



# WHOLE LIFE

Life insurance protection can offer reliable financial support to a loved one to ease the loss of income and emotional hardship in the event of a death.

PLAN ISSUE AMOUNT \$10,000-\$2,000,000	PAYMENT OPTIONS	AVAILABLE RIDERS*
<b>Whole Life (WL)</b> Age 0-80 Offers Lifetime Premium Guarantee	<ul style="list-style-type: none"> <li>Monthly Bank Draft .086</li> <li>Quarterly (Bill Only) .265</li> </ul>	<ul style="list-style-type: none"> <li><b>WAIVER OF PREMIUM RIDER**</b> Death benefit amount continues with premiums waived for a specified period in the event of disability as described in the contract</li> </ul>
<b>Life Paid Up at 65</b> Age 0-55 Offers all the benefits of the Whole Life plan but priced to provide paid-up insurance when you reach 65 years of age	<ul style="list-style-type: none"> <li>Semi Annually (Bill Only) .52</li> <li>Annually (Bill Only)</li> </ul>	<ul style="list-style-type: none"> <li><b>ACCIDENTAL DEATH BENEFIT RIDER</b> Death benefit is increased by the face amount in the event of accidental death as described in the contract</li> </ul>
<b>20 Pay Life</b> Age 0-60 Offers all the benefits of the Whole Life plan but priced to provide paid-up insurance at the end of 20 years		<ul style="list-style-type: none"> <li><b>FAMILY AND CHILDREN TERM RIDER</b> Term life death benefit for lawful spouse and/or dependent children</li> </ul>
<b>Single Premium WL (SPWL)</b> Age 0-80 Requires one initial premium payment that provides paid-up life insurance to age 100	<ul style="list-style-type: none"> <li>Requires one initial premium payment that provides paid-up life insurance to age 100</li> </ul>	<p>*Not available for Single Premium Whole Life plan            **Available for ages 0-55 on Life Paid-up at 65 plan</p>
SETTLEMENT OPTIONS	RATE CLASSIFICATIONS	NON-FORFEITURE OPTIONS
<ul style="list-style-type: none"> <li>Payments for a Specified Period</li> <li>Payments for Life</li> <li>Payments for Life with Guaranteed Period</li> <li>Interest Income</li> </ul>	<ul style="list-style-type: none"> <li><b>STANDARD</b></li> <li><b>NICOTINE</b></li> <li><b>PREFERRED</b> Available for ages 18-35 with face amounts of \$150,000+  Available for ages 36-70 with face amounts of \$100,000+</li> </ul>	<ul style="list-style-type: none"> <li>Cash Surrender</li> <li>Extended Term</li> <li>Reduced Paid-Up</li> </ul>
PLAN FEATURES ALL OF OUR PLANS OFFER:	MEMBER BENEFITS	
<ul style="list-style-type: none"> <li>Coverage for life according to the contract terms</li> <li>Cash values that accumulate at a steady, guaranteed interest rate</li> <li>Easy access to cash value through policy loan provision</li> </ul> <p>Policies issued by: Czechoslovak Society of America            2050 Finley Road, Suite 70            Lombard, IL 60148</p> <p><small>*All plans not available in all states. Issues ages may vary depending upon plan and eligible rate class. Contract provisions and benefits may vary by state. The underwriting risks, financial obligations and support functions associated with the policies issued by Czechoslovak Society of America are solely its responsibility. Czechoslovak Society of America is responsible for its own financial condition and contractual obligations. Czechoslovak Society of America does not solicit business in all states.            © Czechoslovak Society of America. All rights reserved (2012).            *Please refer to csalife.com for further details on these benefits</small></p>	<p>In addition to providing competitive life insurance and annuity products, CSA offers member benefits that provide added protection. Society members who meet the eligibility requirements qualify for:</p> <ul style="list-style-type: none"> <li>Scholarship Grants</li> <li>Children Security Benefits</li> <li>Newborn Death Benefits</li> <li>Adult Safeguard Benefit</li> <li>ScriptSave</li> <li>VPI Pet Insurance</li> <li>Worldwide Hotel Discount</li> <li>Hertz year-round Discounts</li> </ul> <p><b>*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.</b></p>	