



MyLIFE

WHOLE AND TERM LIFE INSURANCE



WE CONNECT FOR LIFE

WHY KSKJ LIFE?

KSKJ Life is a Christian, community-focused life insurance company that has provided financial security to its members and their families since 1894. We offer competitive life insurance products and retirement solutions, premier personalized service and meaningful member benefits and programs. As a not-for-profit organization, KSKJ Life makes a difference by reinvesting back into local communities and is dedicated to continuing its mission by helping families achieve financial security.

MEMBER BENEFITS

KSKJ Life members have access to additional benefits that include retail discounts and programs created to help improve your life throughout all life stages. Membership also provides opportunities to engage in volunteer and social activities.

- › PerkSpot Discount Program
- › VSP® Individual Vision Plans
- › Start Hearing (American Hearing Benefits)
- › ScriptSave® WellRX Prescription Savings Program (includes pet medication)
- › Educational Grant Program
- › Community Outreach Opportunities



KSKJ Life also offers a number of final expense and annuity products. Call us for details.

KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435.

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WHOLE LIFE INSURANCE

Our whole life products are the perfect choice for individuals who need coverage for their entire life and want to offer protection for their loved ones in the future.

FEATURES AND GUARANTEES

- › A guaranteed, income tax-free death benefit that will never expire or decrease in value provided there are no loans or withdrawals.
- › A guaranteed premium that will never increase, regardless of your age or health
- › A guaranteed cash value that you can use for life situations like paying for tuition, buying a home or for extra retirement income. The cash value accumulates on a tax-deferred basis.

WHICH WHOLE LIFE POLICY IS RIGHT FOR ME?

CONTINUOUS PAY WHOLE LIFE

- › This continuous pay policy extends the premiums over the duration of the insured’s life. It offers the lowest premiums of our whole life products
- › Issue age 0-85
- › Minimum Annual Premium - \$150 (yielding no less than a minimum \$5,000 face amount)

10-PAY WHOLE LIFE

- › A great fit for someone who wants complete coverage that can be paid in full within 10 years
- › Issue age 0-85
- › Minimum Annual Premium - \$150 (yielding no less than a minimum \$5,000 face amount)

20-PAY WHOLE LIFE

- › A great fit for someone who wants complete coverage that can be paid in full within 20 years
- › Issue age 0-80
- › Minimum Annual Premium - \$150 (yielding no less than a minimum \$5,000 face amount)

SINGLE PREMIUM WHOLE LIFE

- › Guarantees coverage after a one-time payment
- › Issue age 20-90 with a minimum face amount of \$10,000
- › Issue age 0-19 with a minimum face amount of \$7,500 / maximum face amount of \$15,000

SINGLE PREMIUM HIGH CASH VALUE WHOLE LIFE

- › Guarantees coverage after a one-time payment
- › Cash value of policy is higher in the early years compared with other whole life products
- › Issue age 40-90
- › Minimum Premium Amount - \$10,000

MyLIFE PLUS and MyLIFE SECURE

Looking to customize a plan to fit within your budget? Our 10-Pay, 20-Pay and Continuous Pay Whole Life Products offer two plan options:

MyLIFE PLUS

- › This plan includes all of our whole life guarantees and features, **PLUS** dividends*

MyLIFE SECURE

- › This plan includes all of our whole life guarantees and features with **LOWER PREMIUMS** (No anticipated dividends)

*Dividends are not guaranteed. All life insurance products subject to underwriting.



TERM LIFE INSURANCE

Our term life policies are a great fit for individuals looking to protect their families over a specific period of time.

FEATURES AND GUARANTEES

- › A guaranteed premium
- › Designed for temporary circumstances
- › Tax-free benefits
- › Lower premiums when compared to whole life insurance

WHICH TERM LIFE POLICY IS RIGHT FOR ME?

TERM LIFE

- › 10, 20 or 30-year terms available
- › Premiums to fit your budget
- › Issue age 18-65 (10 & 20-year); 18-55 (30-year)

JUNIOR TERM

- › Ideal for children and students
- › Covers the insured until age 30
- › Issue age 0-18

