



WHO ARE WE?

The **Polish Roman Catholic Union of America**, or **PRCUA**, is the oldest Polish fraternal organization in the United States. Since 1873, the PRCUA has maintained strong ties with Poland and the Roman Catholic faith, as well as established its place as a pillar of the Polish-American community.

The fundamental concept of fraternalism is that individual members group together to help one another. It is the best example of the many working towards the good of all. This mutual support is the foundation of the PRCUA.

As a fraternal organization, PRCUA, a dynamic and successful financial institution, supports its members by offering a vast array of life insurance and annuity products as well as numerous member benefits. In its unique mission, PRCUA is not only able to help secure its members' financial security, but also provide a connection to Polish culture, heritage and traditions, as well as a community of fellow Polish-Americans.



What is **PRCUA**Life?

PRCUALife is a new PRCUA trademark and logo associated with the financial nature and products that we offer. **PRCUA**Life maintains a robust portfolio of life insurance and retirement plans to help our members secure a sound financial future. Built to fit a variety of needs, **PRCUA**Life has a product for everyone! With our new trademark comes our promise:

PRCUALife...
protecting Life through all its stages!

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PRCUA FAST FACTS

Member benefits make PRCUA unique

- PRCUA sponsors 23 Polish language and dance schools throughout the nation. Nearly 1,200 children and young adults are taught the Polish language, folk dance, music, culture, history and traditions at these schools every year
- PRCUA subsidizes Polish language schools to allow schools to provide tuition discounts to members
- PRCUA sponsors festivals, picnics, concerts and other events around the country to give our members a forum to meet and interact with other Polish-Americans
- PRCUA supports our youth with annual grants and scholarships
- PRCUA organizes national tournaments in various sports disciplines
- PRCUA has its own bilingual monthly newspaper, the *Naród Polski*, and publishes a variety of educational materials about Polish history and culture
- PRCUA is a sustaining contributor of the Polish Museum of America, a cultural gem that enriches all Polish-Americans
- PRCUA provides many other member benefits: residential mortgage loans, newborn child benefits, orphan benefits, prescription drug discount programs, and the PerkSpot merchant discount program

BECOMING A MEMBER

There are two ways to become a member of the PRCUA:

- Purchase a life insurance certificate
- Open an annuity account

What products does PRCUALife offer?

PRCUA's life insurance portfolio is very competitive and provides a variety of both whole life and term plans for all stages of life. We also offer annuity plans with a competitive annual percentage yield (APY).

Why do we need life insurance?

- To provide for our family in case of death
- To replace lost income
- To protect loved ones from paying off debts
- To provide for a loved one's education expenses
- To pass wealth to heirs
- To cover funeral expenses
- To add more financial security
- To provide peace of mind

Why use an annuity for retirement savings?

An annuity is a retirement product that offers a form of financial security. The goal of an annuity is to provide a steady stream of income during retirement years or throughout life.

What are the benefits of an annuity?

- Provide a guaranteed income for as long as you live
- Allow you to defer paying taxes
- A minimum investment of only \$500 is required to start, depending on type of annuity series
- Additional deposit minimums are \$25 and you control the frequency
- Tax-deferred interest lets you earn interest on money deposited
- In the event of death, funds are transferred directly to beneficiaries, avoiding probate
- There are many different types of annuities to fit every individual need: non-qualified, traditional IRA, Roth IRA, SEP, Simple IRA, TSA

PRCUALife offers both term and whole life insurance. What's the difference?

Term life insurance

- provides coverage for a certain time period
- you choose the term when you buy the policy—common terms are 10, 20 or 30 years
- protects your beneficiaries in case you die prematurely
- the payout (death benefit) and the cost (premium) stay the same throughout the term
- most term life insurance is comparably cheaper because it is temporary and has no cash value

Whole life insurance

- provides lifelong coverage
- includes a savings component known as the policy's cash value
- cash value grows slowly at a guaranteed rate and is tax-deferred, meaning you won't pay taxes on its gains while they are accumulating
- you can borrow money against the account or surrender the policy for the cash
- the premium remains the same for as long as you live
- death benefit is guaranteed as long as the account is maintained
- some whole life policies can also earn annual dividends

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