

# SERENITY SOLUTIONS FINALE – GRADED BENEFIT Whole Life Insurance

Planning for our families' financial security is perhaps the most fundamentally important, and emotionally draining, financial planning task we take on in our adult lives. The most common way for people to guarantee the financial security of their loved ones is through the purchase of life insurance. Unfortunately, many people find that just when they realize their need for life insurance and want to purchase it, they are unable to do so because their existing health issues make it impossible – if you find yourself in this situation, take comfort in the fact that the National Catholic Society of Foresters can still help address the concerns for your families' financial security with the purchase of our Serenity Solutions Finale – Graded Death Benefit Whole Life Insurance<sup>1</sup>.

Applying is simple and convenient. Just complete a couple of easy to understand forms and you are eligible for life insurance coverage. No medical examinations or blood work is required. Your protection is permanent and your premiums are guaranteed to remain level.

There are, however, some limitations on the benefit payments in the event of death during the first three years the certificate is in force. The death benefit payable is equal to the amount shown in the table below. In the fourth year and thereafter, your beneficiaries will receive the full benefit applied for.

Policy Year	Death Benefit
<b>Year 1</b>	25% of amount applied for
<b>Year 2</b>	50% of amount applied for

Policy Year	Death Benefit
<b>Year 3</b>	75% of amount applied for
<b>Years 4+</b>	100% of amount applied for

## GRADED BENEFIT WHOLE LIFE PLAN PREMIUMS

(Issue Ages 50-85, Non-Smoker) Policy fee: \$45.00 pac .0883

minimum 3,000  
maximum 15,000

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE – NON-SMOKER											
Issue Age	Premium		Issue Age	Premium		Issue Age	Premium		Issue Age	Premium	
	Male	Female		Male	Female		Male	Female		Male	Female
<b>50</b>	\$24.50	\$18.50	<b>60</b>	\$42.00	\$33.00	<b>70</b>	\$76.00	\$58.00	<b>80</b>	\$145.00	\$105.00
<b>51</b>	\$25.62	\$19.32	<b>61</b>	\$44.56	\$34.69	<b>71</b>	\$79.84	\$60.79	<b>81</b>	\$162.90	\$117.69
<b>52</b>	\$26.88	\$20.28	<b>62</b>	\$47.27	\$36.26	<b>72</b>	\$83.42	\$63.26	<b>82</b>	\$185.23	\$133.62
<b>53</b>	\$28.28	\$21.38	<b>63</b>	\$50.15	\$37.90	<b>73</b>	\$87.28	\$65.82	<b>83</b>	\$208.41	\$150.22
<b>54</b>	\$29.82	\$22.62	<b>64</b>	\$53.22	\$39.75	<b>74</b>	\$91.96	\$68.93	<b>84</b>	\$228.86	\$164.87
<b>55</b>	\$31.50	\$24.00	<b>65</b>	\$56.50	\$42.00	<b>75</b>	\$98.00	\$73.00	<b>85</b>	\$243.00	\$175.00
<b>56</b>	\$33.31	\$25.58	<b>66</b>	\$60.04	\$44.77	<b>76</b>	\$104.98	\$77.70			
<b>57</b>	\$35.26	\$27.35	<b>67</b>	\$63.82	\$47.94	<b>77</b>	\$112.55	\$82.75			
<b>58</b>	\$37.34	\$29.23	<b>68</b>	\$67.78	\$51.34	<b>78</b>	\$121.33	\$88.65			
<b>59</b>	\$39.59	\$31.14	<b>69</b>	\$71.86	\$54.75	<b>79</b>	\$131.94	\$95.90			

**GRADED BENEFIT WHOLE LIFE PLAN PREMIUMS**

(Issue Ages 50-85, Smoker) Policy fee: \$45.00

<b>ANNUAL PREMIUMS PER \$1,000 OF INSURANCE – SMOKER</b>											
Issue Age	Premium		Issue Age	Premium		Issue Age	Premium		Issue Age	Premium	
	Male	Female		Male	Female		Male	Female		Male	Female
50	\$40.00	\$29.00	60	\$67.00	\$51.00	70	\$108.00	\$78.50	80	\$180.00	\$122.00
51	\$42.34	\$30.12	61	\$70.30	\$53.30	71	\$112.02	\$80.79	81	\$199.92	\$135.60
52	\$44.76	\$31.48	62	\$73.71	\$55.35	72	\$115.53	\$82.48	82	\$224.96	\$152.88
53	\$47.26	\$33.08	63	\$77.27	\$57.35	73	\$119.23	\$84.16	83	\$251.04	\$170.96
54	\$49.84	\$34.92	64	\$81.02	\$59.50	74	\$123.82	\$86.47	84	\$274.08	\$186.96
55	\$52.50	\$37.00	65	\$85.00	\$62.00	75	\$130.00	\$90.00	85	\$290.00	\$198.00
56	\$55.22	\$39.46	66	\$89.30	\$65.03	76	\$137.25	\$94.38			
57	\$57.99	\$42.31	67	\$93.89	\$68.44	77	\$145.10	\$99.21			
58	\$60.85	\$45.33	68	\$98.63	\$72.00	78	\$154.34	\$105.05			
59	\$63.84	\$48.30	69	\$103.38	\$75.43	79	\$165.71	\$112.46			

**MODAL FACTORS FOR ALL PLANS.** All rates shown in this brochure are annual premiums. For other premium modes, your premium due is the annual premium multiplied by the number of units of coverage (one unit is \$1,000) plus policy fee, multiplied by a mode factor. Premiums due at each payment:

- For semi-annual, use mode factor .52
- For monthly, use mode factor .09
- For quarterly, use mode factor .265
- For monthly EFT, mode factor .0883

EFT stands for Electronic Funds Transfer, a convenient method of payment by which automatic monthly withdrawals are made from your checking account.

An example premium equation for a non-smoker male age 55, amount of insurance at \$5,000:

	Premium / \$1,000		Units		Policy Fee		Mode Factor		Due Each Premium
<b>Monthly (EFT)</b>	\$31.50	<b>x</b>	5	<b>+</b>	\$45.00	<b>x</b>	0.0883	<b>=</b>	\$17.87

**ABOUT NATIONAL CATHOLIC SOCIETY OF FORESTERS (NCSF).**

As a socially responsible beneficial fraternal insurance society, NCSF, has been committed to assisting Catholic families achieve financial security since 1891. We are a not-for-profit life insurance organization promoting friendship, unity and true Catholic charity among our members. NCSF’s insurance operations help support causes and organizations in communities across the U.S.

As an NCSF client you automatically join more than 30,000 members who strive to make a difference in their local communities. Be as active as you choose with programs or causes, including:

- Court Activity Programs.
- Scholarships and Catholic Education Grants.
- Alzheimer’s Association.
- Organizations and causes YOU choose.
- Junior Court Activities.
- Hearts and Hands.
- Join Hands Day.



Whether it is a life insurance or annuity product, we offer quality protection for all of your insurance needs. For more information regarding our products or programs, contact your local NCSF Insurance Producer whose info can be found on our website: [www.ncsf.com](http://www.ncsf.com) or call our NCSF Sales Support at 800-344-6273.