

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 patriot 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 insurance 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.



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JUVENILE ESTATE TERM

Instructions and Premiums for Branch Officers and Members



JUVENILE ESTATE TERM PLAN (JET)

The Juvenile Estate Term Plan (JET*), more commonly referred to as Term to 25, is available to those less than twenty-two (22) years of age and matures when the insured's certificate reaches the anniversary of issue date closest to his/her 25th birthday. Once the certificate is issued, coverage remains in force through the maturity date of the certificate. In the event of death prior to the maturity date, the face amount is payable to the named beneficiary selected.

When the JET plan expires, the insured will be given the option to convert their current coverage amount to a legal reserve plan (permanent insurance) without completing any medical questions. This is a guarantee provision within the JET contract. The insured cannot be turned down.

Coverage amounts and annual premium amounts are:

\$5,000	\$9.50 Annually**
\$10,000	\$16.00 Annually**

*JET certificates are not a legal reserve plan and therefore are not entitled to the benefits provided with a legal reserve plan.

**Includes \$1.00 Branch Administration Fee.

Exchange Provision

Subject to the terms which follow, this certificate may be exchanged on the Expiry Date for one on a permanent plan of insurance; no evidence that the Member is insurable will be required. Exchange may not be made if Premiums remain unpaid.

The new certificate may provide a death benefit equal to or less than the Face Amount of this certificate. It may be on any life or endowment plan then issued by the Ladies Union; it may not be on a term plan. Its date of issue will be the Expiry Date of this certificate. The Premiums to be charged will be based on the Member's age on the date of exchange and on the Ladies Union's rates then in effect.

If any additional benefit, which may be available at that time, is requested to be a part of the new certificate, the Ladies Union may require evidence that the Member is insurable for that benefit.

The first premium on the new certificate must be paid prior to the Expiry Date. Written request for exchange will be required.

