 65 without proof of insurability. \$25 Policy Fee.
20 Year Term	16 - 500	\$10,000/ 100,000*	Participating – Dividends not anticipated to be paid.	None	Premium rates fixed for 20-year period, renewable and convertible to a permanent plan to age 65 without proof of insurability. \$25 Policy Fee.
Term to 30	0 - 24	\$10,000/ 50,000	Participating – Dividends not anticipated to be paid.	None	Benefits continue to age 30. Premium rates fixed for entire length of certificate, convertible to age 25 without proof of insurability. A \$1.00 credit per thousand of insurance times number of years in force.

REFER TO SPECIFIC PRODUCT PAGE FOR FULL DETAILS OF EACH PLAN

STATES APPROVED: CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

*Face Amounts over \$100,000 contact Home Office (800) 886-7656

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Vantage Collection of Annuity Plans (Not Approved in New York except SPIA)

Plan	Issue Age	Min/Max Premium	Additional Deposits	Minimum Guarantee	Features and Notes
Vantage 1	0 - 90	\$5,000/ 100,000**	Additional premiums allowed for 1 st 30-days	1.00%	Penalty Free Withdrawal – 10% annual after 1 st Contract Year - Early Withdraw Penalty, 5 Year – 6, 5, 4, 3, 2% - 30-Day Window, can continue annually
Vantage 2	0 - 90	\$5,000/ 150,000**	Additional premiums allowed for 1 st 30-days	1.00%	Penalty Free Withdrawal – 10% annual after 1 st Contract Year - Early Withdraw Penalty, 2 Year – 6, 5%
Vantage 3	0 - 90	\$5,000/ 200,000**	Additional premiums allowed for 1 st 30-days	1.00%	Penalty Free Withdrawal – 10% annual after 1 st Contract Year - Early Withdraw Penalty, 3 Year – 6, 5, 4%
Vantage 5	0 - 90	\$1,000/ 350,000**	\$25 minimum	2%	Penalty Free Withdrawal – 10% annual after 1 st year - Early Withdraw Penalty, 5 Year – 6, 5, 4, 3, 2%
Vantage 7	0 - 90	\$1,000/ 350,000**	\$25 minimum	2%	Penalty Free Withdrawal – 10% Annual after 1 st year - Early Withdraw Penalty, 7 Year – 8, 7, 6, 5, 4, 3, 2%
SPIA	0 - 90	\$10,000/ 350,000**	Additional premiums for 1 st 30 days	2%	Income Options: Specific Period, Life & Period Certain, Joint & Survivor and Life. Deposits 10 Years > 3.50%, 5 - 9 Years - 2.75%

QUALIFIED PLANS – TRADITIONAL AND ROTH IRA
MINIMUM GUARANTEE DECLARED AT TIME OF CONTRACT
INTEREST RATES DECLARED QUARTERLY

PRINCIPAL GUARANTEED
VANTAGE STATES APPROVED: CT, IL, IN, MA, MI, NJ, OH, PA, WI NOT APPROVED NY
SPIA STATES APPROVED: CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

** Annuity Deposits over Maximum Amount Contact Home Office (800) 886-7656