

How Much Is Enough?

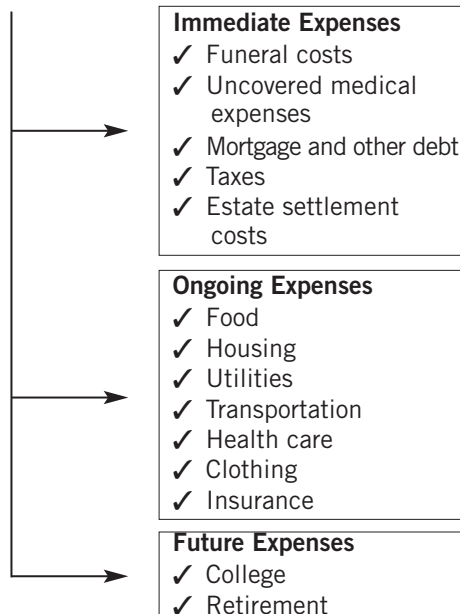
NSS Life Member Benefits

Life Insurance Coverage



The average insured adult American has roughly \$110,000 in life insurance coverage, or about three times his or her gross annual income. When you consider all the things that life insurance proceeds need to fund and how long the money will be needed, you begin to realize that your true need for coverage is often 10, 15 or even 20 times your gross annual income.

Life Insurance Proceeds Can Help Fund Many Types of Expenses



At NSS Life, *Family Matters*. We have been providing for the financial security of our members since 1890. We take pride in the service that has earned us the trust and closeness much like that of any family. We invite you and your family to join our “fraternal family”.

The National Slovak Society (NSS Life) is the oldest Slovak fraternal organization in the United States. Today, NSS Life provides life insurance and annuity coverage to over 27,000 members. As a fraternal benefit society, we offer our members “complimentary benefits” such as: scholarships, publications, athletic events, contests, Heritage Museum, community activities, aid and assistance in times of need and more.

As one of America’s largest fraternal organizations we invite you to become a member of NSS Life. We’ll provide you with financial security through our life and annuity products and you can enjoy our fraternal benefit program - because *Family Matters*.



NSS Life
Family Matters...

351 Valley Brook Road
McMurray, PA 15317-3337
Toll Free: 1-800-488-1890
Fax: 724-731-0146
Email: sales@nsslife.org
www.nsslife.org



NSS Life Insurance Coverage

Permanent Coverage for Life

A life insurance policy is the most cost-effective way to provide financial security for your family upon your death. Life insurance can help your family meet the financial needs previously covered by your income. Simply put, the main purpose of a life insurance policy is to provide survivor benefits for beneficiaries and their needs.

NSS Life's Permanent/Whole Life insurance certificates (policies) are issued through ages 0 - 95. These plans build cash or loan values and are eligible to earn dividends.

Whole Life

Whole life insurance offers guaranteed death benefits and guaranteed cash values while having fixed, predictable premiums for your lifetime. Many times Whole Life insurance is the most budget friendly permanent life insurance plan.

20 Pay Life

This plan is a "limited payment" Whole Life plan. Premiums are only required to be paid for 20 years at which time the policy is "paid-up" and the policy remains in force for your whole life while cash values continue to grow for as long as you keep the contract.

Single Premium Life (SPWL)

A "limited payment" Whole Life plan that only requires one premium payment to be made for your policy to be "paid-up". As with our other permanent plans, SPWL continues to grow in value for as long as you keep the contract.

3 Pay Life

This plan offers all the advantages of our Single Premium Whole Life plan while allowing you to pay the premium over a 3-year period. It is then "paid-up" and values continue to grow for as long as you keep the contract.

Term Life Coverage

NSS Life's Term Insurance plans provide life insurance coverage for a specified term. These plans do not accumulate cash value. Term Life insurance is generally considered "pure" insurance, where the premium provides the maximum protection in the event of death. Each of our Term plans contains a valuable conversion privilege that allows you to convert to a Whole Life plan and awards a premium credit to reduce your initial premium.

10 Year Renewable/Convertible Term

This plan provides a level death benefit with premiums scheduled to remain level for a period of 10 years. A unique feature of this plan is that it automatically renews in 10-year increments (at your attained age) until the age of 75 at which time all benefits end. The plan is convertible to a permanent plan of insurance until age 70. This plan can be issued as a rider to our Whole Life or 20-Pay Life plans. Minimum face amount is \$10,000.00. Issue ages are 16-65.

20 Year Convertible Term

This plan provides a level death benefit and level premiums for 20 years. After the initial 20-year period the plan continues as a Yearly Renewable Term plan and renewable to age 70 at which time all benefits end. The plan is convertible to a permanent plan of insurance until age 70. This plan can be issued as a rider to our Whole Life or 20-Pay Life plans. Minimum face amount is \$25,000.00. Issue ages are 16-50.

Youth Term*

This plan provides a level death benefit at an affordable annual premium for youth between the ages of 0 and 30. The insured is eligible for a wide range of NSS Life Fraternal benefits and future insurability is guaranteed upon conversion to a permanent life plan at any time up to the



age of 30. Face amounts are available at \$10,000.00, \$25,000.00 or \$50,000.00. Premiums are payable to age 25, however benefits continue to age 30. Issue ages are 0-22.

Youth Term - Single Premium*

This plan provides the same protection and benefits as the Youth Term (above), except only one premium payment is required to insure coverage until age 30. All other features apply.

** This plan does not provide eligibility for the NSS PVR Scholarship.*

Available Riders

- Disability Waiver
- Payor or Waiver of Premium
- Accidental Death Benefit
- Preferred Annuity