

DECREASING TERM LIFE

These plans do not generate cash values or pay dividends.

10, 15, 20, 25, 30-Year Mortgage

Decreasing Term:

A Mortgage Term plan of life insurance with premiums payable for either 10, 15, 20, 25, or 30 years. Premiums remain level over the lifetime of the certificate. This plan is not renewable. The death benefit decreases annually over the selected duration.

Supplemental Benefits Available: Waiver of Premium

QUICK ISSUE LEVEL TERM LIFE

The Quick Issue Level Term or Simplified Issue is similar to the Renewable Level Term except that there is no medical exam required when applying for up to \$250,000 in coverage.

10-Year Issue Level Term

Age availability 16-65

15-Year Issue Level Term

Age availability 16-60

20-Year Issue Level Term

Age availability 16-55

30-Year Issue Level Term

Age availability 16-45

Minimum: \$25,000

No riders available



*protecting **Life**
through all its stages!*

LIFE INSURANCE PRODUCT PORTFOLIO



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WHOLE LIFE

Unless otherwise specified, whole life plans pay dividends and contain guaranteed cash values. Life insurance (death benefit) amount remains level over the lifetime of the certificate.

Traditional Whole Life:

A permanent plan for which premiums are level and payable during the lifetime of the insured. Generally, offers the lowest premiums of all permanent whole life products.*

Age Availability: 0 to 90

Minimum: \$10,000

5, 10, 15, 20-Year Limited Payment Whole Life:

A permanent plan for which premiums are payable for 5, 10, 15, or 20 years. The certificate is then paid up and coverage continues for life. Great for someone who wants insurance premiums for only a short period of time.*

Age Availability: 0 to 90

Minimum: \$10,000

Life Paid Up at 70:

A permanent plan of life insurance for which premiums are payable until the age of 70. The certificate is then paid up for life. The plan pays dividends and contains guaranteed cash values. The base death benefit remains level over the lifetime of the certificate.*

Age Availability: 0 to 65

Minimum: \$10,000

*Supplemental Benefits Available:

Waiver of Premium, Accidental Death Benefit, Guaranteed Insurability Option, Juvenile Payor Benefit

Single Premium Whole Life:

A permanent plan for which there is a one-time premium payment. The certificate is then paid up and coverage continues for life. A great plan for newborns and young children, as it can be used as a college savings plan or retiree legacy plans.

Age Availability: 0 to 100

Supplemental Benefits Available:

Accidental Death Benefit

TERM LIFE

These plans do not generate cash value or pay dividends.

10-Year Renewable Level Term:

Insurance with premiums payable for 10 years. This plan provides the insured with the option of renewing every 10 years subject to a new premium at each renewal age. The death benefit remains level over the lifetime of the certificate. Obligations for loans or retirement needs make this product attractive.

Age Availability: 16 to 65

Minimum: \$25,000

15-Year Renewable Level Term:

Insurance with premiums payable for 15 years. These plans provide the insured with the option of renewing every 15 years subject to a new premium at each renewal age. The death benefit remains level over the lifetime of the certificate. Obligations for loans or large expenses make these products attractive.

Age Availability: 16 to 60

Minimum: \$25,000

20-Year Renewable Level Term:

Insurance with premiums payable for 20 years. These plans provide the insured with the option of renewing every 20 years subject to a new premium at each renewal age. The death benefit remains level over the lifetime of the certificate. Obligations for loans or large expenses make these products attractive.

Age Availability: 16 to 55

Minimum: \$25,000

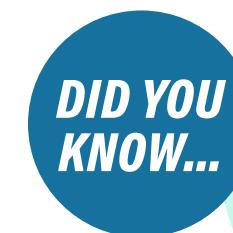
30-Year Renewable Level Term:

Insurance with premiums payable for 30 years. This plan provides the insured with the option of renewing every 30 years subject to a new premium at each renewal age. The death benefit remains level over the lifetime of the certificate. This product is valuable for sizeable long-term loans, such as mortgages.

Age Availability: 16 to 45

Minimum: \$25,000

Supplemental Benefits (Available for all term plans): Waiver of Premium, Accidental Death Benefit



Source:
2024 Insurance Barometer
Study, Life Happens and LIMRA

44%

of adults say they are either not at all or only somewhat knowledgeable about life insurance.