

20 Year Renewable/Convertible Level Term Life

Issue Age	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker
	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Payment per \$1,000 Face Amount (Must Add \$50 Policy Fee)				
43	\$2.34	\$4.62	\$3.35	\$7.62
44	\$2.52	\$5.01	\$3.55	\$8.21
45	\$2.70	\$5.40	\$3.75	\$8.80
46	\$2.96	\$5.93	\$4.20	\$9.62
47	\$3.22	\$6.46	\$4.65	\$10.44
48	\$3.48	\$6.99	\$5.10	\$11.26
49	\$3.74	\$7.52	\$5.55	\$12.08
50	\$4.00	\$8.05	\$6.00	\$12.90
51	\$4.35	\$8.66	\$6.50	\$13.85
52	\$4.70	\$9.27	\$7.00	\$14.80
53	\$5.05	\$9.88	\$7.50	\$15.75
54	\$5.40	\$10.49	\$8.00	\$16.70
55	\$5.75	\$11.10	\$8.50	\$17.65



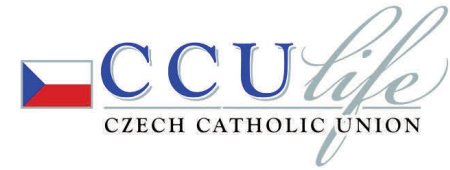
**10 and 20 Year Renewable/
Convertible Level
Term Life**

- Premiums payable for 10 or 20 years depending upon choice of plan
- Premiums are based on gender and tobacco use
- Fixed death benefit for 10 or 20 years depending upon choice of plan
- Death benefit payable only if the insured dies during the initial term or any renewal and while the policy is in full force and effect
- Can be renewed regardless of medical condition for additional 10 or 20 year term(s) (depending upon choice of plan) not beyond age 75
- Can be converted to any CCU Life permanent plan of insurance regardless of medical condition prior to expiration of initial term or any renewal but not beyond age 65
- No cash value build up
- Dividends are not anticipated

Phone: 216 341-0444

Fax: 216 341-0711

E-mail: insurance@czechccu.org



*The BEST in Fraternal
Life Insurance
since 1879*

**10 and 20 Year Renewable/
Convertible Level Term Life**

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**10 Year Renewable/Convertible Level
Term Life**

Issue Age	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker
	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Payment per \$1,000 Face Amount (Must Add \$50 Policy Fee)				
18	\$0.64	\$0.90	\$1.05	\$1.58
19	\$0.65	\$0.90	\$1.05	\$1.59
20	\$0.65	\$0.90	\$1.05	\$1.60
21	\$0.66	\$0.90	\$1.05	\$1.62
22	\$0.67	\$0.90	\$1.05	\$1.64
23	\$0.68	\$0.90	\$1.05	\$1.66
24	\$0.68	\$0.90	\$1.05	\$1.68
25	\$0.70	\$0.90	\$1.05	\$1.70
26	\$0.72	\$0.93	\$1.07	\$1.76
27	\$0.74	\$0.96	\$1.09	\$1.82
28	\$0.76	\$0.99	\$1.11	\$1.88
29	\$0.78	\$1.02	\$1.13	\$1.94
30	\$0.80	\$1.05	\$1.15	\$2.00
31	\$0.87	\$1.20	\$1.17	\$2.15
32	\$0.94	\$1.35	\$1.19	\$2.30
33	\$1.01	\$1.50	\$1.21	\$2.45
34	\$1.08	\$1.65	\$1.23	\$2.60
35	\$1.15	\$1.80	\$1.25	\$2.75
36	\$1.17	\$1.99	\$1.33	\$3.05
37	\$1.19	\$2.18	\$1.41	\$3.35
38	\$1.21	\$2.37	\$1.49	\$3.65
39	\$1.23	\$2.56	\$1.57	\$3.95
40	\$1.25	\$2.75	\$1.65	\$4.25
41	\$1.35	\$2.90	\$1.92	\$4.75
42	\$1.45	\$3.05	\$2.19	\$5.25



43	\$1.55	\$3.20	\$2.46	\$5.75
44	\$1.65	\$3.35	\$2.73	\$6.25
45	\$1.75	\$3.50	\$3.00	\$6.75
46	\$2.00	\$4.10	\$3.35	\$7.40
47	\$2.25	\$4.70	\$3.70	\$8.05
48	\$2.50	\$5.30	\$4.05	\$8.70
49	\$2.75	\$5.90	\$4.40	\$9.35
50	\$3.00	\$6.50	\$4.75	\$10.00
51	\$3.37	\$6.90	\$4.95	\$10.80
52	\$3.75	\$7.30	\$5.15	\$11.60
53	\$4.12	\$7.70	\$5.35	\$12.40
54	\$4.49	\$8.10	\$5.55	\$13.20
55	\$4.85	\$8.50	\$5.75	\$14.00
56	\$5.08	\$9.30	\$6.11	\$15.20
57	\$5.31	\$10.10	\$6.47	\$16.40
58	\$5.54	\$10.90	\$6.83	\$17.60
59	\$5.77	\$11.70	\$7.19	\$18.80
60	\$6.00	\$12.50	\$7.55	\$20.00
61	\$6.40	\$13.60	\$9.07	\$22.00
62	\$6.80	\$14.70	\$10.59	\$24.00
63	\$7.20	\$15.80	\$12.11	\$26.00
64	\$7.60	\$16.90	\$13.63	\$28.00
65	\$8.00	\$18.00	\$15.15	\$30.00
66 *	\$10.00	\$20.60	\$17.32	\$32.20
67 *	\$12.00	\$23.20	\$19.49	\$34.40
68 *	\$14.00	\$25.80	\$21.66	\$36.60
69 *	\$16.00	\$28.40	\$23.83	\$38.80
70 *	\$18.00	\$31.00	\$26.00	\$41.00
71 *	\$20.40	\$33.40	\$29.00	\$44.80
72 *	\$22.80	\$35.80	\$32.00	\$48.60
73 *	\$25.20	\$38.20	\$35.00	\$52.40
74 *	\$27.60	\$40.60	\$38.00	\$56.20
75 *	\$30.00	\$43.00	\$41.00	\$60.00

* Renewal Only

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Term Life**

Issue Age	Female Non-Smoker	Female Smoker	Male Non-Smoker	Male Smoker
	Annual Premium	Annual Premium	Annual Premium	Annual Premium
Payment per \$1,000 Face Amount (Must Add \$50 Policy Fee)				
18	\$0.64	\$0.90	\$1.20	\$1.86
19	\$0.65	\$0.90	\$1.20	\$1.88
20	\$0.65	\$0.90	\$1.20	\$1.90
21	\$0.67	\$0.93	\$1.20	\$1.93
22	\$0.69	\$0.96	\$1.20	\$1.96
23	\$0.71	\$0.99	\$1.20	\$1.99
24	\$0.73	\$1.02	\$1.20	\$2.02
25	\$0.75	\$1.05	\$1.20	\$2.05
26	\$0.78	\$1.12	\$1.24	\$2.16
27	\$0.81	\$1.19	\$1.28	\$2.27
28	\$0.84	\$1.26	\$1.32	\$2.38
29	\$0.87	\$1.33	\$1.36	\$2.49
30	\$0.90	\$1.40	\$1.40	\$2.60
31	\$0.97	\$1.56	\$1.52	\$2.85
32	\$1.04	\$1.72	\$1.64	\$3.10
33	\$1.11	\$1.88	\$1.76	\$3.35
34	\$1.18	\$2.04	\$1.88	\$3.60
35	\$1.25	\$2.20	\$2.00	\$3.85
36	\$1.36	\$2.45	\$2.15	\$4.25
37	\$1.47	\$2.70	\$2.30	\$4.65
38	\$1.58	\$2.95	\$2.45	\$5.05
39	\$1.69	\$3.20	\$2.60	\$5.45
40	\$1.80	\$3.45	\$2.75	\$5.85
41	\$1.98	\$3.84	\$2.95	\$6.44
42	\$2.16	\$4.23	\$3.15	\$7.03

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