

3 PAYMENT LIFE PLAN

2001 CSO Table

General Description and Rules

Issue ages are 0 through 85

Ages 0-70..... Minimum purchase amount is \$5,000.
Ages 71-85..... Minimum purchase amount is \$2,000.

Premiums are payable for three (3) years or prior death of member. Certificate becomes fully paid at end of three (3) years. Face amount is payable at death.

Loan, Cash Surrender and Extended Insurance coverage available after the first year.

A member with a 3 Payment Life Plan is entitled to all the Fraternal Benefits of the society.

- Education Benefits
- Activities (Youth/Adult)
- Newborn Benefit
- Prescription Discount Card
- Official Publication
- Discount Car Rental

GENERAL INFORMATION Non-Medical Rates	
AGE	LIMIT
00-40	\$30,000
41-60	\$20,000
61-70	\$10,000
71-85	\$ 5,000



**Ladies Pennsylvania
Slovak Catholic Union**

Our Mission is to spread and foster the Catholic faith, foster a spirit and practice of true fraternalism, perpetuate an appreciation of ethnic culture and heritage, instill patriotic zeal for the United States of America, and provide affordable insurance plans.

The Society reserves the right to require a medical examination on any applicant. Death benefit payable in full upon issuance of the certificate to the member while in good health, and upon full payment of first premium.

Application must be completed, properly signed by the applicant and a licensed representative.

The Ladies Pennsylvania Slovak Catholic Union is a Fraternal Benefit Society incorporated under the laws of the Commonwealth of Pennsylvania. It was organized in 1898 in Hazleton, PA. Home Office is located in Wilkes-Barre, PA.

The Society is licensed in the following States: Pennsylvania, Ohio, Indiana, Illinois, Michigan, New Jersey, Connecticut and Massachusetts.

**Ladies Pennsylvania
Slovak Catholic Union**



3 PAYMENT LIFE PLAN

*Instructions and Premiums for
Branch Officers and Members*



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3 PAYMENT LIFE PLAN

2001 CSO Table

LADIES PENNSYLVANIA SLOVAK CATHOLIC UNION

Annual Premium Rates per \$1,000 / Based on 2001 CSO Male and Female Mortality Tables
Based on Age Last Birthday BEGINNING JANUARY 1, 2013

Issue Age	ANNUAL		SEMI-ANNUAL		QUARTERLY		MONTHLY	
	Male	Female	Male	Female	Male	Female	Male	Female
0	\$31.00	\$27.00	\$15.81	\$13.77	\$8.06	\$7.02	\$2.79	\$2.43
1	32.00	28.00	16.32	14.28	8.32	7.28	2.88	2.52
2	33.00	29.00	16.83	14.79	8.58	7.54	2.97	2.61
3	34.00	30.00	17.34	15.30	8.84	7.80	3.06	2.70
4	35.00	30.00	17.85	15.30	9.10	7.80	3.15	2.70
5	37.00	32.00	18.87	16.32	9.62	8.32	3.33	2.88
6	38.00	33.00	19.38	16.83	9.88	8.58	3.42	2.97
7	39.00	34.00	19.89	17.34	10.14	8.84	3.51	3.06
8	40.00	35.00	20.40	17.85	10.40	9.10	3.60	3.15
9	42.00	36.00	21.42	18.36	10.92	9.36	3.78	3.24
10	43.00	37.00	21.93	18.87	11.18	9.62	3.87	3.33
11	45.00	38.00	22.95	19.38	11.70	9.88	4.05	3.42
12	46.00	40.00	23.46	20.40	11.96	10.40	4.14	3.60
13	48.00	41.00	24.48	20.91	12.48	10.66	4.32	3.69
14	49.00	42.00	24.99	21.42	12.74	10.92	4.41	3.78
15	51.00	44.00	26.01	22.44	13.26	11.44	4.59	3.96
16	52.00	45.00	26.52	22.95	13.52	11.70	4.68	4.05
17	54.00	47.00	27.54	23.97	14.04	12.22	4.86	4.23
18	56.00	48.00	28.56	24.48	14.56	12.48	5.04	4.32
19	57.00	50.00	29.07	25.50	14.82	13.00	5.13	4.50
20	59.00	51.00	30.09	26.01	15.34	13.26	5.31	4.59
21	60.00	53.00	30.60	27.03	15.60	13.78	5.40	4.77
22	62.00	54.00	31.62	27.54	16.12	14.04	5.58	4.86
23	64.00	56.00	32.64	28.56	16.64	14.56	5.76	5.04
24	66.00	58.00	33.66	29.58	17.16	15.08	5.94	5.22
25	68.00	60.00	34.68	30.60	17.68	15.60	6.12	5.40
26	70.00	62.00	35.70	31.62	18.20	16.12	6.30	5.58
27	72.00	64.00	36.72	32.64	18.72	16.64	6.48	5.76
28	74.00	66.00	37.74	33.66	19.24	17.16	6.66	5.94
29	76.00	68.00	38.76	34.68	19.76	17.68	6.84	6.12
30	79.00	70.00	40.29	35.70	20.54	18.20	7.11	6.30
31	81.00	72.00	41.31	36.72	21.06	18.72	7.29	6.48
32	84.00	75.00	42.84	38.25	21.84	19.50	7.56	6.75
33	86.00	77.00	43.86	39.27	22.36	20.02	7.74	6.93
34	89.00	79.00	45.39	40.29	23.14	20.54	8.01	7.11
35	92.00	82.00	46.92	41.82	23.92	21.32	8.28	7.38
36	95.00	84.00	48.45	42.84	24.70	21.84	8.55	7.56
37	97.00	87.00	49.47	44.37	25.22	22.62	8.73	7.83
38	101.00	90.00	51.51	45.90	26.26	23.40	9.09	8.10
39	104.00	93.00	53.04	47.43	27.04	24.18	9.36	8.37
40	107.00	95.00	54.57	48.45	27.82	24.70	9.63	8.55
41	110.00	98.00	56.10	49.98	28.60	25.48	9.90	8.82
42	113.00	102.00	57.63	52.02	29.38	26.52	10.17	9.18

Issue Age	ANNUAL		SEMI-ANNUAL		QUARTERLY		MONTHLY	
	Male	Female	Male	Female	Male	Female	Male	Female
43	\$117.00	\$105.00	\$59.67	\$53.55	\$30.42	\$27.30	\$10.53	\$9.45
44	121.00	108.00	61.71	55.08	31.46	28.08	10.89	9.72
45	124.00	111.00	63.24	56.61	32.24	28.86	11.16	9.99
46	128.00	115.00	65.28	58.65	33.28	29.90	11.52	10.35
47	132.00	118.00	67.32	60.18	34.32	30.68	11.88	10.62
48	135.00	122.00	68.85	62.22	35.10	31.72	12.15	10.98
49	139.00	125.00	70.89	63.75	36.14	32.50	12.51	11.25
50	143.00	129.00	72.93	65.79	37.18	33.54	12.87	11.61
51	148.00	133.00	75.48	67.83	38.48	34.58	13.32	11.97
52	152.00	137.00	77.52	69.87	39.52	35.62	13.68	12.33
53	157.00	141.00	80.07	71.91	40.82	36.66	14.13	12.69
54	161.00	145.00	82.11	73.95	41.86	37.70	14.49	13.05
55	166.00	149.00	84.66	75.99	43.16	38.74	14.94	13.41
56	171.00	153.00	87.21	78.03	44.46	39.78	15.39	13.77
57	175.00	157.00	89.25	80.07	45.50	40.82	15.75	14.13
58	180.00	162.00	91.80	82.62	46.80	42.12	16.20	14.58
59	185.00	166.00	94.35	84.66	48.10	43.16	16.65	14.94
60	190.00	171.00	96.90	87.21	49.40	44.46	17.10	15.39
61	196.00	175.00	99.96	89.25	50.96	45.50	17.64	15.75
62	201.00	180.00	102.51	91.80	52.26	46.80	18.09	16.20
63	206.00	185.00	105.06	94.35	53.56	48.10	18.54	16.65
64	212.00	190.00	108.12	96.90	55.12	49.40	19.08	17.10
65	217.00	194.00	110.67	98.94	56.42	50.44	19.53	17.46
66	223.00	200.00	113.73	102.00	57.98	52.00	20.07	18.00
67	228.00	205.00	116.28	104.55	59.28	53.30	20.52	18.45
68	234.00	210.00	119.34	107.10	60.84	54.60	21.06	18.90
69	240.00	215.00	122.40	109.65	62.40	55.90	21.60	19.35
70	246.00	221.00	125.46	112.71	63.96	57.46	22.14	19.89
71	252.00	226.00	128.52	115.26	65.52	58.76	22.68	20.34
72	258.00	232.00	131.58	118.32	67.08	60.32	23.22	20.88
73	265.00	238.00	135.15	121.38	68.90	61.88	23.85	21.42
74	272.00	244.00	138.72	124.44	70.72	63.44	24.48	21.96
75	278.00	250.00	141.78	127.50	72.28	65.00	25.02	22.50
76	286.00	256.00	145.86	130.56	74.36	66.56	25.74	23.04
77	293.00	262.00	149.43	133.62	76.18	68.12	26.37	23.58
78	301.00	269.00	153.51	137.19	78.26	69.94	27.09	24.21
79	309.00	276.00	157.59	140.76	80.34	71.76	27.81	24.84
80	318.00	283.00	162.18	144.33	82.68	73.58	28.62	25.47
81	327.00	291.00	166.77	148.41	85.02	75.66	29.43	26.19
82	336.00	298.00	171.36	151.98	87.36	77.48	30.24	26.82
83	346.00	306.00	176.46	156.06	89.96	79.56	31.14	27.54
84	356.00	314.00	181.56	160.14	92.56	81.64	32.04	28.26
85	368.00	323.00	187.68	164.73	95.68	83.98	33.12	29.07

ADD THE FOLLOWING ADMINISTRATIVE FEE:

Annual	\$ 10.00
Semi-annual	\$ 5.20
Quarterly	\$ 2.60
Monthly	\$ 0.90

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