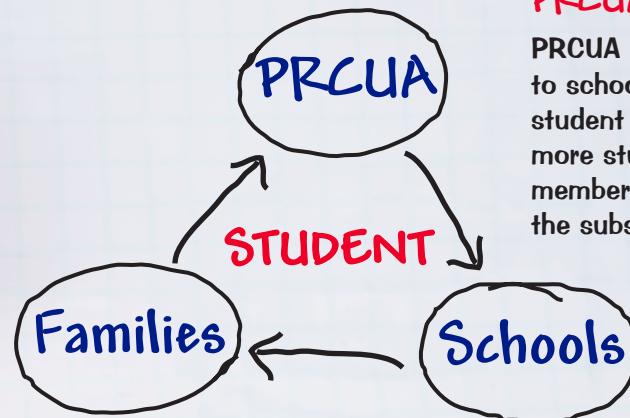


MEMBER BENEFITS FOR EVERY STAGE OF Life...



FAMILIES

Families establish PRCUA memberships for their children, guaranteeing a secure financial future and providing access to PRCUA's robust member benefits

PRCUA

PRCUA provides subsidies to schools based on student membership. The more students are PRCUA members, the greater the subsidy

POLISH SCHOOLS

Polish language and dance schools use PRCUA subsidies to provide tuition discounts and a high quality curriculum

When you join **PRCUA** Life...

you automatically receive OUR MEMBER BENEFITS

Early Years (0-6)

- ✓ Polish language education
- ✓ Folk dancing
- ✓ Tuition discounts
- ✓ Free educational publications
- ✓ Lower premiums on life insurance
- ✓ PRCUA promotional giveaways
- ✓ *Naród Polski* monthly newspaper
- ✓ Cultural and fraternal events
(Fishing Derby, picnics)

School Years (7-18)

- ✓ Polish language education
- ✓ Folk dancing
- ✓ Tuition discounts
- ✓ Free educational publications
- ✓ Lower premiums on life insurance
- ✓ PRCUA promotional giveaways
- ✓ *Naród Polski* monthly newspaper
- ✓ Financial assistance for international dance group travel
- ✓ Cultural and fraternal events
(Cinderella-Prince Charming Ball, Fishing Derby, picnics)

College and Adult Years (18 & up)

- ✓ Scholarships and education loans
- ✓ Sports tournaments
- ✓ Home mortgages
- ✓ Affiliate site discounts
- ✓ Family discounts
- ✓ PRCUA promotional giveaways
- ✓ *Naród Polski* monthly newspaper
- ✓ Financial assistance for international dance group travel
- ✓ Cultural and fraternal events
(Holiday gatherings, picnics)
- ✓ Retirement savings/income
- ✓ A secure family future

The benefits of a PRCUA membership for Polish language and dance school students...

WIN-WIN-WIN!!!

Did you know...?

- ✓ PRCUA subsidizes 25 Polish language and dance schools in the United States. Nearly 1,200 children and young adults are taught Polish language, folk dance, songs, culture, history and traditions in these schools each year.
- ✓ PRCUA pays member schools an annual subsidy between \$135-\$400 for each member student.
- ✓ Over the course of 12 years of a student's Polish school education, a school can potentially receive over \$2,500 from the PRCUA. The school can use these funds to provide tuition discounts to families and enhancements to its curriculum and programming, as well as hiring highly qualified teachers. In addition, PRCUA schools receive financial benefits in the form of free educational publications, promotional giveaways, event sponsorships, and transportation subsidies to cultural experiences.
- ✓ Purchasing a \$5,000 10-year Limited Pay Whole Life insurance certificate for your incoming kindergartner costs a little more than \$140 annually over a period of 10 years, but their coverage and PRCUA membership are for life. Your child will grow, but their premiums will not, and the school will continue receiving annual subsidies for all the years of your child's Polish or dance school education.
- ✓ Fraternal benefits aren't just for our youth. Adult members also receive financial assistance when they travel to folk and dance festivals throughout the world, and their dance groups collect monetary subsidies for each enrolled member. All of this in addition to having access to the financial security and peace of mind our annuity and life insurance products provide!

Rates for Whole Life Insurance

Single Pay Whole Life		
\$5,000 Coverage Single Premium		
Age	Male	Female
0	\$797.60	\$735.50
5	\$880.85	\$809.35
10	\$978.95	\$896.25
15	\$1,090.95	\$996.65
20	\$1,208.40	\$1,108.00
25	\$1,341.20	\$1,236.90
30	\$1,500.05	\$1,385.95
35	\$1,685.10	\$1,555.55
40	\$1,887.50	\$1,744.00
45	\$2,097.35	\$1,954.25
50	\$2,333.60	\$2,182.15
55	\$2,596.05	\$2,435.10
60	\$2,884.45	\$2,711.75

10-Year Whole Life		
\$5,000 Coverage Annual Premium		
Age	Male	Female
0	\$130.10	\$121.65
5	\$141.45	\$131.75
10	\$154.80	\$143.55
15	\$169.95	\$157.10
20	\$185.65	\$172.15
25	\$203.65	\$189.65
30	\$225.45	\$209.95
35	\$250.80	\$233.00
40	\$278.70	\$258.55
45	\$310.15	\$288.25
50	\$346.60	\$322.90
55	\$388.20	\$362.25
60	\$436.75	\$406.90

20-Year Pay Whole Life		
\$5,000 Coverage Annual Premium		
Age	Male	Female
0	\$98.55	\$93.70
5	\$105.10	\$99.50
10	\$112.85	\$106.30
15	\$121.60	\$114.10
20	\$130.60	\$122.75
25	\$141.00	\$132.90
30	\$153.75	\$144.65
35	\$168.60	\$158.00
40	\$185.00	\$172.95
45	\$203.85	\$190.50
50	\$226.20	\$211.40
55	\$253.00	\$235.85
60	\$287.05	\$265.25

All applications subject to underwriting. Standard non-tobacco rates.

For more information, contact your local PRCUA representative or call the Home Office at (800) 772-8632

Ask about our *Family Plus Plan*, which includes a discount.



POLISH ROMAN CATHOLIC UNION OF AMERICA

984 N. MILWAUKEE AVE., CHICAGO, IL 60642

(800) 772-8632 | PRCUA.ORG/SCHOOLS |