

## 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:

## YOUTH SAVING PLAN for Ages 18, 21, 25

- This is a combination Single Premium Whole Life policy and an Annuity based upon 2017 CSO table.
- Only one premium is required.
- This policy is Fully Paid Up, no further premiums are due.
- The insured receives \$1,000 at the specified age PLUS the Paid Up policy remains in force. (Based on each \$1,000 of coverage)
- The full face amount is payable upon death.
- Permanent Policy has immediate cash value.
- The Annuity portion accumulates interest each year.
- Annual dividends are paid 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 the more you purchase- the lower the cost per \$1,000.
- Annuity interest accumulation is tax deferred until withdrawn.
- This plan is recommended for insurance and savings for college.
- Insured can choose which age the \$1,000 is payable. Choices are ages 18, 21, 25.



*The BEST in  
Fraternal Life  
Insurance since 1879*

## YOUTH SAVING PLAN

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

Eff. 1-1-2020

<b>AGE 18 - JUVENILE SAVINGS PLAN</b>			
Single Premiums per \$1,000			
ISSUE	Age 18	Age 18	
AGE	\$3,000	\$10,000	
0	\$ 2,132.67	\$ 6,982.23	
1	\$ 2,194.51	\$ 7,188.36	
2	\$ 2,258.44	\$ 7,401.48	
3	\$ 2,324.35	\$ 7,621.17	
4	\$ 2,392.27	\$ 7,847.55	
5	\$ 2,462.24	\$ 8,080.81	
6	\$ 2,534.35	\$ 8,321.16	
7	\$ 2,608.62	\$ 8,568.73	
8	\$ 2,685.14	\$ 8,823.81	
9	\$ 2,763.97	\$ 9,086.55	
10	\$ 2,845.15	\$ 9,357.18	
11	\$ 2,928.75	\$ 9,635.84	
12	\$ 3,014.83	\$ 9,922.78	
13	\$ 3,103.42	\$ 10,218.08	
14	\$ 3,194.52	\$ 10,521.74	
15	\$ 3,288.13	\$ 10,833.77	

<b>AGE 21 - JUVENILE SAVINGS PLAN</b>			
Single Premiums per \$1,000			
ISSUE	Age 21	Age 21	
AGE	\$3,000	\$10,000	
0	\$ 1,983.13	\$ 6,483.77	
1	\$ 2,040.48	\$ 6,674.95	
2	\$ 2,099.80	\$ 6,872.67	
3	\$ 2,160.95	\$ 7,076.50	
4	\$ 2,223.96	\$ 7,286.54	
5	\$ 2,288.89	\$ 7,502.97	
6	\$ 2,355.80	\$ 7,725.98	
7	\$ 2,424.71	\$ 7,955.69	
8	\$ 2,495.72	\$ 8,192.39	
9	\$ 2,568.85	\$ 8,436.18	
10	\$ 2,644.19	\$ 8,687.30	
11	\$ 2,721.76	\$ 8,945.86	
12	\$ 2,801.63	\$ 9,212.10	
13	\$ 2,883.83	\$ 9,486.08	
14	\$ 2,968.34	\$ 9,767.79	
15	\$ 3,055.16	\$ 10,057.20	

<b>AGE 25 - JUVENILE SAVINGS PLAN</b>			
Single Premiums per \$1,000			
ISSUE	Age 25	Age 25	
AGE	\$3,000	\$10,000	
0	\$ 1,803.30	\$ 5,884.34	
1	\$ 1,855.26	\$ 6,057.53	
2	\$ 1,909.02	\$ 6,236.73	
3	\$ 1,964.44	\$ 6,421.48	
4	\$ 2,021.56	\$ 6,611.87	
5	\$ 2,080.42	\$ 6,808.06	
6	\$ 2,141.07	\$ 7,010.23	
7	\$ 2,203.54	\$ 7,218.46	
8	\$ 2,267.91	\$ 7,433.04	
9	\$ 2,334.22	\$ 7,654.05	
10	\$ 2,402.51	\$ 7,881.70	
11	\$ 2,472.83	\$ 8,116.10	
12	\$ 2,545.23	\$ 8,357.45	
13	\$ 2,619.74	\$ 8,605.79	
14	\$ 2,696.32	\$ 8,861.08	
15	\$ 2,774.99	\$ 9,123.29	

**Please send me an application for:**

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Mature Age: 18 21 25 \_\_\_\_\_

Amount in \$1,000: \_\_\_\_\_

**Please send to:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_