

YOUTH INVESTMENT COMBO PLAN

is a combination of whole life insurance with an annuity rider.

The **life insurance** is a single premium whole life policy, which provides **guaranteed protection** for an entire lifetime. Whole life policy accumulates **cash value** on a tax-deferred basis that can be used in a difficult financial situation in the form of a loan.

Whole life policy can earn **Dividends**. Dividends are not guaranteed. Dividends are declared when actual life insurance costs turn out to be less than were assumed in setting premiums. The Board of Directors must approve dividends.

The **Annuity Rider** is similar to a savings account with interest compounded annually. **The annuity value builds to half (½) the face value of the life insurance at attained age 18** at 1.5% annual rate of interest if all premiums are paid as due and no withdrawals are taken.

The Annuity Rider matures on the anniversary of the certificate's issue date at child's age 18 (nearest birthday).



ISSUE AGES

From 16 days old to 10 years (nearest birthday)

FACE AMOUNT

Minimum Issue \$1,000
Maximum Issue \$25,000

ADDITIONAL BENEFITS

Automatic membership in Polish Women's Alliance – a fraternal benefit society helping families since 1898.

As one of the many benefits of membership, Polish Women's Alliance of America offers numerous Scholarship Programs: College Undergraduate, High School Academic and Sports, Remkus-Sochacki Academic Achievement, and our Jagiellonian University Summer Program.

The current rules for most of our scholarship programs require that the applicant be a member of PWAA for at least five years and have at least \$3,000 of whole life insurance coverage with our organization. Scholarships are not guaranteed and are subject to changes authorized by the PWA Scholarship Committee.

Polish Women's Alliance looks forward to welcoming you and/or your family members as part of our extended fraternal family. You will not only be supporting our goals, but you will have access to meet others who share in the rich culture and heritage that makes you Unique!

The information in this brochure is not intended as legal or tax advice. It is always advisable to consult tax and/or legal advisers regarding all federal and state laws before making any financial decision.

POLISH WOMEN'S ALLIANCE OF AMERICA

has served the Polish American Community for over 115 years.

As a fraternal benefit life insurance society, it provides financial security to members and their families while fostering the traditions, history and culture of Polish heritage.

PWA provides humanitarian assistance and scholarships to members and those in need.

Security, financial independence and protection for members and their loved ones are the goals of Polish Women's Alliance.

Men, women and children are welcomed as members of the Polish Women's Alliance of America.

For information on how to become a member of Polish Women's Alliance or to apply for insurance please call

1-888-522-1898

or visit our website:

www.pwaa.org

**Polish Women's Alliance of America
6643 N Northwest Hwy. 2nd Floor
Chicago, IL 60631**



06/10/2013

Invest in your child's future with
our

Youth Investment Combo Plan

Issue ages 16 days old to 10 years
Effective 07/01/2013



Polish Women's Alliance Of America
A Fraternal Benefit Society Serving You Since 1898



YOUTH INVESTMENT COMBO PLAN (Single Payment Whole Life (SPWL) plus Annuity Rider Policy)

Male

Annuity builds to half (½) the face value of the life insurance at attained age 18 if all premiums are paid and there are no withdrawals. Premium can be paid as a One Time Payment or in 3 equal installments. If paid in installments, the first installment pays the entire SPWL premium & fee; remainder and subsequent installments all go to the annuity premium.

Issue Age	Face 1,000 Single Pay	Face 1,000 Install*	Face 2,000 Single Pay	Face 2,000 Install*	Face 3,000 Single Pay	Face 3,000 Install*	Face 5,000 Single Pay	Face 5,000 Install*	Face 7,500 Single Pay	Face 7,500 Install*	Face 10,000 Single Pay	Face 10,000 Install*	Face 15,000 Single Pay	Face 15,000 Install*	Face 20,000 Single Pay	Face 20,000 Install*	Face 25,000 Single Pay	Face 25,000 Install*
0**	529.24	177.29	998.48	334.48	1,467.72	491.67	2,406.20	806.04	3,579.30	1,199.02	4,752.40	1,591.99	7,098.60	2,377.93	9,444.80	3,163.88	11,791.00	3,949.82
1	536.44	179.70	1,012.88	339.31	1,489.32	498.91	2,442.20	818.11	3,633.31	1,217.12	4,824.40	1,616.13	7,206.60	2,414.14	9,588.80	3,212.16	11,971.00	4,010.18
2	544.58	182.43	1,029.16	344.75	1,513.74	507.08	2,482.90	831.74	3,694.35	1,237.56	4,905.80	1,643.37	7,328.70	2,455.01	9,751.60	3,266.65	12,174.50	4,078.29
3	553.12	185.29	1,046.24	350.48	1,539.36	515.66	2,525.60	846.04	3,758.41	1,259.01	4,991.20	1,671.98	7,456.80	2,497.92	9,922.40	3,323.87	12,388.00	4,149.81
4	562.10	188.30	1,064.20	356.50	1,566.30	524.70	2,570.50	861.10	3,825.75	1,281.60	5,081.00	1,702.09	7,591.50	2,543.09	10,102.00	3,384.09	12,612.50	4,225.09
5	571.30	191.38	1,082.60	362.66	1,593.90	533.94	2,616.50	876.50	3,894.76	1,304.71	5,173.00	1,732.91	7,729.50	2,589.31	10,286.00	3,445.72	12,842.50	4,302.13
6	580.70	194.53	1,101.40	368.96	1,622.10	543.39	2,663.50	892.25	3,965.26	1,328.33	5,267.00	1,764.40	7,870.50	2,636.55	10,474.00	3,508.70	13,077.50	4,380.85
7	590.32	197.75	1,120.64	375.40	1,650.96	553.05	2,711.60	908.35	4,037.41	1,352.48	5,363.20	1,796.60	8,014.80	2,684.85	10,666.40	3,573.10	13,318.00	4,461.35
8	600.13	201.04	1,140.26	381.98	1,680.39	562.92	2,760.65	924.79	4,110.98	1,377.14	5,461.30	1,829.49	8,161.95	2,734.18	10,862.60	3,638.88	13,563.25	4,543.57
9	610.20	204.41	1,160.40	388.72	1,710.60	573.03	2,811.00	941.65	4,186.50	1,402.42	5,562.00	1,863.20	8,313.00	2,784.74	11,064.00	3,706.29	13,815.00	4,627.84
10	620.50	207.86	1,181.00	395.62	1,741.50	583.38	2,862.50	958.90	4,263.75	1,428.30	5,665.00	1,897.70	8,467.50	2,836.50	11,270.00	3,775.30	14,072.50	4,714.10

Female

Issue Age	Face 1,000 Single Pay	Face 1,000 Install*	Face 2,000 Single Pay	Face 2,000 Install*	Face 3,000 Single Pay	Face 3,000 Install*	Face 5,000 Single Pay	Face 5,000 Install*	Face 7,500 Single Pay	Face 7,500 Install*	Face 10,000 Single Pay	Face 10,000 Install*	Face 15,000 Single Pay	Face 15,000 Install*	Face 20,000 Single Pay	Face 20,000 Install*	Face 25,000 Single Pay	Face 25,000 Install*
0**	516.64	173.07	973.28	326.04	1,429.92	479.00	2,343.20	784.94	3,484.80	1,167.36	4,626.40	1,549.78	6,909.60	2,314.62	9,192.80	3,079.46	11,476.00	3,844.30
1	524.32	175.64	988.64	331.19	1,452.96	486.73	2,381.60	797.81	3,542.41	1,186.67	4,703.20	1,575.53	7,024.80	2,353.24	9,346.40	3,130.96	11,668.00	3,908.67
2	532.35	178.33	1,004.70	336.56	1,477.05	494.79	2,421.75	811.25	3,602.63	1,206.83	4,783.50	1,602.40	7,145.25	2,393.56	9,507.00	3,184.71	11,868.75	3,975.86
3	540.63	181.10	1,021.26	342.11	1,501.89	503.11	2,463.15	825.12	3,664.73	1,227.63	4,866.30	1,630.14	7,269.45	2,435.16	9,672.60	3,240.19	12,075.75	4,045.21
4	549.23	183.99	1,038.46	347.88	1,527.69	511.76	2,506.15	839.54	3,729.23	1,249.26	4,952.30	1,658.98	7,398.45	2,478.42	9,844.60	3,297.86	12,290.75	4,117.30
5	557.99	186.92	1,055.98	353.74	1,553.97	520.57	2,549.95	854.21	3,794.93	1,271.27	5,039.90	1,688.32	7,529.85	2,522.43	10,019.80	3,356.55	12,509.75	4,190.66
6	567.00	189.94	1,074.00	359.78	1,581.00	529.62	2,595.00	869.30	3,862.51	1,293.91	5,130.00	1,718.51	7,665.00	2,567.71	10,200.00	3,416.91	12,735.00	4,266.12
7	576.18	193.01	1,092.36	365.93	1,608.54	538.84	2,640.90	884.67	3,931.36	1,316.95	5,221.80	1,749.23	7,802.70	2,613.80	10,383.60	3,478.37	12,964.50	4,342.94
8	585.52	196.14	1,111.04	372.19	1,636.56	548.23	2,687.60	900.32	4,001.41	1,340.44	5,315.20	1,780.55	7,942.80	2,660.77	10,570.40	3,540.99	13,198.00	4,421.21
9	595.08	199.34	1,130.16	378.59	1,665.24	557.83	2,735.40	916.32	4,073.10	1,364.43	5,410.80	1,812.55	8,086.20	2,708.77	10,761.60	3,604.99	13,437.00	4,501.21
10	604.82	202.61	1,149.64	385.11	1,694.46	567.62	2,784.10	932.64	4,146.15	1,388.90	5,508.20	1,845.17	8,232.30	2,757.71	10,956.40	3,670.24	13,680.50	4,582.78

* Install – This is the amount payable in 3 equal installments during the first policy year (first installment payable at issue, second 4 months after issue and the last one 8 months after issue.)

** Age 0 from 16 days after birth to 6 months

Premium is calculated to the nearest birthday