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# SLOVAK CATHOLIC SOKOL

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## **RATE GUIDE – 10/2021**

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



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# SLOVAK CATHOLIC SOKOL

Few organizations survive to celebrate their 116<sup>th</sup> anniversary. However, genuinely great ones do. Not only has the Slovak Catholic Sokol survived, but it has also flourished due in no small part to generations of dedicated men and women in parts of the United States and Canada who have championed its fraternal ideals.

Our immigrant founders came to America with few material assets. They did, however, possess great faith in God and love for their Slovak heritage. As immigrants they came to America with determination to succeed. Our founders' ideals have passed on to generations who came after them and today we do pride ourselves in the accomplishments enjoyed by our organization.

As a fraternal benefit society founded July 4, 1905, the Slovak Catholic Sokol has been recognized as "America's Greatest Slovak Gymnastic and Athletic Fraternity". To maintain our strong ties to our coveted heritage, no money is spared for the financial support for our gymnastic and athletic programs. Competitions on both the international and district levels are fostered and encouraged.

## Mission Statement

The Slovak Catholic Sokol is a heritage focused, faith based and health oriented non-profit organization that provides superior financial protection, fitness programs and benevolence to our members.

## Our Motto

"For God and Nation"

## Our Slogan

"A Sound Mind in a Sound Body"

## Aims and Objectives

To administer our organization as a nonprofit fraternal insurance organization, providing low-cost life insurance protection for our members.

To assist our brother and sister members who are ill or disabled, to ease the burden of widows and orphans of deceased members by comforting them in their bereavement, and to assist our needy aged members

To promote gymnastics and other athletic programs, and to support recreational, social, cultural, and patriotic programs for its members and for the public.

To form subordinate Assemblies with a ritualistic and representative form of government under the authority and supervision of the Supreme Assembly.

To foster education, brotherly love, and loyalty to one's country as a citizen of the United States or Canada.

To support the ideals of the Catholic faith, both of Latin and Byzantine rites.

To foster true democratic principles among our members.

To adhere strictly to the Fraternal Benefit Organization System and its rules and regulations.

To promote and preserve the Slovak heritage and culture in the United States and Canada.

## **Fraternal Programs**

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 is driven through our assembly and wreath system, which are deeply rooted in supporting their churches and communities.

Our athletic and gymnastic programs emphasize our belief in both physical and mental health as well as our commitment to our fraternal way of life. Fraternal programs exist on each level of the organization. International, Regional and Local levels afford our members opportunities to take advantage of programs offered:

- International Slet (Gymnastics, Track & Field Meet)
- International Bowling Tournament
- International Golf Tournament
- Fraternalist of the Year
- Scholarships
- Slovak Catholic Sokol Museum
- Fraternal Publications

## **State Insurance Affiliations**

Currently the Slovak Catholic Sokol holds licenses in the following states:

State of Connecticut

State of Illinois

State of Indiana

Commonwealth of Massachusetts

State of Michigan

State of New Jersey

State of New York

State of Ohio

Commonwealth of Pennsylvania

State of Wisconsin

# DIRECTORY INFORMATION

## Home Office

Address                    Slovak Catholic Sokol  
                                 PO Box 899  
                                 205 Madison Street  
                                 Passaic, NJ 07055

Services:	Accounting	Administration
	Annuity Withdrawal	Cash Surrender
	Death Claims	Dividends/1099
	Loans	Newspaper
	Premiums	Underwriting

Communications:	Toll Free	(800) 886-7656
	Local	(973) 777-2605
	Fax	(973) 779-8245
	Web Site:	<a href="http://www.scslife.org">www.scslife.org</a>
	Email:	<a href="mailto:info@scslife.org">info@scslife.org</a>

## Sales & Marketing Office

Address:                    Slovak Catholic Sokol  
                                 2403 Sidney Street  
                                 Suite 200  
                                 Pittsburgh, PA 15203

Services:	Agent Licensing	Commissions
	Sales and Marketing	

Communications:	Toll Free	(855) 874-9179
	Local	(412) 381-5431
	Fax	<b>(412) 381-6793</b>
	Email	<a href="mailto:sales@scslife.org">sales@scslife.org</a>

# PRODUCT DESCRIPTION AND RATES

## COMPUTATION FOR MODES OF PREMIUM PAYMENT

Semi-Annual Rate = Annual Premium x 51%

Quarterly Rate = Annual Premium x 26%

Monthly Rate = Annual Premium x 9%

## RIDERS

### Accidental Death

If death is the result of accidental body injury while the contract is in force within ninety (90) days of such injury, the Society will pay, in addition to the face amount of the policy, an additional sum insured to the Beneficiary. Rider remains in force till contract anniversary date or age 70.

**Issue Ages:** 0 to 55  
**Available Plans:** Legacy Life 20 Pay Life

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### Disability Waiver of Premium

Benefits are granted providing the rider is part of the premium charged. If the Waiver of Premium is in force, premiums due on the policy will be waived for the remainder of the premium paying period, even for life in some cases, should the insured become totally disabled prior to age 60. Said disability must prevent the insured from working at any occupation for wage or profit and must continue for a period of six (6) months to qualify. Any premiums paid during the six-month period will be refunded to the member once disability has been established. The contract remains in full force with all the options available to the insured exactly as if the member were paying their premiums regularly. The Society may require proof of continuance of disability.

**Issue Ages:** 16 to 55  
**Available Plans:** Legacy Life 20 Pay Life

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### Payor Waiver of Premium

Provides Two Benefits:

**Payor Benefit:** The payment of premium, for the contract and for any Riders attached to the contract, will be waived upon receipt by the Society of notice and due proof of the death or Total Disability of the Payor. The Death or Total Disability of the Payor must occur: (1) while the contract and this Rider is in force, and (2) prior to the contract anniversary nearest the 25<sup>th</sup> birthday of the Insured.

In the event of death of the Payor or during the continuance of the Total Disability of the Payor, premium will be waived to either: (1) the contract anniversary nearest the 25<sup>th</sup> birthday of the Insured; or (2) the end of the Premium paying period for the contract, whichever occurs first.

**Waiver of Premium Benefit:** On and after the contract anniversary nearest the 25<sup>th</sup> birthday of the Insured, the payment of premium for the contract and for any Riders attached to the contract will be waived upon receipt by the Society of notice and due proof of the Total Disability of the Insured. Such Total Disability must: (1) occur while the contract and this Rider are in force; and (2) occur on or before the contract anniversary nearest the 60<sup>th</sup> birthday of the Insured.

During the continuance of the Total Disability of the Insured, premium will be waived to the end of the premium paying period for the contract.

**Issue Ages:** 16 to 55

**Available Plans:** Legacy Life 20 Pay Life

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## In Conjunction

### 10 Year Term & 20 Year Term

When a 10 Year or a 20 Year Term is purchased and maintained with either a Legacy Life or Legacy 20 life insurance certificate, the annual \$25 certificate fee is waived.

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**RIDERS - LEGACY LIFE LEGACY 20**

	WL	20PL		
<b>A</b>	<b>Same for Males/Females/Tobacco &amp; Non</b>			
<b>G</b>				
<b>E</b>	<b>ADB</b>	<b>WP</b>	<b>ADB</b>	<b>WP</b>
0	0.70	-	1.00	-
1	0.70	-	1.00	-
2	0.70	-	1.00	-
3	0.70	-	1.00	-
4	0.70	-	1.00	-
5	0.70	-	1.00	-
6	0.70	-	1.00	-
7	0.70	-	1.00	-
8	0.70	-	1.00	-
9	0.70	-	1.00	-
10	0.70	-	1.00	-
11	0.70	-	1.00	-
12	0.70	-	1.00	-
13	0.70	-	1.00	-
14	0.70	-	1.00	-
15	0.70	-	1.00	-
16	0.70	0.15	1.00	0.10
17	0.70	0.15	1.00	0.10
18	0.70	0.15	1.00	0.10
19	0.70	0.15	1.00	0.10
20	0.70	0.15	1.00	0.10
21	0.70	0.15	0.90	0.10
22	0.70	0.16	0.90	0.10
23	0.70	0.16	0.90	0.10
24	0.70	0.17	0.90	0.10
25	0.70	0.17	0.90	0.11
26	0.70	0.18	0.90	0.11
27	0.70	0.18	0.90	0.12
28	0.70	0.19	0.90	0.13
29	0.70	0.19	0.90	0.14
30	0.70	0.20	0.90	0.15
31	0.70	0.21	0.90	0.16
32	0.70	0.22	0.90	0.17
33	0.70	0.23	0.90	0.18
34	0.70	0.25	0.90	0.19
35	0.70	0.27	0.90	0.21
36	0.70	0.29	0.80	0.23
37	0.70	0.31	0.80	0.26
38	0.70	0.33	0.80	0.30
39	0.70	0.35	0.80	0.33
40	0.70	0.38	0.80	0.37
41	0.70	0.41	0.80	0.41
42	0.70	0.45	0.80	0.47
43	0.70	0.49	0.80	0.55
44	0.70	0.53	0.80	0.63
45	0.75	0.59	0.80	0.73
46	0.75	0.65	0.80	0.83
47	0.75	0.72	0.80	0.93
48	0.75	0.79	0.80	1.03
49	0.75	0.87	0.80	1.14
50	0.80	0.97	0.80	1.28
51	0.80	1.09	0.80	1.44
52	0.80	1.23	0.80	1.61
53	0.80	1.39	0.80	1.79
54	0.80	1.57	0.80	2.00
55	0.80	1.67	0.80	2.11

Payor Waiver Premium Rates are the same as the Waiver Payor rates using the Payor's Issue Age



## The Irrevocable Burial Trust

An Irrevocable Burial Trust is a valuable option that protects the insured's assets that they want to designate for their final expenses. Upon naming the Irrevocable Burial Trust, as the irrevocable beneficiary, the Trust becomes the Owner of the policy and as Trustee, is obligated to apply the policy proceeds towards burial, funeral, and end of life needs up to the face amount of the policy.

### **Expenses that qualify for payment from the Irrevocable Burial Trust \***

- Funeral home personnel
- Embalming/cosmetology
- Casket and/or other containers
- Clergy honorarium
- Transportation of deceased
- Cremation
- Obituary notices
- Musicians and flowers
- Death certificates
- Other legitimate funeral and burial expenses

\* Burial insurance funding should be within the limits of actual funeral costs. Excess proceeds not spent on funeral costs must go back to the estate. Funeral trust burial insurance plans are used to fund funerals, and not to pass additional money to heirs.

### **An Irrevocable Burial Trust compared to a Prepaid Funeral as sold through a Funeral Home?**

- If the funeral home goes out of business Money invested might not be recovered.
- The funeral home might be sold or merge with another, less-personal funeral home that the insured would not want to manage their final arrangements and they might not grant a refund
- What if you move, making your pre-paid funeral in a certain locality impractical or obsolete?
- A funeral trust allows for their arrangements to be managed by anyone they wish, such as their personal representative, a relative, friend, or funeral home – anywhere – at the time of their passing.

# LEGACY LIFE

Our Legacy Life Insurance Plan is our lowest premium permanent whole life insurance plan. It provides you with 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. Entitles member to all fraternal benefits of the Society.

### Plan Features:

- ✓ Coverage continues for life when premium payments are made on a timely basis.
- ✓ Premium rates are fixed.
- ✓ Cash Values accumulates at a guaranteed interest rate.
- ✓ Policy Loan Provision allows borrowing money from the policy's cash value.
- ✓ Non-Forfeiture Options – Cash Surrender, Paid-Up Insurance or Extended Term.
- ✓ Dividends declared as earned, options include Paid-up Additions, Cash and Left at Interest.

### Premium Payment Options:

- ✓ Monthly
- ✓ Quarterly
- ✓ Semi Annual
- ✓ Annual

### Medical Requirements:

<u>Age</u>	<u>No Medical Examination</u>
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 - 80	5,000

### Underwriting Rate Classifications:

- ✓ Gender Issue
- ✓ Ages 0 – 80
- ✓ Tobacco
- ✓ Non-Tobacco

**Face Amount: Minimum - \$5,000**

**Maximum - \$100,000\***

### Available Riders:

- ✓ Accidental Death
- ✓ Waiver of Premium
- ✓ Payor Waiver of Premium

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

\* Face Amounts over \$100,000 contact Home Office

Legacy Whole Life

MALE NON-TOBACCO

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
0	9.50	7.50	6.55	4.35
1	9.62	7.62	6.67	4.47
2	9.74	7.74	6.81	4.61
3	9.88	7.88	6.93	4.73
4	10.03	8.03	7.05	4.85
5	10.20	8.20	7.18	4.98
6	10.35	8.35	7.30	5.10
7	10.54	8.54	7.41	5.21
8	10.68	8.68	7.54	5.34
9	10.76	8.76	7.64	5.44
10	10.89	8.89	7.76	5.56
11	10.98	9.08	7.90	5.70
12	11.14	9.24	8.07	5.87
13	11.28	9.38	8.24	6.04
14	11.43	9.53	8.43	6.23
15	11.48	9.88	8.58	6.38
16	11.54	9.94	8.72	6.52
17	11.72	10.12	8.83	6.63
18	11.96	10.36	8.94	6.74
19	12.16	10.56	9.09	6.89
20	12.42	10.82	9.30	7.10
21	12.64	11.04	9.50	7.30
22	12.89	11.29	9.72	7.52
23	13.13	11.53	9.93	7.73
24	13.39	11.79	10.15	7.95
25	13.67	12.07	10.36	8.16
26	13.99	12.39	10.56	8.36
27	14.25	12.65	10.74	8.54
28	14.58	12.98	10.95	8.75
29	14.92	13.32	11.18	8.98
30	15.34	13.74	11.46	9.26
31	15.79	14.19	11.77	9.57
32	16.28	14.68	12.10	9.90
33	16.86	15.26	12.45	10.25
34	17.37	15.77	12.81	10.62
35	17.93	16.33	13.18	11.01
36	18.56	16.96	13.59	11.45
37	19.23	17.63	14.06	11.94
38	19.81	18.21	14.53	12.43
39	20.40	18.80	15.01	12.93

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
40	21.06	19.46	15.52	13.46
41	21.71	20.11	16.08	14.04
42	22.34	20.74	16.66	14.65
43	23.00	21.40	17.26	15.27
44	23.72	22.12	17.88	15.92
45	24.49	22.89	18.54	16.60
46	25.39	23.79	19.25	17.32
47	26.16	24.56	19.99	18.09
48	27.07	25.47	20.76	18.88
49	28.16	26.56	21.56	19.69
50	29.01	27.41	22.38	20.54
51	30.22	28.62	23.29	21.47
52	31.22	29.62	24.24	22.45
53	32.19	30.59	25.21	23.46
54	33.33	31.73	26.25	24.53
55	34.49	32.89	27.31	25.63
56	35.83	34.23	28.52	26.88
57	37.23	35.63	29.80	28.19
58	38.70	37.10	31.14	29.57
59	40.22	38.62	32.55	31.01
60	41.81	40.21	34.00	32.52
61	43.45	41.85	35.45	34.04
62	45.15	43.55	36.96	35.63
63	46.94	45.34	38.56	37.30
64	48.79	47.19	40.24	39.04
65	50.72	49.12	41.99	40.86
66	53.15	51.55	44.08	42.98
67	55.69	53.69	46.50	45.21
68	58.36	56.36	49.30	47.57
69	61.16	59.16	52.33	50.27
70	64.11	61.63	55.64	53.51
71	67.73	65.03	59.24	57.04
72	71.57	68.63	63.16	60.88
73	75.61	72.42	67.42	65.05
74	79.92	76.46	72.07	69.61
75	84.46	80.70	77.15	74.58
76	88.98	87.01	82.73	80.05
77	94.39	93.44	88.89	86.08
78	101.55	100.57	95.70	92.75
79	109.49	108.47	103.25	100.14
80	118.29	117.23	111.62	108.34

## Legacy Whole Life

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
18	15.90	14.40	10.90	8.98
19	16.23	14.73	11.23	9.32
20	16.61	15.11	11.61	9.68
21	17.00	15.50	12.00	10.07
22	17.42	15.92	12.42	10.49
23	17.72	16.22	12.72	10.79
24	18.03	16.53	13.03	11.10
25	18.30	16.80	13.30	11.37
26	18.61	17.11	13.61	11.67
27	18.90	17.40	13.90	11.97
28	19.12	17.62	14.12	12.19
29	19.33	17.83	14.33	12.39
30	19.57	18.07	14.57	12.62
31	19.91	18.41	14.91	12.97
32	20.12	18.62	15.12	13.18
33	20.49	18.99	15.49	13.54
34	20.89	19.39	15.89	13.94
35	21.41	19.91	16.41	14.45
36	21.94	20.44	16.94	14.99
37	22.53	21.03	17.53	15.56
38	23.12	21.62	18.12	16.15
39	23.74	22.24	18.74	16.77
40	24.39	22.89	19.39	17.42
41	25.07	23.57	20.07	18.10
42	25.73	24.23	20.73	18.75
43	26.57	25.07	21.57	19.59
44	27.46	25.96	22.46	20.48
45	28.41	26.91	23.41	21.42
46	29.41	27.91	24.41	22.41
47	30.64	29.14	25.64	23.64
48	31.59	30.09	26.59	24.59
49	32.77	31.27	27.77	25.77

## MALE TOBACCO

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
50	34.21	32.71	29.21	27.21
51	35.30	33.80	30.30	28.30
52	36.64	35.14	31.64	29.64
53	38.03	36.53	33.03	31.03
54	39.46	37.96	34.46	32.46
55	40.92	39.42	35.92	33.92
56	42.27	40.77	37.27	35.27
57	43.79	42.29	38.79	36.79
58	45.39	43.89	40.39	38.39
59	46.67	45.17	41.67	39.99
60	48.43	46.93	43.43	42.13
61	50.25	48.75	45.34	44.40
62	52.31	50.81	47.80	46.82
63	54.11	52.61	50.42	49.38
64	55.93	54.84	53.19	52.10
65	58.46	57.88	56.14	54.99
66	61.71	61.10	59.27	58.05
67	65.19	64.54	62.60	61.31
68	68.88	68.20	66.15	64.79
69	72.83	72.11	69.95	68.50
70	77.03	76.27	73.98	72.46
71	81.49	80.68	78.26	76.65
72	86.18	85.33	82.77	81.06
73	91.14	90.24	87.53	85.73
74	96.38	95.43	92.57	90.66
75	101.96	100.95	97.92	95.90
76	107.96	106.89	104.50	101.55
77	114.48	113.35	113.11	109.40
78	121.65	120.45	122.64	118.79
79	129.58	128.30	133.18	129.17
80	138.42	137.05	144.83	140.65

## Legacy Whole Life

## FEMALE NON-TOBACCO

A	G			
	<	10,000 - 25,000 -	50,000 -	
E	10,000	24,999	49,999	& Over
0	8.13	7.20	4.20	3.76
1	8.23	7.32	4.32	3.89
2	8.33	7.44	4.44	4.01
3	8.46	7.57	4.57	4.15
4	8.59	7.70	4.70	4.28
5	8.73	7.82	4.82	4.41
6	8.83	7.94	4.94	4.52
7	8.96	8.06	5.06	4.64
8	9.10	8.19	5.19	4.77
9	9.23	8.31	5.31	4.89
10	9.35	8.42	5.42	4.99
11	9.52	8.59	5.59	5.16
12	9.66	8.76	5.76	5.32
13	9.80	8.91	5.91	5.47
14	9.94	9.07	6.07	5.62
15	10.10	9.23	6.23	5.78
16	10.22	9.35	6.35	5.87
17	10.39	9.49	6.49	5.98
18	10.55	9.60	6.60	6.05
19	10.78	9.73	6.73	6.15
20	10.98	9.87	6.87	6.25
21	11.17	10.07	7.07	6.43
22	11.35	10.27	7.27	6.60
23	11.56	10.41	7.41	6.78
24	11.82	10.65	7.65	6.96
25	12.06	10.83	7.83	7.13
26	12.29	11.15	8.15	7.45
27	12.57	11.41	8.41	7.71
28	12.91	11.80	8.80	8.10
29	13.30	12.12	9.12	8.42
30	13.69	12.48	9.48	8.78
31	14.10	12.74	9.74	9.04
32	14.49	13.04	10.04	9.34
33	14.88	13.34	10.34	9.64
34	15.29	13.62	10.62	9.93
35	15.71	13.60	10.60	9.93
36	16.16	14.09	11.09	10.45
37	16.66	14.61	11.61	10.99
38	17.16	15.10	12.10	11.50
39	17.71	15.62	12.62	12.04

A	G			
	<	10,000 - 25,000 -	50,000 -	
E	10,000	24,999	49,999	& Over
40	18.32	16.02	13.02	12.46
41	18.96	16.66	13.66	13.12
42	19.65	17.15	14.15	13.64
43	20.32	17.82	14.82	14.33
44	20.98	18.48	15.48	15.02
45	21.64	19.14	16.14	15.70
46	22.40	19.90	16.90	16.47
47	23.22	20.72	17.72	17.32
48	24.09	21.59	18.59	18.21
49	25.00	22.50	19.50	19.13
50	25.88	23.38	20.38	20.04
51	26.77	24.27	21.27	20.95
52	27.70	25.20	22.20	21.91
53	28.70	26.20	23.20	22.95
54	29.72	27.22	24.22	24.00
55	30.73	28.23	25.23	25.05
56	31.75	29.25	26.25	26.11
57	32.76	30.26	27.26	27.15
58	33.80	31.30	28.30	28.20
59	34.86	32.36	29.36	29.26
60	35.78	33.28	30.28	30.18
61	36.59	34.09	31.09	30.99
62	37.29	34.79	31.79	31.69
63	38.08	35.58	32.58	32.48
64	39.07	36.57	33.57	33.47
65	40.21	37.71	35.08	34.61
66	41.33	38.83	37.05	36.30
67	42.50	40.38	39.18	38.38
68	43.87	42.76	41.49	40.65
69	46.36	45.36	44.01	43.11
70	49.17	48.17	46.74	45.78
71	52.24	51.24	49.72	48.70
72	55.59	54.59	52.97	51.89
73	59.25	58.25	56.52	55.36
74	63.25	62.25	60.40	59.16
75	67.63	66.63	64.65	63.33
76	72.46	71.46	69.34	67.92
77	77.77	76.77	74.49	72.97
78	83.62	82.62	80.16	78.53
79	90.05	89.05	86.41	84.64
80	97.10	96.10	93.25	91.34

**Legacy Whole Life**

**FEMALE TOBACCO**

<b>A</b>	<b>G</b>				<b>A</b>	<b>G</b>			
<b>E</b>	<b>&lt;</b>	<b>10,000 -</b>	<b>25,000 -</b>	<b>50,000 -</b>	<b>E</b>	<b>&lt;</b>	<b>10,000 -</b>	<b>25,000 -</b>	<b>50,000 -</b>
	<b>10,000</b>	<b>24,999</b>	<b>49,999</b>	<b>&amp; Over</b>		<b>10,000</b>	<b>24,999</b>	<b>49,999</b>	<b>&amp; Over</b>
18	13.49	12.14	8.97	7.97	50	27.99	26.49	24.00	23.17
19	13.84	12.39	9.30	8.30	51	28.89	27.39	24.93	24.24
20	14.17	12.67	9.67	8.67	52	29.83	28.33	25.93	25.39
21	14.50	13.00	10.03	9.03	53	30.82	29.32	27.17	26.61
22	14.86	13.38	10.45	9.45	54	31.83	30.33	28.48	27.89
23	15.10	13.60	10.73	9.73	55	32.88	31.38	29.87	29.25
24	15.40	13.90	11.02	10.02	56	33.97	32.47	31.34	30.69
25	15.55	14.05	11.22	10.22	57	35.12	33.93	32.91	32.23
26	15.68	14.18	11.43	10.43	58	36.28	35.64	34.57	33.86
27	15.91	14.41	11.64	10.64	59	37.82	37.45	36.33	35.58
28	16.23	14.73	11.95	10.95	60	39.77	39.38	38.20	37.41
29	16.48	14.98	12.15	11.15	61	41.83	41.42	40.18	39.35
30	16.71	15.21	12.40	11.40	62	44.03	43.59	42.28	41.41
31	16.90	15.40	12.63	11.63	63	46.35	45.89	44.51	43.60
32	17.09	15.59	12.93	11.93	64	48.82	48.34	46.89	45.92
33	17.30	15.80	13.30	12.30	65	51.45	50.94	49.41	48.39
34	17.59	16.09	13.59	12.59	66	54.25	53.71	52.10	51.02
35	17.95	16.45	13.95	12.95	67	57.24	56.67	54.97	53.84
36	18.49	16.99	14.49	13.49	68	60.44	59.84	58.04	56.85
37	18.82	17.32	14.82	13.82	69	63.87	63.24	61.34	60.08
38	19.32	17.82	15.32	14.32	70	67.56	66.89	64.88	63.55
39	19.86	18.36	15.86	14.86	71	71.54	70.83	68.71	67.29
40	20.45	18.95	16.45	15.45	72	75.85	75.10	72.85	71.35
41	21.00	19.50	17.00	16.00	73	80.55	79.75	77.36	75.76
42	21.64	20.14	17.64	16.64	74	85.67	84.82	82.28	80.58
43	22.30	20.80	18.30	17.30	75	91.28	90.38	87.67	85.86
44	23.15	21.65	19.15	18.15	76	97.44	96.48	93.59	91.66
45	23.88	22.38	19.88	18.88	77	104.23	103.20	100.10	98.04
46	24.83	23.33	20.83	19.83	78	111.76	110.65	107.33	105.12
47	25.63	24.13	21.63	20.63	79	120.05	118.86	115.29	112.92
48	26.46	24.96	22.46	21.46	80	129.08	127.80	123.97	121.41
49	27.11	25.61	23.12	22.14					

# LEGACY SINGLE PREMIUM

With the Legacy Single Premium Life plan 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. It provides you with the certainty of a guaranteed amount of death benefit, and a guaranteed rate of return on your cash values. Entitles member to all fraternal benefits of the Society.

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

### Plan Features:

- ✓ Cash Values accumulates at a guaranteed interest rate.
- ✓ Policy Loan Provision allows borrowing money from the policy's cash value.
- ✓ Dividends declared as earned, options include Paid-up Additions, Cash and left at interest.

**Premium Payment Options:** One-time

### Medical Requirements:

Age	<u>No Medical Examination</u>
0 – 40	\$100,000
41 – 55	50,000
56 – 65	15,000
66 - 90	5,000

### Underwriting Rate Classification:

- ✓ Gender Issue
- ✓ Ages 0 – 90
- ✓ Tobacco
- ✓ Non-Tobacco
- ✓ **Face Amount: Minimum - \$5,000                      Maximum - \$100,000\***

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

\* Face Amounts over \$100,000 contact Home Office

**Legacy Single Premium -**

**MALE NON-TOBACCO**

<b>A</b>	<b>G</b>	<b>&lt;</b>	<b>10,000 -</b>	<b>25,000 -</b>	<b>50,000 -</b>
<b>E</b>	<b>10,000</b>	<b>24,999</b>	<b>49,999</b>	<b>&amp; Over</b>	
0	141	117	115	112	
1	144	120	118	115	
2	148	124	122	119	
3	152	127	125	122	
4	156	131	129	126	
5	160	135	133	130	
6	165	139	136	133	
7	169	143	140	137	
8	173	147	145	142	
9	177	152	149	146	
10	180	156	153	150	
11	185	161	158	155	
12	189	165	162	159	
13	193	170	167	164	
14	197	175	172	169	
15	199	180	177	174	
16	200	185	182	179	
17	205	190	187	184	
18	208	182	178	175	
19	212	186	183	180	
20	217	191	188	185	
21	221	196	192	189	
22	225	201	197	194	
23	228	206	203	200	
24	234	212	208	205	
25	239	218	214	211	
26	243	223	219	216	
27	248	230	225	222	
28	252	236	232	229	
29	258	242	238	235	
30	263	249	245	242	
31	271	256	252	249	
32	277	264	259	256	
33	286	271	266	263	
34	293	278	273	270	
35	301	286	281	278	
36	308	294	289	286	
37	317	302	296	293	
38	325	310	304	301	
39	332	318	313	310	
40	341	327	321	318	
41	350	336	329	326	
42	359	344	338	335	
43	368	354	347	344	
44	378	363	356	353	
45	387	373	366	363	

<b>A</b>	<b>G</b>	<b>&lt;</b>	<b>10,000 -</b>	<b>25,000 -</b>	<b>50,000 -</b>
<b>E</b>	<b>10,000</b>	<b>24,999</b>	<b>49,999</b>	<b>&amp; Over</b>	
46	396	382	375	372	
47	406	392	385	382	
48	415	403	395	392	
49	425	413	406	403	
50	436	424	417	414	
51	446	436	428	425	
52	457	447	439	436	
53	468	459	450	447	
54	478	470	460	457	
55	490	482	472	469	
56	501	493	483	480	
57	511	503	493	490	
58	523	515	505	502	
59	534	526	516	513	
60	545	537	527	524	
61	558	550	540	537	
62	570	562	552	549	
63	581	573	563	560	
64	595	587	577	574	
65	606	598	588	585	
66	618	610	600	597	
67	631	623	613	610	
68	643	635	625	622	
69	654	646	636	633	
70	667	659	649	646	
71	680	672	662	659	
72	694	686	676	673	
73	708	700	690	687	
74	721	713	703	700	
75	733	725	715	712	
76	747	739	729	726	
77	760	752	742	739	
78	772	764	754	751	
79	785	777	768	765	
80	796	788	781	778	
81	812	774	794	791	
82	803	795	807	804	
83	824	816	820	817	
84	836	828	832	829	
85	848	840	844	841	
86	859	851	855	852	
87	870	862	875	862	
88	879	871	875	872	
89	893	885	885	882	
90	907	899	893	890	



## Legacy Single Premium -

## MALE TOBACCO

A G E	< 10,000	10,000 - 24,999	25,000 - 49,999	50,000 - & Over	A G E	< 10,000	10,000 - 24,999	25,000 - 49,999	50,000 - & Over
18	227	221	216	215	54	557	551	543	542
19	232	226	221	220	55	569	563	554	553
20	237	231	226	225	56	582	576	567	566
21	244	238	233	232	57	593	587	578	577
22	249	243	238	237	58	606	600	591	590
23	256	250	245	244	59	618	612	602	601
24	262	256	251	250	60	630	624	614	613
25	271	265	260	259	61	643	637	626	625
26	277	271	266	265	62	654	648	638	637
27	284	278	273	272	63	666	660	650	649
28	291	285	280	279	64	678	672	661	660
29	298	292	287	286	65	689	683	672	671
30	308	302	297	296	66	700	694	683	682
31	315	309	304	303	67	711	705	694	693
32	323	317	312	311	68	721	715	704	703
33	332	326	321	320	69	733	727	716	715
34	341	335	330	329	70	744	738	727	726
35	350	344	339	338	71	755	749	738	737
36	359	353	348	347	72	766	760	749	748
37	369	363	358	357	73	776	770	759	758
38	378	372	367	366	74	787	781	770	769
39	388	382	377	376	75	797	791	781	780
40	398	392	387	386	76	808	802	792	791
41	409	403	398	397	77	817	811	801	800
42	419	413	408	407	78	826	820	811	810
43	429	423	418	417	79	836	830	821	820
44	441	435	429	428	80	844	838	830	829
45	452	446	440	439	81	831	825	806	800
46	462	456	450	449	82	841	835	816	811
47	473	467	461	460	83	851	845	826	824
48	485	479	473	472	84	860	854	839	837
49	496	490	484	483	85	870	864	849	848
50	508	502	495	494	86	879	873	859	857
51	520	514	507	506	87	887	881	866	864
52	532	526	519	518	88	895	889	875	873
53	545	539	531	530	89	902	896	883	881
					90	909	903	888	887

## Legacy Single Premium - FEMALE NON-TOBACCO

A					A				
G	<	10,000 -	25,000 -	50,000 -	G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over	E	10,000	24,999	49,999	& Over
0	123	104	102	99	46	361	347	344	341
1	126	107	105	102	47	370	356	354	351
2	129	110	108	105	48	379	365	364	361
3	134	113	111	108	49	388	374	373	370
4	136	117	114	111	50	397	383	382	379
5	141	120	118	115	51	408	394	393	390
6	144	124	121	118	52	419	405	404	401
7	148	127	125	122	53	429	415	414	411
8	151	131	128	125	54	440	426	425	422
9	154	135	132	129	55	451	437	436	433
10	158	139	136	133	56	460	446	445	442
11	161	143	140	137	57	472	458	457	454
12	166	147	144	141	58	483	469	468	465
13	168	151	148	145	59	494	480	479	476
14	173	156	153	150	60	506	492	491	488
15	174	160	157	154	61	517	503	502	499
16	177	163	162	159	62	529	515	514	511
17	182	168	166	163	63	540	526	525	522
18	184	162	159	156	64	553	539	538	535
19	188	167	164	161	65	564	550	549	546
20	192	171	168	165	66	577	563	562	559
21	196	176	173	170	67	588	574	573	570
22	200	181	178	175	68	600	586	585	582
23	205	186	183	180	69	613	599	598	595
24	209	192	188	185	70	624	610	609	606
25	214	197	193	190	71	637	623	622	619
26	218	203	199	196	72	648	634	633	630
27	223	208	205	202	73	661	647	646	643
28	228	214	210	207	74	673	659	658	655
29	232	218	216	213	75	686	672	671	668
30	238	224	223	220	76	698	684	684	681
31	244	230	229	226	77	712	695	698	695
32	251	237	235	232	78	727	708	713	710
33	258	244	242	239	79	742	718	727	724
34	266	252	249	246	80	756	731	741	738
35	273	259	256	253	81	771	736	755	752
36	280	266	263	260	82	785	756	769	766
37	287	273	270	267	83	798	778	783	780
38	294	280	277	274	84	812	792	796	793
39	302	288	285	282	85	825	808	809	806
40	310	296	293	290	86	838	820	821	818
41	317	303	301	298	87	850	830	833	830
42	326	312	309	306	88	861	843	844	841
43	335	321	317	314	89	872	854	855	852
44	342	328	326	323	90	883	865	866	863
45	352	338	335	332					

## Legacy Single Premium -

## FEMALE TOBACCO

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
18	205	199	194	193
19	209	203	198	197
20	216	210	205	204
21	222	216	211	210
22	228	222	217	216
23	235	229	224	223
24	242	236	231	230
25	249	243	238	237
26	255	249	244	243
27	263	257	252	251
28	271	265	260	259
29	278	272	267	266
30	286	280	275	274
31	293	287	282	281
32	302	296	291	290
33	310	304	299	298
34	318	312	307	306
35	328	322	317	316
36	336	330	325	324
37	345	339	334	333
38	355	349	344	343
39	365	359	354	353
40	374	368	363	362
41	384	378	373	372
42	393	387	382	381
43	403	397	392	391
44	414	408	403	402
45	426	420	415	414
46	437	431	426	425
47	447	441	436	435
48	457	451	446	445
49	469	463	458	457
50	481	475	470	469
51	492	486	481	480
52	504	498	493	492
53	514	508	503	502

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
54	526	520	515	514
55	537	531	526	525
56	548	542	537	536
57	561	555	550	549
58	572	566	561	560
59	583	577	572	571
60	594	588	583	582
61	605	599	594	593
62	617	611	606	605
63	628	622	617	616
64	639	633	628	627
65	651	645	640	639
66	662	656	651	650
67	673	667	662	661
68	686	680	675	674
69	697	691	686	685
70	708	702	697	696
71	719	713	708	707
72	731	725	720	719
73	742	736	731	730
74	751	745	740	739
75	762	756	751	750
76	772	766	761	760
77	782	776	771	770
78	793	787	782	781
79	802	796	791	790
80	812	806	801	800
81	820	814	797	796
82	831	825	808	807
83	842	836	818	817
84	852	846	830	829
85	861	855	845	844
86	871	865	852	851
87	879	873	860	859
88	888	882	867	866
89	895	889	875	874
90	903	897	883	882

## LEGACY 20

The Legacy 20 life insurance plan premiums are paid for 20 years. After 20 years, the policy is paid-up and will remain in force for the life of the certificate holder. Premiums for the 20 Pay Life plan are higher than for the ordinary life insurance plan, since the premium payments are condensed over a shorter period, but the cash value accumulates more quickly than the ordinary whole life plan.

It provides you with the certainty of a guaranteed amount of death benefit, and a guaranteed rate of return on your cash values. Entitles member to all fraternal benefits of the Society.

### Plan Features:

- ✓ Coverage continues for life when premium payments are made on time.
- ✓ Premium rates are fixed.
- ✓ Cash Values accumulates at a guaranteed interest rate.
- ✓ Policy Loan Provision allows borrowing money from the policy's cash value.
- ✓ Non-Forfeiture Options – Cash Surrender, Reduce Paid-Up or Extended Term.
- ✓ Dividends declared as earned, options include Paid-up Additions, Cash and left at interest.

### Premium Payment Options:

- ✓ Monthly
- ✓ Quarterly
- ✓ Semi-Annual
- ✓ Annual

### Underwriting Rate Classification:

- ✓ Gender Issue
- ✓ Ages 0 – 80
- ✓ Tobacco
- ✓ Non-Tobacco

**Face Amount: Minimum - \$5,000**

**Maximum - \$100,000\***

### Available Riders:

- ✓ Accidental Death
- ✓ Waiver of Premium
- ✓ Payor Waiver of Premium

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

\* Face Amounts over \$100,000 contact Home Office

## Legacy 20 Pay

## MALE NON-TOBACCO

Legacy 20 Pay					MALE NON-TOBACCO				
A					A				
G	<	10,000 -	25,000 -	50,000 -	G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over	E	10,000	24,999	49,999	& Over
0	14.78	13.78	10.50	7.68	40	27.73	26.73	22.93	21.14
1	15.01	14.01	10.72	7.90	41	28.36	27.36	23.54	21.76
2	15.26	14.26	10.97	8.13	42	29.01	28.01	24.16	22.39
3	15.51	14.51	11.22	8.37	43	29.66	28.66	24.77	23.01
4	15.76	14.76	11.45	8.62	44	30.34	29.34	25.39	23.64
5	16.02	15.02	11.71	8.87	45	31.01	30.01	25.99	24.25
6	16.27	15.27	12.00	9.14	46	31.69	30.69	26.65	24.92
7	16.52	15.52	12.28	9.41	47	32.44	31.44	27.34	25.62
8	16.78	15.78	12.56	9.69	48	33.21	32.21	28.01	26.30
9	17.07	16.07	12.86	9.98	49	34.04	33.04	28.67	26.97
10	17.38	16.38	13.12	10.28	50	34.94	33.94	29.34	27.65
11	17.71	16.71	13.41	10.59	51	35.87	34.87	30.13	28.45
12	18.02	17.02	13.68	10.90	52	36.83	35.83	30.91	29.24
13	18.34	17.34	13.96	11.23	53	37.82	36.82	31.69	30.03
14	18.62	17.62	14.22	11.55	54	38.87	37.87	32.47	30.83
15	18.92	17.92	14.49	11.88	55	39.96	38.96	33.36	31.62
16	19.20	18.20	14.73	12.21	56	41.08	40.08	34.47	32.88
17	19.48	18.48	14.96	12.53	57	42.28	41.28	35.68	34.12
18	19.74	18.74	15.15	11.94	58	43.56	42.56	36.91	35.39
19	20.05	19.05	15.38	12.25	59	44.90	43.90	38.11	36.63
20	20.37	19.37	15.54	12.57	60	46.33	45.33	39.33	37.89
21	20.63	19.63	15.84	12.90	61	47.83	46.83	40.83	39.41
22	20.89	19.89	16.16	13.24	62	49.44	48.44	42.44	41.05
23	21.16	20.16	16.48	13.59	63	51.17	50.17	44.17	42.80
24	21.41	20.41	16.79	13.95	64	53.03	52.03	46.03	44.69
25	21.69	20.69	17.07	14.33	65	55.05	54.05	48.05	46.74
26	21.96	20.96	17.42	14.72	66	57.21	56.21	50.21	48.93
27	22.24	21.24	17.76	15.14	67	59.53	58.53	52.53	51.29
28	22.54	21.54	18.10	15.57	68	62.05	61.05	55.05	53.85
29	22.83	21.83	18.42	16.01	69	64.77	63.77	57.77	56.61
30	23.14	22.14	18.74	16.48	70	67.71	66.71	60.71	59.58
31	23.45	22.45	19.09	16.95	71	70.95	69.95	63.95	62.85
32	23.80	22.80	19.46	17.45	72	74.50	73.50	67.50	66.46
33	24.13	23.13	19.78	17.88	73	78.46	77.46	71.46	70.46
34	24.49	23.49	20.11	18.25	74	82.91	81.91	75.91	74.88
35	24.88	23.88	20.45	18.63	75	87.81	86.81	80.81	79.78
36	25.39	24.39	20.94	19.12	76	93.29	92.29	86.29	85.22
37	25.93	24.93	21.43	19.62	77	99.47	98.47	92.47	91.27
38	26.51	25.51	21.94	20.14	78	106.67	105.67	99.67	98.02
39	27.11	26.11	22.44	20.65	79	115.25	114.25	108.25	105.55
					80	125.59	124.59	118.59	114.04

## Legacy 20 Pay

A	G			
	<	10,000 -	25,000 -	50,000 -
<u>E</u>	<u>10,000</u>	<u>24,999</u>	<u>49,999</u>	<u>&amp; Over</u>
18	22.34	18.34	17.63	15.28
19	22.54	18.54	17.74	15.39
20	22.73	18.73	17.83	15.49
21	22.95	18.95	18.10	15.75
22	23.20	19.20	18.39	16.06
23	23.50	19.50	18.74	16.39
24	23.82	19.82	19.09	16.73
25	24.19	20.19	19.46	17.09
26	24.56	20.56	19.92	17.53
27	24.92	20.92	20.35	17.95
28	25.30	21.30	20.78	18.37
29	25.67	21.67	21.18	18.90
30	26.05	22.05	21.57	19.43
31	26.42	22.42	21.99	19.99
32	26.83	22.83	22.43	20.56
33	27.24	23.24	22.82	21.17
34	27.67	23.67	23.22	21.78
35	28.12	24.12	23.61	22.40
36	28.74	24.74	24.20	23.05
37	29.36	25.36	24.77	23.72
38	30.03	26.03	25.35	24.40
39	30.73	26.73	25.93	25.09
40	31.43	27.43	26.48	25.81
41	32.15	28.15	27.18	26.54
42	32.90	28.90	27.89	27.29
43	33.69	29.69	28.64	28.06
44	34.53	30.53	29.47	28.88
45	35.41	31.41	30.33	29.72
46	36.30	32.30	31.23	30.60
47	37.24	33.24	32.18	31.53
48	38.20	34.20	33.17	32.50
49	39.21	35.21	34.20	33.51

## MALE TOBACCO

A	G			
	<	10,000 -	25,000 -	50,000 -
<u>E</u>	<u>10,000</u>	<u>24,999</u>	<u>49,999</u>	<u>&amp; Over</u>
50	40.24	36.24	35.29	34.58
51	41.30	37.30	36.44	35.71
52	42.42	38.42	37.66	36.90
53	43.62	39.62	38.95	38.16
54	44.97	40.97	40.30	39.49
55	46.51	42.51	41.75	40.90
56	47.94	43.94	43.27	42.40
57	49.45	45.45	44.91	44.00
58	51.04	47.11	46.64	45.70
59	52.69	48.97	48.48	47.50
60	54.42	50.95	50.44	49.42
61	56.23	53.04	52.51	51.45
62	58.19	55.26	54.71	53.60
63	60.30	57.61	57.03	55.88
64	62.58	60.10	59.50	58.30
65	65.03	62.74	62.11	60.86
66	67.62	65.56	64.90	63.59
67	70.39	68.58	67.89	66.52
68	73.36	71.83	71.11	69.68
69	76.51	75.32	74.57	73.06
70	79.88	79.08	78.29	76.71
71	83.93	83.10	82.27	80.61
72	88.25	87.38	86.51	84.76
73	92.87	91.95	91.03	89.19
74	97.79	96.82	95.85	93.92
75	103.16	102.05	101.03	98.99
76	109.88	107.72	106.64	104.49
77	117.20	113.93	112.79	110.51
78	124.99	120.99	119.58	117.17
79	133.38	129.38	127.14	124.57
80	142.32	138.32	135.68	133.11

## Legacy 20 Pay

## FEMALE NON-TOBACCO

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
0	13.62	12.62	9.12	6.82
1	13.88	12.83	9.34	7.02
2	14.14	13.04	9.56	7.22
3	14.39	13.24	9.77	7.43
4	14.67	13.47	10.00	7.65
5	14.95	13.70	10.23	7.88
6	15.19	13.89	10.46	8.11
7	15.44	14.09	10.70	8.35
8	15.71	14.31	10.93	8.60
9	15.98	14.53	11.14	8.85
10	16.28	14.78	11.37	9.11
11	16.58	15.03	11.62	9.38
12	16.89	15.29	11.88	9.66
13	17.19	15.54	12.13	9.95
14	17.48	15.78	12.38	10.24
15	17.77	16.02	12.61	10.53
16	18.07	16.27	12.84	10.83
17	18.38	16.53	13.07	11.14
18	18.62	16.72	13.22	10.64
19	18.95	17.00	13.44	10.94
20	19.29	17.29	13.67	11.26
21	19.59	17.59	13.99	11.58
22	19.89	17.89	14.29	11.91
23	20.20	18.20	14.59	12.25
24	20.52	18.52	14.88	12.60
25	20.87	18.87	15.19	12.97
26	21.20	19.20	15.51	13.34
27	21.56	19.56	15.85	13.73
28	21.92	19.92	16.18	14.13
29	22.28	20.28	16.48	14.53
30	22.65	20.65	16.79	14.95
31	23.02	21.02	17.12	15.39
32	23.39	21.39	17.47	15.83
33	23.81	21.81	17.88	16.28
34	24.23	22.23	18.32	16.74
35	24.62	22.62	18.74	17.21
36	25.07	23.07	19.27	17.69
37	25.59	23.59	19.81	18.18
38	26.13	24.13	20.36	18.69
39	26.66	24.66	20.88	19.20

A				
G	<	10,000 -	25,000 -	50,000 -
E	10,000	24,999	49,999	& Over
40	27.28	25.28	21.43	19.74
41	27.87	25.87	22.05	20.29
42	28.49	26.49	22.68	20.87
43	29.11	27.11	23.29	21.46
44	29.76	27.76	23.92	22.08
45	30.42	28.42	24.54	22.72
46	31.13	29.13	25.25	23.38
47	31.88	29.88	25.95	24.07
48	32.64	30.64	26.65	24.78
49	33.42	31.42	27.36	25.51
50	34.25	32.25	28.06	26.27
51	35.11	33.11	28.72	27.06
52	36.00	34.00	29.38	27.87
53	36.91	34.91	30.03	28.70
54	37.85	35.85	30.70	29.56
55	38.80	36.80	31.34	30.44
56	39.82	37.82	32.34	31.37
57	40.86	38.86	33.30	32.33
58	41.96	39.96	34.29	33.33
59	43.08	41.08	35.26	34.39
60	44.25	42.25	36.25	35.50
61	45.47	43.47	37.67	36.67
62	46.78	44.78	39.18	37.91
63	48.16	46.16	40.66	39.23
64	49.66	47.66	42.16	40.63
65	51.29	49.29	43.79	42.14
66	53.02	51.02	45.52	43.76
67	54.89	52.89	47.39	45.53
68	56.87	54.87	49.37	47.45
69	58.96	56.96	51.46	49.57
70	61.16	59.16	53.66	51.89
71	63.52	61.52	56.02	54.46
72	66.13	64.13	58.63	57.30
73	69.06	67.06	61.56	60.45
74	72.33	70.33	64.83	63.95
75	75.92	73.92	68.42	67.85
76	79.86	77.86	72.36	72.18
77	84.28	82.28	76.78	77.02
78	89.39	87.39	81.89	82.40
79	95.35	93.35	87.85	88.37
80	102.25	100.25	94.75	95.15

## Legacy 20 Pay

## - FEMALE NON-TOBACCO

A				
G	<	10,000 - 25,000 -	50,000 -	
E	10,000	24,999	49,999	& Over
0	13.62	12.62	9.12	6.82
1	13.88	12.83	9.34	7.02
2	14.14	13.04	9.56	7.22
3	14.39	13.24	9.77	7.43
4	14.67	13.47	10.00	7.65
5	14.95	13.70	10.23	7.88
6	15.19	13.89	10.46	8.11
7	15.44	14.09	10.70	8.35
8	15.71	14.31	10.93	8.60
9	15.98	14.53	11.14	8.85
10	16.28	14.78	11.37	9.11
11	16.58	15.03	11.62	9.38
12	16.89	15.29	11.88	9.66
13	17.19	15.54	12.13	9.95
14	17.48	15.78	12.38	10.24
15	17.77	16.02	12.61	10.53
16	18.07	16.27	12.84	10.83
17	18.38	16.53	13.07	11.14
18	18.62	16.72	13.22	10.64
19	18.95	17.00	13.44	10.94
20	19.29	17.29	13.67	11.26
21	19.59	17.59	13.99	11.58
22	19.89	17.89	14.29	11.91
23	20.20	18.20	14.59	12.25
24	20.52	18.52	14.88	12.60
25	20.87	18.87	15.19	12.97
26	21.20	19.20	15.51	13.34
27	21.56	19.56	15.85	13.73
28	21.92	19.92	16.18	14.13
29	22.28	20.28	16.48	14.53
30	22.65	20.65	16.79	14.95
31	23.02	21.02	17.12	15.39
32	23.39	21.39	17.47	15.83
33	23.81	21.81	17.88	16.28
34	24.23	22.23	18.32	16.74
35	24.62	22.62	18.74	17.21
36	25.07	23.07	19.27	17.69
37	25.59	23.59	19.81	18.18
38	26.13	24.13	20.36	18.69
39	26.66	24.66	20.88	19.20

A				
G	<	10,000 - 25,000 -	50,000 -	
E	10,000	24,999	49,999	& Over
40	27.28	25.28	21.43	19.74
41	27.87	25.87	22.05	20.29
42	28.49	26.49	22.68	20.87
43	29.11	27.11	23.29	21.46
44	29.76	27.76	23.92	22.08
45	30.42	28.42	24.54	22.72
46	31.13	29.13	25.25	23.38
47	31.88	29.88	25.95	24.07
48	32.64	30.64	26.65	24.78
49	33.42	31.42	27.36	25.51
50	34.25	32.25	28.06	26.27
51	35.11	33.11	28.72	27.06
52	36.00	34.00	29.38	27.87
53	36.91	34.91	30.03	28.70
54	37.85	35.85	30.70	29.56
55	38.80	36.80	31.34	30.44
56	39.82	37.82	32.34	31.37
57	40.86	38.86	33.30	32.33
58	41.96	39.96	34.29	33.33
59	43.08	41.08	35.26	34.39
60	44.25	42.25	36.25	35.50
61	45.47	43.47	37.67	36.67
62	46.78	44.78	39.18	37.91
63	48.16	46.16	40.66	39.23
64	49.66	47.66	42.16	40.63
65	51.29	49.29	43.79	42.14
66	53.02	51.02	45.52	43.76
67	54.89	52.89	47.39	45.53
68	56.87	54.87	49.37	47.45
69	58.96	56.96	51.46	49.57
70	61.16	59.16	53.66	51.89
71	63.52	61.52	56.02	54.46
72	66.13	64.13	58.63	57.30
73	69.06	67.06	61.56	60.45
74	72.33	70.33	64.83	63.95
75	75.92	73.92	68.42	67.85
76	79.86	77.86	72.36	72.18
77	84.28	82.28	76.78	77.02
78	89.39	87.39	81.89	82.40
79	95.35	93.35	87.85	88.37
80	102.25	100.25	94.75	95.15



## Legacy 20 Pay

A	G			
	<	10,000 -	25,000 -	50,000 -
<u>E</u>	<u>10,000</u>	<u>24,999</u>	<u>49,999</u>	<u>&amp; Over</u>
18	21.61	19.61	16.00	14.53
19	21.85	19.85	16.17	14.64
20	22.10	20.10	16.36	14.77
21	22.36	20.36	16.64	15.03
22	22.62	20.62	16.91	15.30
23	22.90	20.90	17.18	15.55
24	23.15	21.15	17.40	15.77
25	23.42	21.42	17.64	15.97
26	23.68	21.68	17.89	16.20
27	23.96	21.96	18.15	16.44
28	24.35	22.35	18.52	16.93
29	24.82	22.82	18.92	17.43
30	25.32	23.32	19.36	17.95
31	25.88	23.88	19.88	18.48
32	26.43	24.43	20.40	19.03
33	26.95	24.95	20.91	19.59
34	27.47	25.47	21.45	20.17
35	27.95	25.95	21.97	20.76
36	28.46	26.46	22.57	21.36
37	29.03	27.03	23.16	21.98
38	29.69	27.69	23.83	22.60
39	30.43	28.43	24.56	23.25
40	31.30	29.30	25.35	23.92
41	32.01	30.01	26.09	24.61
42	32.77	30.77	26.86	25.33
43	33.53	31.53	27.61	26.07
44	34.32	32.32	28.38	26.86
45	35.13	33.13	29.14	27.66
46	35.97	33.97	29.98	28.51
47	36.83	34.83	30.79	29.38
48	37.73	35.73	31.62	30.29
49	38.66	36.66	32.47	31.23

## FEMALE TOBACCO

A	G			
	<	10,000 -	25,000 -	50,000 -
<u>E</u>	<u>10,000</u>	<u>24,999</u>	<u>49,999</u>	<u>&amp; Over</u>
50	39.65	37.65	33.32	32.22
51	40.67	38.67	34.11	33.25
52	41.74	39.74	35.04	34.33
53	42.82	40.82	36.19	35.46
54	43.96	41.96	37.39	36.64
55	45.13	43.13	38.66	37.88
56	46.42	44.42	39.99	39.18
57	47.77	45.77	41.37	40.54
58	49.24	47.24	42.84	41.97
59	50.82	48.82	44.37	43.48
60	52.49	50.49	46.00	45.07
61	54.27	52.27	47.70	46.73
62	56.22	54.22	49.50	48.50
63	58.33	56.33	51.41	50.37
64	60.60	58.60	53.44	52.36
65	63.03	61.03	55.61	54.48
66	65.58	63.58	57.93	56.76
67	68.35	66.35	60.43	59.21
68	71.40	69.40	63.40	61.86
69	74.87	72.87	66.87	64.98
70	78.88	76.88	70.88	69.11
71	83.07	81.07	75.07	73.51
72	87.49	85.49	79.49	78.16
73	92.05	90.05	84.05	82.94
74	96.77	94.77	88.77	87.89
75	101.74	99.74	93.74	93.17
76	106.99	104.99	98.99	98.81
77	112.78	110.78	104.78	105.02
78	119.44	117.44	111.44	111.95
79	127.25	125.25	119.25	119.77
80	136.57	134.57	128.57	128.97

# 10 YEAR TERM

The 10 Year Renewable Term life plan has a premium for ten (10) years. It provides you with the certainty of a guaranteed amount of death benefit. The 10 Year Term is excellent low-cost life insurance protection for short-term needs.

At the expiry of the term, the plan can be renewed annually without proof or declaration of insurability, up to age 69, at a higher premium applicable to the attained age at the renewal date. This plan can be converted prior to the policy anniversary following the date that the Insured attains age 65 to a permanent life plan without proof or declaration of insurability. The face amount of the new certificate may be any amount not greater than that of the 10 Year Term Certificate.

### Plan Features:

- Premium rates are fixed for the initial 10-year period
- Convertible to permanent life plan to Age 65 without proof of insurability

**Policy Fee:** \$25.00

### Premium Payment Options:

- Monthly
- Quarterly
- Semi-Annual
- Annual

**Face Amount: Minimum - \$5,000      Maximum - \$100,000\***

### Underwriting Rate Classification:

- Ages 18 – 60 (Actual Age)
- Male & Female
- Tobacco & Non-Tobacco

### Medical Requirements:

<u>Age</u>	<u>No Medical Examination</u>
0 – 40	\$100,000
41 – 55	\$ 50,000
56 – 60	\$ 15,000

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

\* Face Amounts over \$100,000 contact Home Office

**10 Year Term**

<b>A G E</b>	<b>MALE</b>		<b>FEMALE</b>	
	<b>Tobacco</b>		<b>Tobacco</b>	
	<b><u>No</u></b>	<b><u>Yes</u></b>	<b><u>No</u></b>	<b><u>Yes</u></b>
18	1.30	1.70	0.95	1.10
19	1.30	1.70	0.95	1.10
20	1.30	1.70	0.95	1.10
21	1.30	1.70	0.95	1.12
22	1.30	1.70	0.95	1.14
23	1.30	1.70	0.95	1.15
24	1.30	1.70	0.95	1.16
25	1.30	1.70	0.95	1.17
26	1.30	1.72	0.95	1.18
27	1.30	1.74	0.95	1.20
28	1.30	1.75	0.97	1.22
29	1.30	1.77	0.98	1.24
30	1.30	1.80	0.99	1.27
31	1.30	1.85	1.02	1.32
32	1.30	1.88	1.04	1.38
33	1.30	1.93	1.06	1.43
34	1.31	1.98	1.08	1.48
35	1.32	2.06	1.10	1.53
36	1.37	2.18	1.14	1.63
37	1.50	2.44	1.20	1.75
38	1.64	2.71	1.25	1.86
39	1.74	2.94	1.31	2.00
40	1.83	3.14	1.36	2.14
41	1.94	3.38	1.45	2.35
42	2.06	3.63	1.54	2.55
43	2.19	3.92	1.65	2.80
44	2.26	4.12	1.76	3.08
45	2.34	4.34	1.88	3.37
46	2.43	4.56	2.00	3.64
47	2.52	4.79	2.12	3.93
48	2.63	5.05	2.25	4.24
49	2.75	5.36	2.39	4.57
50	2.92	5.75	2.53	4.93
51	3.15	6.51	2.66	5.32
52	3.45	7.46	2.79	5.75
53	3.77	8.56	2.94	6.20
54	4.09	9.72	3.08	6.70
55	4.41	11.00	3.24	7.24
56	4.70	12.01	3.47	8.05
57	5.00	13.03	3.70	8.93
58	5.32	14.20	3.96	9.96
59	5.73	15.65	4.27	11.18
60	6.23	17.40	4.63	12.62

# 20 YEAR TERM

At the expiry of the term, the plan can be renewed annually without proof or declaration of insurability, up to age 65, at a higher premium applicable to the attained age at the renewal date. This plan can be converted prior to the policy anniversary following the date that the Insured attains age 65 to a permanent life plan without proof or declaration of insurability. The face amount of the new certificate may be any amount not greater than that of the 20 Year Term Certificate.

**Plan Features:**

- Premium rates are fixed for the initial 20-year period
- Convertible to permanent life plan to Age 65 without proof of insurability

**Policy Fee:** \$25.00

**Face Amount: Minimum - \$10,000      Maximum - \$100,000\***

**Premium Payment Options:**

- Monthly
- Quarterly
- Semi-Annual
- Annual

**Underwriting Rate Classification:**

- Ages 18 – 60 (Actual Age)
- Male & Female
- Tobacco & Non-Tobacco

**Medical Requirements:**

<u>Age</u>	<u>No Medical Examination</u>
0 – 40	\$100,000
41 – 55	\$ 50,000

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

**20 Year Term**

<b>A G E</b>	<b>MALE</b>		<b>FEMALE</b>	
	<b>Tobacco</b>		<b>Tobacco</b>	
	<b><u>No</u></b>	<b><u>Yes</u></b>	<b><u>No</u></b>	<b><u>Yes</u></b>
18	1.35	1.77	1.00	1.13
19	1.35	1.77	1.00	1.13
20	1.35	1.77	1.00	1.13
21	1.35	1.78	1.00	1.17
22	1.35	1.79	1.00	1.20
23	1.35	1.82	1.00	1.24
24	1.35	1.83	1.00	1.27
25	1.35	1.84	1.00	1.31
26	1.35	1.91	1.04	1.39
27	1.35	1.97	1.10	1.46
28	1.35	2.05	1.14	1.53
29	1.35	2.12	1.18	1.62
30	1.35	2.20	1.20	1.71
31	1.36	2.21	1.22	1.81
32	1.45	2.35	1.23	1.93
33	1.53	2.47	1.25	2.06
34	1.62	2.61	1.27	2.18
35	1.72	2.77	1.34	2.33
36	1.80	2.96	1.40	2.51
37	1.90	3.18	1.47	2.71
38	2.00	3.43	1.54	2.92
39	2.11	3.68	1.62	3.15
40	2.21	3.93	1.79	3.40
41	2.31	4.35	1.99	3.72
42	2.41	4.82	2.20	4.07
43	2.52	5.33	2.44	4.45
44	2.62	5.88	2.71	4.86
45	2.74	6.49	2.79	5.32
46	2.94	7.24	2.86	5.85
47	3.38	8.05	2.95	6.45
48	3.63	8.96	3.02	7.10
49	3.89	9.97	3.11	7.82
50	3.10	11.06	3.38	8.62

### 10 & 20 Year Term Renewal Rates

	MALE		FEMALE		
A	Tobacco		Tobacco		
G	Tobacco		Tobacco		
E	No	Yes	No	Yes	
28	2.15	4.11	28	1.69	1.91
29	2.25	4.23	29	1.73	2.02
30	2.35	4.35	30	1.78	2.13
31	2.47	4.47	31	1.83	2.26
32	2.61	4.76	32	2.02	2.40
33	2.78	4.95	33	2.29	2.78
34	3.21	5.28	34	2.64	3.33
35	3.74	5.72	35	3.00	3.86
36	4.30	6.25	36	3.41	4.55
37	4.87	6.86	37	3.74	5.28
38	5.32	7.59	38	4.02	5.97
39	5.64	8.61	39	4.14	6.50
40	5.93	9.66	40	4.18	6.98
41	6.29	10.76	41	4.22	7.39
42	6.70	11.77	42	4.22	7.84
43	7.11	12.67	43	4.22	8.28
44	7.35	13.32	44	4.26	8.73
45	7.59	14.05	45	4.34	9.42
46	7.88	14.94	46	4.51	10.31
47	8.16	15.92	47	4.75	11.33
48	8.53	17.01	48	5.03	12.42
49	8.93	18.23	49	5.40	13.64
50	9.46	19.65	50	5.89	14.98
51	10.23	21.23	51	6.50	16.52
52	11.21	23.06	52	7.23	18.15
53	12.22	25.05	53	8.12	20.02
54	13.28	27.32	54	9.09	22.05
55	14.29	29.92	55	10.03	24.32
56	15.23	32.85	56	10.96	26.92
57	16.20	36.17	57	11.86	29.84
58	17.26	39.95	58	12.83	33.09
59	18.55	44.29	59	13.84	36.66
60	20.18	49.25	60	15.02	40.68
61	22.33	54.93	61	16.44	45.15
62	24.81	61.31	62	18.03	50.02
63	27.65	68.29	63	19.85	55.38
64	30.73	76.00	64	21.80	61.18
65	34.06	84.41	65	23.95	67.48
66	37.60	93.30	66	26.27	74.22
67	41.49	102.60	67	28.74	81.40
68	45.84	112.58	68	31.51	88.91
69	50.87	123.55	69	34.71	96.99

## TERM TO 30

Life insurance protection designed to provide level coverage at a low cost for children and young adults between the ages of 0 - 30. The insured is eligible for a range of Slovak Catholic Sokol fraternal benefits and more importantly future insurability is guaranteed upon conversion to a permanent life insurance plan at any time up to age 25.

The Term to Age 30 life plan has a level premium until the expiry date, which is the anniversary nearest the 25<sup>th</sup> birthday. The plan can be purchased only in amounts of \$10,000, \$25,000, and \$50,000.

### Policy Conversion

Prior to or at the expiry date of the policy, the insured has a guaranteed right to obtain new insurance on a permanent life plan, without proof or declaration of insurability. The face amount of the new certificate may be any amount not greater than three times the face amount of the original certificate.

The insured will receive \$1.00 per \$1,000 per year of the converted amount of insurance toward the premium to be paid on the new permanent plan.

Conversion Credit of \$1.00 per thousand of insurance coverage. Multiplied by the number of years the certificate is in force, up to a maximum credit of \$100 towards first year premium on converted Permanent Life certificate. If the annual premium on the new certificate is less than \$100 conversion credit, conversion credit is not extended beyond the first-year premium. This credit will only be given when the Term to 30 Certificate is converted to a permanent plan prior to Age 25

### Plan Features:

- Premium rates are fixed for entire length of certificate
- Convertible to permanent life plan at Age 25 without proof of insurability

### Premium Payment Options:

- Annual

### Underwriting Rate Classifications:

- Blended rate
- Ages 0 – 22

**Minimum Face Amount:** \$10,000

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

\* Dividends Not Guaranteed

# Term to 30

## Premium Rates

<u>Face Amount</u>	<u>Annual Pay</u>	<u>Single Premium</u>
\$10,000	\$17.00	\$125.00
\$25,000	\$27.00	\$300.00
\$50,000	\$50.00	\$500.00



# VANTAGE 1

The Vantage 1 is a short term deferred annuity plan, designed for the individual looking for a solid short-term investment alternative with options. The interest rate is guaranteed for one year. If funds are not withdrawn after one year, the contract will continue. You may withdraw any portion, or all, of the Account Value without withdrawal charge within 30 days following an anniversary of the contract. The current credited interest rate declared is guaranteed for one year from date of issue. Thereafter, the credited interest rate will be determined annually at renewal.

Forty-five (45) days prior to the first anniversary date of the Vantage 1 Contract, a notice is sent that presents the options available which consists of: 1) Maintain contract as a Vantage 1, 2) purchase/transfer to a new annuity contract with the Slovak Catholic Sokol or 3) Withdraw or transfer funds.

## Plan Features:

- ✓ Guaranteed interest rate for one-year contract.
- ✓ Interest accumulates on a tax-deferred basis.
- ✓ No sales or administrative fees.
- ✓ Avoids probate.
- ✓ Option to rollover to our other longer-term plans.
- ✓ Up to 10% of the total account balance may be withdrawn each year without penalty, after the first year.

**Available Qualified Plans:** Traditional IRA, ROTH IRA

## Premium Payment Options:

- ✓ One-time deposit, additional deposits allowed for 30 days.

## Underwriting:

- ✓ Issue Ages 0 – 90
- ✓ Minimum Deposit: \$5,000
- ✓ Maximum Deposit: \$100,000

**Guaranteed Minimum Interest Rate:** 1 to 3% APY – As Declared at time of Contract.

## Surrender Period & Charges:

- ✓ 1 Year
- ✓ Year 1 – 6%, Year 2 – 5%, Year 3 – 4%, Year 4 – 3%, Year 5 – 2%

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, OH, PA, WI **(NOT AVAILABLE IN THE STATE OF NEW YORK)**

## VANTAGE 2

The vantage 2 is a short term deferred annuity plan, designed for the individual looking for a solid short-term investment alternative. The interest rate is guaranteed for two years.

### Plan Features:

- ✓ Guaranteed interest rate for two years.
- ✓ Interest accumulates on a tax-deferred basis.
- ✓ No sales or administrative fees.
- ✓ Avoids probate.
- ✓ Option to rollover to our other longer-term plans.
- ✓ If funds are not withdrawn after two years, the contract will continue at the established interest rate at the time.
- ✓ Up to 10% of the total account balance may be withdrawn each year without penalty, after the first year.

**Available Qualified Plans:** Traditional IRA, ROTH IRA

### Premium Payment Options:

- ✓ One-time deposit, additional deposits allowed for 30 days.

### Underwriting:

- ✓ Issue Ages 0 – 90
- ✓ Minimum Deposit: \$5,000
- ✓ Maximum Deposit: \$150,000

**Guaranteed Minimum Interest Rate:** 1 to 3% APY – As Declared at time of Contract.

### Surrender Period & Charges:

- ✓ 2 Years
- ✓ Year 1 – 6%, Year 2 – 5%

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, OH, PA, WI (NOT AVAILABLE IN THE STATE OF NEW YORK)

## VANTAGE 3

The Vantage 3 is a short term deferred annuity plan, designed for the individual looking for a solid short-term investment alternative. The interest rate is guaranteed for three years.

### Plan Features:

- ✓ Guaranteed interest rate for three years.
- ✓ Interest accumulates on a tax-deferred basis.
- ✓ No sales or administrative fees.
- ✓ Avoids probate.
- ✓ Option to rollover to our other longer-term plans.
- ✓ If funds are not withdrawn after three years, the contract will continue at the established interest rate at the time.
- ✓ Up to 10% of the total account balance may be withdrawn each year without penalty, after the first year.

**Available Qualified Plans:** Traditional IRA, ROTH IRA

### Premium Payment Options:

- ✓ One-time deposit, additional deposits allowed for 30 days.

### Underwriting:

- ✓ Issue Ages 0 – 90
- ✓ Minimum Deposit: \$5,000
- ✓ Maximum Deposit: \$200,000

**Guaranteed Minimum Interest Rate:** 1 to 3% APY – As Declared at time of Contract.

### Surrender Period & Charges:

- ✓ 3 Years
- ✓ Year 1 – 6%, Year 2 – 5%, Year 3 – 4%

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, OH, PA, WI (NOT AVAILABLE IN THE STATE OF NEW YORK)

## VANTAGE 5

Vantage 5 is our mid-term deferred annuity plan that allows for savings, investment, or a retirement program. The interest rate is highly competitive with a guaranteed rate for the first two years. This flexible annuity plans allow for additional premium deposits that do not affect or extend the penalty withdrawal period.

### Plan Features:

- ✓ Guaranteed interest rate for first two years.
- ✓ Interest accumulates on a tax-deferred basis.
- ✓ No sales or administrative fees.
- ✓ Avoids probate.
- ✓ If funds are not withdrawn contract will continue.
- ✓ Up to 10% of the total account balance may be withdrawn each year without penalty, after the first year.

**Available Qualified Plans:** Traditional IRA, ROTH IRA

### Premium Payment Options:

- ✓ Additional deposits made at any time, without effecting the original signing period.

### Underwriting:

- ✓ Issue Ages 0 – 90
- ✓ Minimum Deposit: \$1,000
- ✓ Maximum Deposit: \$200,000

**Guaranteed Minimum Interest Rate:** 1 to 3% APY – As Declared at time of Contract.

### Surrender Period & Charges:

- ✓ 5 Years
- ✓ Year 1 – 6%, Year 2 – 5%, Year 3 – 4%, Year 4 – 3%, Year 5 – 2%

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, OH, PA, WI (**NOT AVAILABLE IN THE STATE OF NEW YORK**)

# VANTAGE 7

Our Vantage 7 is a long-term deferred annuity plan that allows for savings, investment, or a retirement program. The interest rate is highly competitive with a guaranteed rate for the first two years. As a flexible annuity plan additional premium deposits are permitted and does not affect or extend the penalty withdrawal period.

## Plan Features:

- ✓ Guaranteed interest rate for first two years.
- ✓ Interest accumulates on a tax-deferred basis.
- ✓ No sales or administrative fees.
- ✓ Avoids probate.
- ✓ If funds are not withdrawn contract will continue.
- ✓ Up to 10% of the total account balance may be withdrawn each year without penalty, after the first year.

**Available Qualified Plans:** Traditional IRA, ROTH IRA.

## Premium Payment Options:

- ✓ Additional deposits made at any time, without effecting the original signing period.

## Underwriting:

- ✓ Issue Ages 0 – 90
- ✓ Minimum Deposit: \$1,000
- ✓ Maximum Deposit: \$200,000

**Guaranteed Minimum Interest Rate:** 1 to 3% APY – As Declared at time of Contract.

## Surrender Period & Charges:

- ✓ 7 Years
- ✓ Year 1 – 8%, Year 2 – 7%, Year 3 – 6%, Year 4 – 5%,
- ✓ Year 5 – 4%, Year 6 – 3%, Year 7 – 2%

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, OH, PA, WI **(NOT AVAILABLE IN THE STATE OF NEW YORK)**

# SPIA – SINGLE PREMIUM IMMEDIATE ANNUITY

This single premium contract when established pays a specified periodic distribution for a lifetime of income. An immediate annuity provides an income benefit instantly. With an immediate annuity, the Annuitant establishes the annuity with a single premium payment.

## Plan Features:

- ✓ Uses annuitant's initial premium deposit as the basis for immediate contracted settlement payments.
- ✓ Annuitant is locked into the settlement option, payment amount, payment schedule selected, and rate in effect for settlements at the time of commencement.

**Available Qualified Plans:** Traditional IRA, ROTH IRA.

## Underwriting:

- ✓ Issue Ages 0 – 90
- ✓ Minimum Deposit: \$10,000
- ✓ Maximum Deposit: \$200,000

**Guaranteed Minimum Interest Rate:** The interest rate at the time of purchase is a fixed rate and is guaranteed throughout the term of the annuity.

## Settlement Options

**Life Only** - Distribution of the income benefit is guaranteed for the life of the Annuitant only. There are no benefits left to a beneficiary upon the death of the Annuitant.

**Specified Period** - The Annuitant has the option to select a period between 5 and 20 years, to receive their income benefit. This period is considered their Distribution Period. Upon the completion date of the selected Distribution Period the Annuitant then ceases to receive an income benefit. If the Annuitant should pass away during the Distribution Period, the designated Beneficiary would then receive the income benefit for the remaining Distribution Period.

**Life and Period Certain** - Four options for the Proposed Annuitant to select from, the periods of guaranteed income distribution are either 5, 10, 15 or 20 years. The period selected is considered their Guaranteed Distribution Period. If the Annuitant should pass away during the Distribution Period, the designated Beneficiary would then receive the same monthly payments through the Distribution Period. Upon the completion date of the selected Distribution Period the Annuitant will continue to receive payments for the rest of their life. However, if the Annuitant passes away

after the specified period there is no income benefit remaining for the designated Beneficiary.

Payments for Life, Joint and Survivor - The Society will make payments for the lifetime of the Payee and a Joint Payee. Survivor payments will continue at the following percentage of the joint amount (100%, 66 2/3%, and 50%) Joint and Survivor payments amount include interest at the rate guaranteed in the Agreement.

**Available Riders:** None

**States Licensed:** CT, IL, IN, MA, MI, NJ, NY, OH, PA, WI

# NOTES