

Established in 1873, the Polish Roman Catholic Union of America (PRCUA) is a dynamic fraternal benefit society dedicated to meeting your financial needs while promoting and supporting Polish American customs and traditions. We focus on listening to you so to understand your goals and objectives for the purpose of creating an insurance solution that can provide you and your family comfort and confidence.

PRCUALife sales representatives are prepared to help utilize our insurance and retirement planning tools as part of your overall financial strategy in all facets of life: family dependency, pre-retirement and retirement stages in a complete effort to reduce an uncertain future with a reliable financial roadmap for you and your loved ones.

## WHOLE LIFE

Unless otherwise specified, 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

**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



**5-Year Limited Payment Whole Life:** A permanent plan for which premiums are payable for 5 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

**Supplemental Benefits Available:**  
Waiver of Premium, Accidental Death Benefit, Guaranteed Insurability Option, Juvenile Payor Benefit

**10-Year Limited Payment Whole Life:** A permanent plan for which premiums are payable for 10 years. The certificate is then paid-up and coverage continues for life. A favorite for those who are close to retirement and want a product that can be fully paid by the time of retirement.

**Age Availability:** 0 to 90

**Supplemental Benefits Available:**  
Waiver of Premium, Accidental Death Benefit, Guaranteed Insurability Option, Juvenile Payor Benefit

**15-Year Limited Payment Whole Life:** A permanent plan in which premiums are payable for 15 years. The certificate is then paid-up and coverage continues for life. Insurance can be paid in full by the time the insured nears retirement and includes a cash value source for other needs.

**Age Availability:** 0 to 90

**Supplemental Benefits Available:**  
Waiver of Premium, Accidental Death Benefit, Guaranteed Insurability Option, Juvenile Payor Benefit

**20-Year Limited Payment Whole Life:** A permanent plan in which premiums are payable for 20 years. The certificate is then paid-up and coverage continues for life. An attractive solution for those just beginning to start a family and in the early stages of their employment career. Insurance can be paid in full by the time they approach retirement and contain a cash value source for other needs.

**Age Availability:** 0 to 90

**Supplemental Benefits Available:**  
Waiver of Premium, Accidental Death Benefit, Guaranteed Insurability Option, Juvenile Payor Benefit

## FINAL EXPENSE

**Final Expense - Immediate Benefit\*:** A permanent plan of insurance with a guaranteed death benefit for which premiums are level and payable during the lifetime of the insured. The plan allows for cash value growth and is **not** dividend participating.

No medical exam required.

**Age Availability:** 40 to 85  
**Issue Amounts:** \$2,500 - \$25,000 (Age 40-75)  
\$2,500 - \$15,000 (Age 76+)

**Final Expense - Graded Benefit\*:** A permanent plan of life insurance for which premiums are level and payable during the lifetime of the insured. The plan allows for cash value growth and is **not** dividend participating. This plan has a reduced death benefit for the first two years. For non-accidental death, the death benefit is limited to 25% of the face amount in the first year and 50% of the face amount in the second year. Thereafter, 100% of the face amount is payable. Full benefits are paid for accidental death from day one.

No medical exam required.

**Age Availability:** 40 to 85  
**Issue Amounts:** \$2,500 - \$25,000 (Age 40-75)  
\$2,500 - \$15,000 (Age 76+)

**Guaranteed Issue Final Expense\*:** A permanent plan of life insurance for which premiums are level and payable during the lifetime of the insured. The plan allows for cash value growth and is **not** dividend participating. This plan has a reduced death benefit for the first two years. For non-accidental death, the death benefit is limited to the return of 110% of the premium paid during the first two years. Thereafter, 100% of the face amount is payable. Full benefits are paid for accidental death from day one. No medical exam required.

**Age Availability:** 40 to 85  
**Issue Amounts:** \$2,500 - \$25,000 (Age 40-65)  
\$2,500 - \$15,000 (Age 66-75)  
\$2,500 - \$10,000 (Age 76+)

\*Age requirements and product availability vary by state



## 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  
**Issue Amounts:** \$25,000 and over

**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  
**Issue Amounts:** \$25,000 and over

**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  
**Issue Amounts:** \$25,000 and over

**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  
**Issue Amounts:** \$25,000 and over

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



## 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 and it does not generate cash value or pay dividends. 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

**Mininum:** \$25,000

**No riders available**

**Note:** Applications for ALL life insurance plans are subject to underwriting guidelines.

## EXAMPLES OF PRCUA LIFE INSURANCE

### TRADITIONAL WHOLE LIFE INSURANCE

**\$50,000 Coverage - Monthly Premium\***  
 Standard Non-Tobacco

Age	Male	Female
30	\$53.51	\$48.15
40	\$74.21	\$66.02
50	\$107.37	\$95.04
60	\$166.50	\$145.08

\* Rates shown are subject to underwriting review  
 \*Quarterly, semi-annual and annual premium options available  
 \*Builds cash value

### 15-YEAR RENEWABLE LEVEL TERM INSURANCE

**\$50,000 Coverage - Monthly Premium\***  
 Standard Non-Tobacco

Age	Male	Female
30	\$9.27	\$7.92
40	\$13.82	\$12.29
50	\$26.78	\$20.61
60	\$47.84	\$32.27

\* Rates shown are subject to underwriting review  
 \*Quarterly, semi-annual and annual premium options available

### FINAL EXPENSE - IMMEDIATE BENEFIT

**\$25,000 Coverage - Monthly Premium\***  
 Standard Non-Tobacco

Age	Male	Female
40	\$54.63	\$45.86
50	\$71.53	\$58.33
60	\$109.59	\$85.62

\* Rates shown are subject to underwriting review  
 \*Quarterly, semi-annual and annual premium options available  
 \*Builds cash value

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## Life Insurance Product Portfolio



**POLISH ROMAN CATHOLIC  
 UNION of AMERICA**

*Securing life through all its stages  
 while preserving Polish customs, values  
 and traditions since 1873*