

As one of America's premier fraternal organizations, NSS Life has provided its members with quality life insurance programs, annuities and IRAs. NSS Life was founded in 1890 and is the oldest Slovak fraternal in the country. In addition to products, our members enjoy fraternal benefits. These "extras" include:

- Scholarships
- Athletic events (golf & bowling)
- Heritage Museum
- Youth contests
- Publications
- Adult contests
- Local activities, and more.....

NSS Life also offers these products –

Permanent Insurance – whole life and twenty pay life

Term insurance – 10 year term, 20 year term and youth term

Annuities, IRAs, Roth IRAs, Coverdell ESAs



NSS Life®
Family Matters...

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NSS Life Single Premium Whole Life Insurance—making life easy

Single Premium Insurance

Single premium insurance is a time tested product that works well at any age. This proven life insurance plan combines strong guarantees with lifetime protection.

Single premium life insurance is one of the most popular plans we offer because it is simple to understand. Make just one payment and then the policy is paid up for life. In the long run this is the most economical way to purchase insurance, so smart consumers would be wise to consider it part of their overall financial plan.

Many parents and grandparents love the one-time payment feature of a single premium plan of insurance. This allows them to give their children a significant life insurance plan that is completely paid-up and good for their lifetime. This plan will grow with them in the future through cash or loan values and dividends.



Wealth Transfer Tool

Many seniors use single premium insurance as a wealth transfer tool. A single premium life insurance plan magnifies the gift of any comparable savings. Through the miracle of life insurance there are tax advantages to this plan: tax-free proceeds when paid to a beneficiary and tax-deferred earnings on the cash accumulation fund.

Single premium life features:

- One-time payment
- Lifetime insurance protection
- Tax-free proceeds to beneficiary
- Builds cash or loan values
- Dividends*

**Dividends are not guaranteed.*

A Great Investment Option

Some people use single premium life as a replacement for other low yielding savings programs: Bank CDs, annuity, mutual funds, etc. All of these savings may be better off in a single premium plan of insurance where the value is enhanced and has tax advantages.



Any tax or legal matters discussed in this brochure are general in nature. For specific advice regarding your situation you should rely on competent tax and legal counsel before making any financial decision.