



TERM LIFE INSURANCE

Term insurance is affordable because you only pay for the cost of protection, no part of the premium is used for cash value accounts or dividends and it offers payment flexibility to bridge temporary needs.

PLAN TYPE-NOT AVAILABLE IN NY OR MD	ISSUE AGES*	SETTLEMENT OPTIONS
<p>Term Life is affordable insurance that may be renewed for a 1, 5, 10, 15 or 20 year term at the guaranteed premium shown in the contract</p>	<ul style="list-style-type: none"> • 18-69 (1 Year) • 18-65 (5 Year) • 18-60 (10 Year) • 18-55 (15 Year) • 15-50 (20 Year) 	<ul style="list-style-type: none"> • Payments for a Specified Period • Payments for Life • Payments for Life with Guaranteed Period • Interest Income
PREMIUM	RIDERS	PREMIUM MODE FACTORS
<ul style="list-style-type: none"> • Competitive rates based upon 2001 CSO table • Rates based upon insured's age nearest birthday • Premium will not exceed guaranteed level during term period • Payment modes accepted are annual, semi-annual and monthly PAC (bank draft) 	<ul style="list-style-type: none"> • Accidental death benefit ages 18-59 • Waiver of premium ages 18-60 	<ul style="list-style-type: none"> • Semi-annual = .52 • Monthly PAC = .086
UNDERWRITING AND RATE CLASSIFICATIONS	POLICY LIMITS	ADMINISTRATIVE CHARGE
<ul style="list-style-type: none"> • Smoker • Non-smoker (no tobacco use in previous 12 months) • Preferred (subject to meeting certain criteria, available only on face amounts of \$100,000 or over) • The Society reserves the right to request a medical exam and/or attending physician's statement regardless of the amount of life insurance applied for 	<ul style="list-style-type: none"> • \$25,000-\$2,000,000 	<ul style="list-style-type: none"> • \$65 policy fee (included in premium)
PLAN FEATURES	MEMBER BENEFITS	
<ul style="list-style-type: none"> • Offers payment flexibility to bridge temporary insurance needs. • Base coverage amount may be converted to a new CSA Life plan using the same rate class without medical evidence of insurability. <p>Policies issued by: CSA Fraternal Life 2050 Finley Road Suite 70 Lombard, IL. 60148 800-543-3272</p> <p>The underwriting risks, financial obligations and support functions associated with the policies issued by CSA Fraternal Life is responsible for its own financial condition and contractual obligations. CSA Fraternal Life does not solicit business in all states. © CSA Fraternal Life. All rights reserved (2012).</p> <p>*Term plans not available in New York and Maryland</p> <p>*Please refer to csalife.com for further details on these benefits</p>	<ul style="list-style-type: none"> • Scholarships: Undergraduate grants are awarded to eligible members attending an accredited institution full-time. • ScriptSave: Prescription drug discount card that is recognized by participating pharmacies nationwide. • VPI Pet Insurance: Reimburses members for eligible veterinary expenses. • Hertz Car Rental: Provides year round discounts on daily, weekly, weekend and monthly vehicle rentals to all CSA members. • Worldwide Hotel Discount Program: Take advantage of discounted rates for travel domestically or abroad <p>*See csalife.com for full details.</p>	