

**BELOW IS AN EXAMPLE OF THE KIND OF SAVINGS YOU CAN OBTAIN
WITH PRCUA'S FAMILY PLUS INSURANCE PLAN**

As an example, the Primary Insured will have a \$50,000 Whole Life Insurance Certificate or a combination of \$25,000 Whole Life and \$25,000 20-Year Term Life Insurance. The Secondary Insured will have a minimum of \$25,000 Whole Life Insurance or a \$25,000 20-Year Level Term Life Insurance Certificate. YOU GET TO DECIDE WHO IS PRIMARY AND WHO IS SECONDARY AND THE COVERAGE FOR EACH INSURED. If the Secondary Insured is a Juvenile (under the age of 16), the minimum Face Value of Insurance for the Juvenile is \$10,000 Whole Life Insurance. The total premium would be calculated as follows:

<u>INSURED</u>	<u>GENDER</u>	<u>AGE</u>	<u>CLASS</u>	<u>INSURANCE PLAN</u>	<u>ANNUAL PREMIUMS</u>
Primary	Male	35	Non-Smoker	\$25,000 Whole Life and \$25,000 20-Year Term	\$306.00 92.50
Secondary	Female	35	Non-Smoker	\$25,000 Whole Life	269.25
Juvenile	Male	10	Non-Smoker	\$10,000 Whole Life	91.40
Juvenile	Female	10	Non-Smoker	\$10,000 Whole Life	<u>84.90</u>
TOTAL				\$95,000 Combined Life Insurance	\$844.05
				LESS ANNUAL 10% "FAMILY PLUS" DISCOUNT	<u>- 84.40</u>
				ACTUAL COST	\$759.65

In 10 years, the FAMILY PLUS DISCOUNT amounts to a huge savings of \$844.00 and over a 20-year period it equals a whopping \$1,688 in savings!

Ask your deputy about available insurance riders.

NOTE: *The above table is just one example of a "FAMILY PLUS LIFE INSURANCE SPECIAL". A unique "FAMILY PLUS SPECIAL" will be created just for you and your family, based upon your individual circumstances.*

♥ Open your heart and insure your Loved Ones NOW! ♥

Polish Roman Catholic Union of America



Introduces The **FAMILY PLUS** Life Insurance Plan

PRCUA FAMILY PLUS Life Insurance Plan



**Designed to protect your entire family
at a highly competitive discount rate!**

- ✓ receive 10% discount now and every year that premiums are paid
- ✓ YOU decide which members comprise your family
- ✓ select a combination of life insurance plans that best suits your family's needs
- ✓ have flexibility in choosing life insurance plans that will fit your budget
- ✓ receive peace of mind knowing your entire family is protected

The Polish Roman Catholic Union of America is offering a BRAND NEW Life Insurance promotion called the FAMILY PLUS LIFE INSURANCE SPECIAL.

It offers you the unique opportunity to DECIDE THE DEFINITION OF FAMILY based upon your own individual circumstances.

Any two (2) individuals (or more) will be considered a family, as long as one of them is an adult. For example: a family could be made up of husband/wife and child(ren); or a single parent and child(ren), or a grandparent and grandchild(ren), or a grandparent, child and grandchild(ren), or siblings can be considered a family as long as at least one is an adult, etc.

If medically qualified, as long as 2 or more individuals are covered, you qualify as a FAMILY and are eligible to participate in the FAMILY PLUS LIFE INSURANCE SPECIAL.

WHAT IS THE PRCUA FAMILY PLUS LIFE INSURANCE SPECIAL?

This is a special plan that offers life insurance that applies to a PRIMARY INSURED and a SECONDARY INSURED and can include as many family members as you choose. YOU DECIDE the definition of who constitutes your family.

WHAT TYPE OF LIFE INSURANCE DOES THE FAMILY PLUS PLAN INCLUDE?



The Family Plus Plan can include Whole Life Insurance, or Term Insurance or a combination of both, and it all depends upon which life insurance best suits your current needs. A PRCUA Life Insurance representative will go over your goals and budget with you to develop a life insurance strategy that is uniquely designed for you

and your family, based upon your budget and financial needs.

HOW MUCH DOES THE "FAMILY PLUS SPECIAL" COST?

The premium rates are calculated based upon the usual pricing guidelines for each individual, such as their gender, age, the life insurance plans chosen, whether or not they are a smoker, etc.

But for the "FAMILY PLUS SPECIAL," after the entire cost is determined for each individual covered, **TEN PERCENT (10%) WILL BE DEDUCTED** from the total premium **THE FIRST YEAR** and **EACH YEAR** that you pay this premium in the future.

Premium payments can either be made monthly, quarterly, semi-annually or annually, for your convenience.

THIS IS A GREAT VALUE!

WHAT A WONDERFUL WAY TO SHOW THOSE YOU LOVE, HOW MUCH YOU CARE!

WHAT DO I HAVE TO DO TO FIND OUT MORE ABOUT THE FAMILY PLUS PLAN?

To find out how to take advantage of this fantastic offer, contact your local PRCUA Agent/Deputy or call one of the PRCUA Satellite Offices toll-free:

**Ohio - (800) 318-8234,
Pennsylvania (800) 558-8792
or the
Home Office Sales Department
(800) 772-8632 or (773) 782-2600
or
Email: info@prcua.org**

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