

## Education Life Builder

### FOR A LIMITED TIME ONLY !

Now, for a limited time, you can apply for minimum **\$1,000** benefit in the Education Life Builder Plan for children ages 16 days to 10 years old (to the nearest birthday).

### Rates for \$1,000

AGE	MALE		FEMALE	
	Single Pay	Install*	Single Pay	Install*
Near birth				
0	\$ 558.93	\$ 189.05	\$ 548.28	\$ 185.45
1	\$ 579.81	\$ 196.11	\$ 569.44	\$ 192.61
2	\$ 602.21	\$ 203.69	\$ 591.68	\$ 200.13
3	\$ 625.79	\$ 211.66	\$ 614.98	\$ 208.01
4	\$ 650.62	\$ 220.06	\$ 639.43	\$ 216.28
5	\$ 676.57	\$ 228.84	\$ 664.94	\$ 224.91
6	\$ 703.67	\$ 238.01	\$ 691.64	\$ 233.94
7	\$ 731.98	\$ 247.58	\$ 719.51	\$ 243.37
8	\$ 761.55	\$ 257.58	\$ 748.60	\$ 253.20
9	\$ 792.45	\$ 268.03	\$ 778.99	\$ 263.48
10	\$ 824.73	\$ 278.95	\$ 810.71	\$ 274.21

#### EDUCATION LIFE BUILDER = SPWL + ANNUITY POLICY

\* This is the amount payable in 3 equal installments during the first policy year -  
First at issue, 4 months after issue and 8 months after issue.

**Education Life Builder** is a combination of an annuity policy and whole life insurance.

The Annuity Policy is similar to a savings account with interest compounded yearly. The life certificate is a single premium whole life insurance policy, which accumulates cash value and may earn dividends, which allows you to purchase additional paid-up insurance just like our regular life insurance certificates. Annuity builds to \$1,000 face amount at attained age 19 at 4.5%.

If paid in 3 installments – first installment pays entire Single Payment Whole Life premium; remainder and subsequent installments all go to annuity policy. The Annuity Policy matures on the anniversary of the certificate's issue date at child's age 19 (nearest birthday). The annuity value at maturity equals the face amount if all premiums were paid as due and no withdrawals were taken. The annuity policy, which is paid at maturity, may be subject to Federal and State Taxes

Minimum issue **\$1,000**

Maximum issue **\$ 25,000**

Issue ages 16 days old to 10 years (**nearest birthday**)

Premium can be paid as a Single Payment or in 3 equal installments during the first policy year.

**For rates on higher face amount and details please call Bo Padowski at**

**1-888-522-1898 ext. 228 or email her at [padowski@pwaa.org](mailto:padowski@pwaa.org).**

To apply, simply fill out the application located on the back of this flyer

And mail it with your applicable premium payable to:

**Polish Women's Alliance of America**

**6643 N. Northwest Hwy. 2<sup>nd</sup> , Floor, Chicago, IL 60631-1360**