

# TERM INSURANCE TO AGE 25

Issue ages 16 days old to 20 years



Since 1898

Effective  
01.01.2006



**Polish Women's Alliance of America**  
A Fraternal Benefit Society Serving You Since 1898

**Term insurance** is designed for temporary life insurance protection. It is the cheapest form of coverage over a limited number of years. With term insurance, you pay only for life coverage, the policy does not accumulate cash value. If you have a temporary protection need, Term Life Insurance may be appropriate. It is mainly suitable for younger parents who need substantial insurance coverage at a low cost. Also it is very good for young children as a starter policy, since it can be converted to the new whole life insurance policy *without going through the underwriting process*.



## TERM TO AGE 25 (SPT25-2006)

This is a single premium term policy. This policy is *fully convertible* to a whole life plan of equal or lesser value. The whole life insurance can be any plan that we offer at the time of the conversion.

Our Single Premium Level Term provides valuable life insurance benefits. It also gives your child a solid start toward financial security. Once enrolled, your child is entitled to the benefits of being a member of Polish Women's Alliance of America.

On the certificate anniversary at the insured age 25, the certificate can be converted to whole life insurance and *the amount of insurance can be increased up to two times* the death benefit amount *without evidence of insurability*.

## POLISH WOMEN'S ALLIANCE OF AMERICA

2001 CSO Single Premium Term to 25 (SPT25-2006)

Gross Single Premiums

Issue Age	Males			Females		
	\$10,000	\$15,000	\$25,000	\$10,000	\$15,000	\$25,000
0	\$441	\$485	\$571	\$408	\$434	\$486
1	427	467	546	397	421	470
2	416	454	531	387	410	458
3	406	444	520	377	400	447
4	397	435	511	368	391	437
5	389	427	504	358	381	427
6	380	418	496	348	371	417
7	370	409	488	338	361	407
8	361	400	479	327	350	395
9	350	390	470	316	338	383
10	340	380	461	304	326	371
11	328	369	451	291	313	357
12	317	357	439	278	300	343
13	303	344	426	264	285	327
14	289	330	410	249	270	310
15	273	313	392	234	253	292
16	256	293	369	217	235	272
17	236	271	342	199	216	250
18	214	246	310	180	196	227
19	190	219	275	161	175	202
20	165	189	238	140	152	175

Minimum issue age 16 days to 20 years (nearest birthday). Can be issued as \$10,000, \$15,000 or \$25,000 face amount policy. One Single payment must be submitted with the application. Premium is calculated based on age to the nearest birthday. It is fully convertible to a whole life plan of protection of equal or lesser value. It is a very inexpensive way to protect your child from newborn to age 25.