

# Do Better for Yourself and Your Future Generations!



**Single Premium Whole Life Plus (SPWL Plus)** <sup>1</sup> from First Catholic Slovak Ladies Association (FCSLA Life) can help protect what's most important to you and your future generations.

*SPWL Plus life insurance policy gives you:*

- **Permanent life insurance**  
With a guaranteed death benefit <sup>2</sup>
- **May provide Tax-free inheritance for loved ones** <sup>3</sup>  
The death benefit is generally income tax-free with no probate
- **Cash value**  
Available for unexpected expenses <sup>4</sup>
- **Is not taxed until withdrawn or distributed** <sup>4</sup>

The following policy face amounts <sup>5</sup> can be purchased with a one time premium:

Female Age 70 <sup>6</sup> Single Premium Amount	\$35,000	\$ 75,000	\$100,000
Initial Death Benefit	\$67,961	\$146,484	\$195,312
1st Year Cash Value	\$35,612	\$76,758	\$102,343

<sup>1</sup>Policy Form ICC12-SPWL0412, not available in NH and MS. <sup>2</sup>Guaranteed unless there is any outstanding policy debt. <sup>3</sup>FCSLA Life and its agents do not offer tax advice; consult a tax professional regarding your specific tax situation. <sup>4</sup>Cash withdrawal or surrender may trigger charges, taxes or penalties. Contact an FCSLA Life agent for details. Withdrawals before age 59 1/2 may be subject to IRS penalties. <sup>5</sup>Policy amounts are based on Standard Non-Tobacco class. <sup>6</sup>Additional rates available for individuals ages 45-85.

*Call today!  
You are under no obligation.*

**AGENT  
Photo**

FCSLA Life Agent  
**AGENT NAME**  
**Agent Phone #**  
*agent email*

*Providing quality financial and fraternal benefits to persons of every Christian faith, regardless of ethnicity.*



First Catholic Slovak Ladies Association of the United States of America  
a fraternal benefit society domiciled in Beachwood, OH  
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