



10 and 20-Pay Whole Life

A 10-Pay and a 20-Pay Whole Life Insurance Plan¹ is different from traditional whole life. They avoid life-long payments and improve the internal rate of return of the policy. Cash values continue to grow after your final premium is paid and the death benefit of the certificate will remain the same. This is money you want to leave to your spouse and children. However, you have the cash value available if you need it.

Why Buy 10-Pay or 20-Pay Whole Life Insurance?

- Choose from 10 annual payments or 20 annual payments
- Growth of cash values
- Control your money by accessing cash value and loan options
- Guaranteed level death benefit to your beneficiaries tax-free²
- Optional rider allows purchase of additional permanent insurance without proof of insurability
- Opportunity to cover a child or grandchild for life
- Children's educational expenses
- Charitable Giving – leave a legacy
- Final Expenses – pay funeral expenses & estate settlement costs
- Pay debts, credit cards and outstanding loans
- Creditor exemption
- Membership and fraternal benefits

With 10 or 20-Pay Whole Life Insurance, your certificate is fully paid after the 10 or 20 years of premium payments.

- Issue Age 0 – 70 for 10-Pay
- Issue Age 0 – 75 for 20-Pay
- Face Amounts \$15,000 to \$4,000,000
- Dividends – when a dividend is declared, it's distributed on the certificate anniversary

Available Riders:

- Waiver of Premium
- Accidental Death
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)
- Level Term Insurance

Products/features may not be available in all states.
 1) 13-WL Plan Series.
 2) Consult your tax advisor regarding your individual situation.

When it comes to placing your money where it will be the most beneficial for you and your family, consider a 20-Pay Whole Life Insurance Plan. Protect the ones you love and what you own.

Speak to an NCSF Agent Today!
 Call 847-342-4500 ext. 236 or email: sales@ncsf.com

Our Insurance Experience means we have the Knowledge to help you make the right choices.



About National Catholic Society of Foresters

MAIN STREET vs. WALL STREET: As a not-for-profit organization, money that would normally be paid to shareholders in a for-profit company is instead given back to the NCSF members and their communities in the form of programs and benefits made possible by insurance sales.

NCSF Mission Statement

NCSF is a community-based insurance organization that offers products and member benefits that assist individuals and their families in achieving financial security, while helping to build stronger communities by supporting service projects that reflect common shared values.

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