

Insurance and Annuity Plans

Please send me more information on:

- Single-Premium Life
- Ordinary Whole Life
- 10 & 20 Year Renewable/Convertible Level Term Life
- 20-Year Annuity Savings Plan
- Youth Savings Plan

Comments:

Name

Address

Phone



5349 Dolloff Rad
Cleveland, Ohio 44127

20-YEAR ANNUITY SAVINGS

- This is a Combination Life Certificate and an Annuity Savings Plan.
- Premiums can be paid annually or in One Single Payment.
- This certificate is Fully Paid Up immediately under the Single Payment Option or in 20 Years under the Annual Premium Option.
- The insurer receives \$1,000 in 20 years PLUS the Paid Up Certificate remains in force. (Based on each \$1,000 of coverage).
- The full-face amount is payable at death. No reduced death benefits.
- Guaranteed Cash Values build up immediately. The annuity portion accumulates interest each year. *Values shown are based on the current 5% rate not the guaranteed (i.e.3%).*
- Annual dividends are paid and used to purchase additional paid up insurance, thereby increasing your coverage. Policy must be in affect for two years before you will receive dividends.
- Rates are banded, the more you purchase – the lower the cost per \$1,000.
- Interest accumulation is tax deferred, as insurance is one of the few tax shelters left open by the Tax Reform Act.
- This plan is recommended for insurance and savings.
- **DOUBLE INDEMNITY ACCIDENTAL DEATH BENEFIT AVAILABLE.**
Issue Ages 18 thru 55
Annual Premium \$1.20 per \$1,000
Single Premium \$.12 per \$1,000

Czech Catholic Union

Rev. 1.2.1.016



*The BEST in Fraternal
Life Insurance
since 1879*

20-Year Annuity Savings

Phone: 216 341-0444

Fax: 216 341-0711

E-mail:

insurance@czechccu.org

ADULT SAVINGS PLAN - 20-YEAR ANNUAL PAYMENT LIFE WITH ANNUITY								
Annual Premiums per \$1,000			Annual Premiums per \$1,000			Annual Premiums per \$1,000		
ISSUE AGE	BAND 1 \$3,000-9,999	BAND 2 \$10,000-& over	ISSUE AGE	BAND 1 \$3,000-9,999	BAND 2 \$10,000-& over	ISSUE AGE	BAND 1 \$3,000-9,999	BAND 2 \$10,000-& over
0	\$41.26	\$38.26	29	\$49.77	\$46.77	58	\$74.91	\$71.91
1	\$41.42	\$38.42	30	\$50.24	\$47.24	59	\$76.43	\$73.43
2	\$41.59	\$38.59	31	\$50.74	\$47.74	60	\$78.03	\$75.03
3	\$41.78	\$38.78	32	\$51.26	\$48.26	61	\$79.73	\$76.73
4	\$41.98	\$38.98	33	\$51.80	\$48.80	62	\$81.51	\$78.51
5	\$42.18	\$39.18	34	\$52.36	\$49.36	63	\$83.39	\$80.39
6	\$42.39	\$39.39	35	\$52.94	\$49.94	64	\$85.38	\$82.38
7	\$42.62	\$39.62	36	\$53.54	\$50.54	65	\$87.50	\$84.50
8	\$42.85	\$39.85	37	\$54.16	\$51.16	66	\$89.77	\$86.77
9	\$43.09	\$40.09	38	\$54.81	\$51.81	67	\$92.21	\$89.21
10	\$43.34	\$40.34	39	\$55.49	\$52.49	68	\$94.85	\$91.85
11	\$43.59	\$40.59	40	\$56.19	\$53.19	69	\$97.72	\$94.72
12	\$43.86	\$40.86	41	\$56.92	\$53.92	70	\$100.84	\$97.84
13	\$44.13	\$41.13	42	\$57.68	\$54.68	71	\$104.23	\$101.23
14	\$44.41	\$41.41	43	\$58.47	\$55.47	72	\$107.90	\$104.90
15	\$44.69	\$41.69	44	\$59.29	\$56.29	73	\$111.88	\$108.88
16	\$44.98	\$41.98	45	\$60.13	\$57.13	74	\$116.20	\$113.20
17	\$45.28	\$42.28	46	\$61.01	\$58.01	75	\$120.92	\$117.92
18	\$45.58	\$42.58	47	\$61.92	\$58.92	76	\$126.08	\$123.08
19	\$45.89	\$42.89	48	\$62.87	\$59.87	77	\$131.72	\$128.72
20	\$46.22	\$43.22	49	\$63.87	\$60.87	78	\$137.87	\$134.87
21	\$46.56	\$43.56	50	\$64.90	\$61.90	79	\$144.55	\$141.55
22	\$46.91	\$43.91	51	\$65.99	\$62.99	80	\$151.81	\$148.81
23	\$47.27	\$44.27	52	\$67.11	\$64.11	81	\$159.58	\$156.58
24	\$47.65	\$44.65	53	\$68.28	\$65.28	82	\$167.93	\$164.93
25	\$48.04	\$45.04	54	\$69.50	\$66.50	83	\$176.94	\$173.94
26	\$48.45	\$45.45	55	\$70.77	\$67.77	84	\$186.64	\$183.64
27	\$48.87	\$45.87	56	\$72.09	\$69.09	85	\$197.00	\$194.00
28	\$49.31	\$46.31	57	\$73.46	\$70.46			

ADULT SAVINGS PLAN 20-YEAR SINGLE PAYMENT LIFE WITH ANNUITY								
Single Premiums per \$1,000			Single Premiums per \$1,000			Single Premiums per \$1,000		
ISSUE AGE	BAND 1 \$3,000-9,999	BAND 2 \$10,000-& over	ISSUE AGE	BAND 1 \$3,000-9,999	BAND 2 \$10,000-& over	ISSUE AGE	BAND 1 \$3,000-9,999	BAND 2 \$10,000-& over
0	\$487.12	\$484.62	22	\$557.94	\$555.44	44	\$706.23	\$703.73
1	\$488.71	\$486.21	23	\$562.39	\$559.89	45	\$715.80	\$713.30
2	\$490.75	\$488.25	24	\$567.02	\$564.52	46	\$725.59	\$723.09
3	\$493.03	\$490.53	25	\$571.82	\$569.32	47	\$735.63	\$733.13
4	\$495.52	\$493.02	26	\$576.80	\$574.30	48	\$745.92	\$743.42
5	\$498.16	\$495.66	27	\$581.94	\$579.44	49	\$756.55	\$754.05
6	\$500.90	\$498.40	28	\$587.25	\$584.75	50	\$767.51	\$765.01
7	\$503.75	\$501.25	29	\$592.78	\$590.28	51	\$778.80	\$776.30
8	\$506.71	\$504.21	30	\$598.56	\$596.06	52	\$790.39	\$787.89
9	\$509.79	\$507.29	31	\$604.58	\$602.08	53	\$802.24	\$799.74
10	\$512.99	\$510.49	32	\$610.86	\$608.36	54	\$814.33	\$811.83
11	\$516.32	\$513.82	33	\$617.40	\$614.90	55	\$826.63	\$824.13
12	\$519.74	\$517.24	34	\$624.19	\$621.69	56	\$839.10	\$836.60
13	\$523.24	\$520.74	35	\$631.23	\$628.73	57	\$851.74	\$849.24
14	\$526.84	\$524.34	36	\$638.54	\$636.04	58	\$864.54	\$862.04
15	\$530.51	\$528.01	37	\$646.10	\$643.60	59	\$877.61	\$875.11
16	\$534.20	\$531.70	38	\$653.93	\$651.43	60	\$890.93	\$888.43
17	\$537.92	\$535.42	39	\$662.00	\$659.50	61	\$904.46	\$901.96
18	\$541.69	\$539.19	40	\$670.34	\$667.84	62	\$918.11	\$915.61
19	\$545.54	\$543.04	41	\$678.93	\$676.43	63	\$931.81	\$929.31
20	\$549.52	\$547.02	42	\$687.79	\$685.29	64	\$945.53	\$943.03
21	\$553.65	\$551.15	43	\$696.89	\$694.39	65	\$959.27	\$956.77