

Insurance and Annuity Plans Offered

PLEASE SEND ME MORE INFORMATION ON:

Insurance Plans:

- Single Premium Whole Life
- Ordinary Whole Life
- 5 year Payment Life
- 10 year Payment Life
- 20 year Payment Life
- 10 year Term
- 20 year Term
- 30 year Term
- Youth Savings Plan- 18, 21, 25

Annuity Plans:

- Annuity
- Traditional IRA
- Roth IRA

Mail Information to:

Name:

Address:

City, State, Zip Code:

Phone:

Email:

Potential Member's name:

Male/Female:

Date of Birth:

FIVE PAY LIFE

- This is a Five Pay Life policy based upon 2017 CSO mortality table.
- Premiums are paid for 5 years.
- This policy is Fully Paid Up at the end of the 5th year. No further premiums are due.
- The face amount is payable upon death.
- Policy builds cash value.
- Annual dividends are issued and used to purchase additional paid up insurance, thereby increasing death benefit. Policy must be in effect for two years before dividends are issued.
- Rates are banded by male and female, the more you purchase- the lower the cost per \$1,000.



*The BEST in
Fraternal Life
Insurance since 1879*

FIVE PAY LIFE

5349 Dolloff Road
Cleveland, Ohio 44127
Phone: (216) 341-0444
Fax: (216) 341-0711
insurance@czechccu.org

| ISSUE AGE | Male BAND 1 | Male BAND 2 | Female BAND 1 | Female BAND 2 |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|
| | \$3,000- \$9,999 | \$10,000- & over | \$3,000- \$9,999 | \$10,000- & over |
| Annual Premiums per \$1,000 | | | | |
| 0 | \$20.67 | \$19.67 | \$18.16 | \$17.16 |
| 1 | \$21.28 | \$20.28 | \$18.68 | \$17.68 |
| 2 | \$21.93 | \$20.93 | \$19.24 | \$18.24 |
| 3 | \$22.60 | \$21.60 | \$19.82 | \$18.82 |
| 4 | \$23.29 | \$22.29 | \$20.43 | \$19.43 |
| 5 | \$24.02 | \$23.02 | \$21.05 | \$20.05 |
| 6 | \$24.76 | \$23.76 | \$21.70 | \$20.70 |
| 7 | \$25.54 | \$24.54 | \$22.37 | \$21.37 |
| 8 | \$26.35 | \$25.35 | \$23.07 | \$22.07 |
| 9 | \$27.18 | \$26.18 | \$23.79 | \$22.79 |
| 10 | \$28.04 | \$27.04 | \$24.53 | \$23.53 |
| 11 | \$28.93 | \$27.93 | \$25.30 | \$24.30 |
| 12 | \$29.85 | \$28.85 | \$26.10 | \$25.10 |
| 13 | \$30.80 | \$29.80 | \$26.93 | \$25.93 |
| 14 | \$31.76 | \$30.76 | \$27.78 | \$26.78 |
| 15 | \$32.73 | \$31.73 | \$28.64 | \$27.64 |
| 16 | \$33.71 | \$32.71 | \$29.51 | \$28.51 |
| 17 | \$34.68 | \$33.68 | \$30.41 | \$29.41 |
| 18 | \$35.66 | \$34.66 | \$31.34 | \$30.34 |
| 19 | \$36.67 | \$35.67 | \$32.29 | \$31.29 |
| 20 | \$37.71 | \$36.71 | \$33.29 | \$32.29 |
| 21 | \$38.78 | \$37.78 | \$34.32 | \$33.32 |
| 22 | \$39.88 | \$38.88 | \$35.38 | \$34.38 |
| 23 | \$41.02 | \$40.02 | \$36.48 | \$35.48 |
| 24 | \$42.19 | \$41.19 | \$37.61 | \$36.61 |
| 25 | \$43.40 | \$42.40 | \$38.78 | \$37.78 |
| 26 | \$44.65 | \$43.65 | \$39.98 | \$38.98 |
| 27 | \$45.94 | \$44.94 | \$41.23 | \$40.23 |
| 28 | \$47.29 | \$46.29 | \$42.52 | \$41.52 |

| ISSUE AGE | Male BAND 1 | Male BAND 2 | Female BAND 1 | Female BAND 2 |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|
| | \$3,000- \$9,999 | \$10,000- & over | \$3,000- \$9,999 | \$10,000- & over |
| Annual Premiums per \$1,000 | | | | |
| 29 | \$48.69 | \$47.69 | \$43.85 | \$42.85 |
| 30 | \$50.14 | \$49.14 | \$45.23 | \$44.23 |
| 31 | \$51.63 | \$50.63 | \$46.65 | \$45.65 |
| 32 | \$53.17 | \$52.17 | \$48.11 | \$47.11 |
| 33 | \$54.75 | \$53.75 | \$49.61 | \$48.61 |
| 34 | \$56.37 | \$55.37 | \$51.16 | \$50.16 |
| 35 | \$58.04 | \$57.04 | \$52.75 | \$51.75 |
| 36 | \$59.74 | \$58.74 | \$54.38 | \$53.38 |
| 37 | \$61.49 | \$60.49 | \$56.05 | \$55.05 |
| 38 | \$63.26 | \$62.26 | \$57.76 | \$56.76 |
| 39 | \$65.08 | \$64.08 | \$59.52 | \$58.52 |
| 40 | \$66.94 | \$65.94 | \$61.34 | \$60.34 |
| 41 | \$68.84 | \$67.84 | \$63.21 | \$62.21 |
| 42 | \$70.79 | \$69.79 | \$65.14 | \$64.14 |
| 43 | \$72.80 | \$71.80 | \$67.13 | \$66.13 |
| 44 | \$74.87 | \$73.87 | \$69.19 | \$68.19 |
| 45 | \$77.01 | \$76.01 | \$71.32 | \$70.32 |
| 46 | \$79.22 | \$78.22 | \$73.51 | \$72.51 |
| 47 | \$81.51 | \$80.51 | \$75.76 | \$74.76 |
| 48 | \$83.88 | \$82.88 | \$78.08 | \$77.08 |
| 49 | \$86.33 | \$85.33 | \$80.46 | \$79.46 |
| 50 | \$88.86 | \$87.86 | \$82.92 | \$81.92 |
| 51 | \$91.47 | \$90.47 | \$85.44 | \$84.44 |
| 52 | \$94.16 | \$93.16 | \$88.03 | \$87.03 |
| 53 | \$96.93 | \$95.93 | \$90.69 | \$89.69 |
| 54 | \$99.77 | \$98.77 | \$93.42 | \$92.42 |
| 55 | \$102.70 | \$101.70 | \$96.23 | \$95.23 |
| 56 | \$105.71 | \$104.71 | \$99.11 | \$98.11 |
| 57 | \$108.80 | \$107.80 | \$102.07 | \$101.07 |

| ISSUE AGE | Male BAND 1 | Male BAND 2 | Female BAND 1 | Female BAND 2 |
|-----------------------------|---------------------|---------------------|---------------------|---------------------|
| | \$3,000- \$9,999 | \$10,000- & over | \$3,000- \$9,999 | \$10,000- & over |
| Annual Premiums per \$1,000 | | | | |
| 58 | \$111.98 | \$110.98 | \$105.10 | \$104.10 |
| 59 | \$115.23 | \$114.23 | \$108.22 | \$107.22 |
| 60 | \$118.57 | \$117.57 | \$111.41 | \$110.41 |
| 61 | \$121.98 | \$120.98 | \$114.67 | \$113.67 |
| 62 | \$125.47 | \$124.47 | \$118.02 | \$117.02 |
| 63 | \$129.03 | \$128.03 | \$121.44 | \$120.44 |
| 64 | \$132.66 | \$131.66 | \$124.94 | \$123.94 |
| 65 | \$136.37 | \$135.37 | \$128.52 | \$127.52 |
| 66 | \$140.17 | \$139.17 | \$132.18 | \$131.18 |
| 67 | \$144.08 | \$143.08 | \$135.93 | \$134.93 |
| 68 | \$148.12 | \$147.12 | \$139.76 | \$138.76 |
| 69 | \$152.30 | \$151.30 | \$143.68 | \$142.68 |
| 70 | \$156.63 | \$155.63 | \$147.70 | \$146.70 |
| 71 | \$161.11 | \$160.11 | \$151.83 | \$150.83 |
| 72 | \$165.73 | \$164.73 | \$156.09 | \$155.09 |
| 73 | \$170.49 | \$169.49 | \$160.48 | \$159.48 |
| 74 | \$175.39 | \$174.39 | \$165.04 | \$164.04 |
| 75 | \$180.44 | \$179.44 | \$169.77 | \$168.77 |
| 76 | \$185.68 | \$184.68 | \$174.69 | \$173.69 |
| 77 | \$191.17 | \$190.17 | \$179.83 | \$178.83 |
| 78 | \$196.96 | \$195.96 | \$185.22 | \$184.22 |
| 79 | \$203.12 | \$202.12 | \$190.92 | \$189.92 |
| 80 | \$209.71 | \$208.71 | \$196.96 | \$195.96 |
| 81 | \$216.83 | \$215.83 | \$203.37 | \$202.37 |
| 82 | \$224.59 | \$223.59 | \$210.19 | \$209.19 |
| 83 | \$232.99 | \$231.99 | \$217.47 | \$216.47 |
| 84 | \$242.11 | \$241.11 | \$225.24 | \$224.24 |
| 85 | \$251.95 | \$250.95 | \$233.49 | \$232.49 |