HOW MUCH IS ENOUGH?

The average insured adult American has roughly $110,000 in life insurance coverage, or about three times his or her gross annual income. When you consider all the things that life insurance proceeds need to fund and how long the money will be needed, you begin to realize that your true need for coverage is often 10, 15 or even 20 times your gross annual income.

Life Insurance Proceeds Can Help Fund Many Types of Expenses

Immediate Expenses
- ✓ Funeral Costs
- ✓ Uncovered medical expenses
- ✓ Mortgage and other debt
- ✓ Taxes
- ✓ Estimate settlement costs

Ongoing Expenses
- ✓ Food
- ✓ Housing
- ✓ Utilities
- ✓ Transportation
- ✓ Health care
- ✓ Clothing
- ✓ Insurance

Future Expenses
- ✓ College
- ✓ Retirement



NSS LIFE MEMBER BENEFITS



At NSS Life, *Family Matters*. We have been providing for the financial security of our members since 1890. We take pride in the service that has earned us the trust and closeness much like that of any family. We invite you and your family to join our “fraternal family”.

The National Slovak Society (NSS Life) is the oldest Slovak fraternal organization in the United States. Today, NSS Life provides life insurance and annuity coverage to over 30,000 members, and has over a billion dollars in assets. As a fraternal benefit society, we offer our members “complimentary benefits” such as: scholarships, publications, athletic events, contests, Heritage Museum, community activities, aid and assistance in times of need and more.

As one of America’s largest fraternal organizations we invite you to become a member of NSS Life. We’ll provide you with financial security through our life and annuity products and you can enjoy our fraternal benefit program - because *Family Matters* .

NSS-LIFE-INS-BR 10/23 ~ 2500

LIFE INSURANCE COVERAGE



NSS Life®
Family Matters...

1301 Ashwood Drive
Canonsburg, PA 15317
Phone: (724) 731-0094
Sales Fax: (724) 731-0146
Email: sales@nsslife.org
Web: www.nsslife.org
Facebook: NSSLife



NSS LIFE INSURANCE COVERAGE

Permanent Coverage for Life

A life insurance policy is the most cost-effective way to provide financial security for your family upon your death. Life insurance can help your family meet the financial needs previously covered by your income. Simply put, the main purpose of a life insurance policy is to provide survivor benefits for beneficiaries and their needs.

NSS Life's Permanent/Whole Life insurance certificates (policies) are issued through ages 0 - 85. These plans build cash or loan values and are eligible to earn dividends.

Whole Life

Whole life insurance offers guaranteed death benefits and guaranteed cash values while having fixed, predictable premiums for your lifetime. Many times Whole Life insurance is the most budget friendly permanent life insurance plan.

20 Pay Life

This plan is a "limited payment" Whole Life plan. Premiums are only required to be paid for 20 years at which time the policy is "paid-up" and the policy remains in force for your whole life while cash values continue to grow for as long as you keep the contract.

Single Premium Life (SPWL)

A "limited payment" Whole Life plan that only requires one premium payment to be made for your policy to be "paid-up". As with our other permanent plans, SPWL continues to grow in value for as long as you kep the contract.

3 Pay Life

This plan offers all the advantages of our Single Premium Whole Life plan while allowing you to pay the premium over a 3-year period. It is then "paid up" and values continue to grow for as long as you keep the contract.

Term Life Coverage

NSS Life's Term Insurance plans provide life insurance coverage for a specified term. These plans do not accumulate cash value. Term Life insurance is generally considered "pure" insurance, where the premium provides the maximum protection in the event of death. Each of our Term plans contains a valuable conversion privilege that allows you to convert to a Whole Life plan and awards a premium credit to reduce your initial premium.

10 Year Convertible Term

This plan provides a level death benefit and level premiums for 10 years. After the initial 10-year period the plan continues as a Yearly Renewable Term plan and renewable to age 95 at which time all benefits end. The plan is convertible to a permanent plan of insurance until age 70. This plan can be issued as a rider to our Whole Life or 20-Pay Life plans. Minimum face amount is $25,000.00. Issue ages are 18-70.

20 Year Convertible Term

This plan provides a level death benefit and level premiums for 20 years. After the initial 20-year period the plan continues as a Yearly Renewable Term plan and renewable to age 95 at which time all benefits end. The plan is convertible to a permanent plan of insurance until age 70. This plan can be issued as a rider to our Whole Life or 20-Pay Life plans. Minimum face amount is $50,000.00. Issue ages are 18-60.

Youth Term*

This plan provides a level death benefit at an affordable annual premium for youth between the ages of 0 and 30. The insured is eligible for a wide range of NSS Life Fraternal benefits and future insurability is guaranteed upon conversion to a permanent life plan at any time up to the age of 30.



Face amounts are available at:
$10,000.00, $25,000.00 or $50,000.00.
Premiums are payable to age 25, however benefits continue to age 30. Issue ages are 0-22.

Youth Term - Single Premium*

This plan provides the same protection and benefits as the Youth Term (above), except only one premium payment is required to insure coverage until age 30. All other features apply.

* *This plan does not provide eligibility for the NSS PVR Scholarship.*

Available Riders

- Disability of Waiver Premium
- Payor Waiver of Premium
- Accidental Death Benefit