

Fraternal Benefits

Catholic Financial Life members, who own a financial product, are eligible to apply for additional value-added benefits.⁴ These membership benefits differentiate Catholic Financial Life from commercial and mutual life insurance companies. These benefits include:

- Catholic Elementary and High School Scholarships
- College Scholarships
- Estate Planning Benefit
- Prenatal, Newborn, and Orphans' Benefits
- Childhood Cancer Benefit
- Sacramental Benefits
- Catholic Summer Camp Benefit
- Prescription Savings and Medic Alert

⁴These benefits are non-contractual and may be discontinued or modified by Catholic Financial Life at any time.



About Catholic Financial Life

Catholic Financial Life, a faith-based membership organization, puts Catholic values in action by serving God through serving others, providing financial security, and by enhancing quality of life for our member families and their communities. For more than 140 years, Catholic Financial Life has helped members take control of their future by providing real solutions to everyday challenges. Catholic Financial Life is the second largest Catholic fraternal benefit society in the United States.

For more information on Catholic Financial Life's financial products or membership benefits, contact your advisor, call our home office at (800) 927-2547 or visit our website at www.catholicfinanciallife.org.

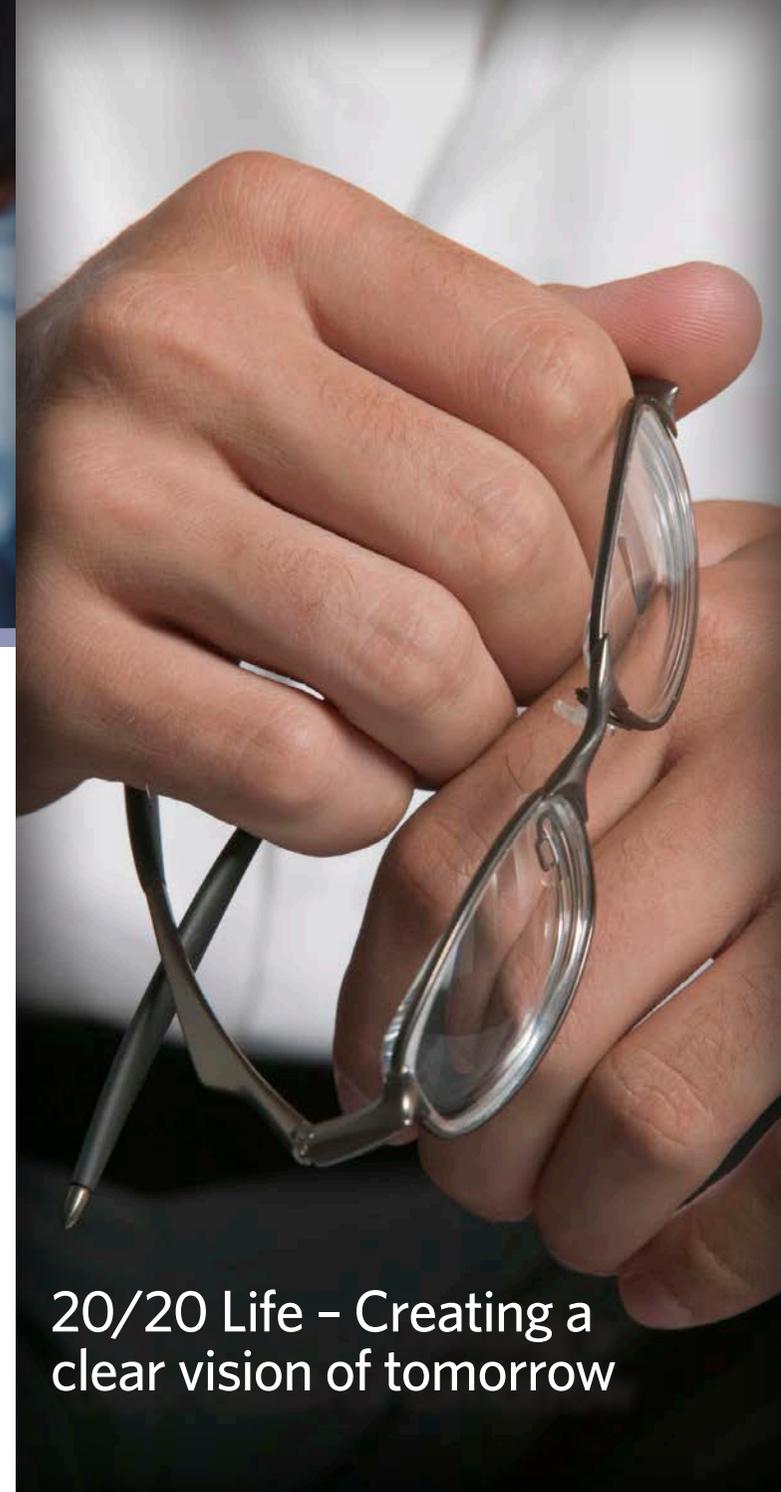


**Catholic
Financial Life**®

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catholicfinanciallife.org



**20/20 Life – Creating a
clear vision of tomorrow**



**Catholic
Financial Life**

Are your financial goals in focus?

Like most of us, you have a family to take care of, bills to pay and dreams to fulfill. Finding the resources to do it all can seem overwhelming at times.

Life insurance provides guarantees and stability in uncertain economic times. With Catholic Financial Life's 20/20 Plan, you can achieve your vision of a secure financial future for you and your family. Our 20/20 Plan combines the flexibility and cash value of a limited pay whole life insurance plan with the low cost of term insurance.

As the owner of both a Catholic Financial Life 20-Pay Whole Life Plan* with a Term-20 Rider* you will receive:

- Maximum coverage at an extremely competitive cost.
- A paid-up whole life insurance plan after the 20th policy year.¹
- A legacy that can be left to loved ones or a charity income tax free.²
- A conversion privilege with no additional medical requirements.
- Peace of mind and an attractive internal rate of return.**
- Access to cash value when you need it with our convenient loan feature.³
- Customization Options. Talk with your advisor about the:
 - Waiver of Premium Benefit*
 - Guaranteed Insurability* option

*Products and services not available in all states. Product form # ICC10 WL2, ICC10 20 YR1 TRM RDR, ICC10 WP WL, ICC10 GIO RDR.

**Internal rate of return subject to change.



Choosing the 20/20 plan means you can enjoy more than a 50 percent premium savings over a traditional whole life program, while maintaining the same level of insurance coverage during your working years. When you get ready to retire, the 20/20 plan will enable you to:

- Convert the term portion to permanent coverage.
- Discontinue paying for the term rider completely.
- Continue paying for the term rider at prevailing annual rates

Whichever option you choose, your family can feel secure knowing that you have guaranteed permanent coverage to meet your financial needs.

¹ Unless covered within the policy's first 20 years, the premium on the Term-20 Rider will continue to increase annually. Speak with your advisor to determine a suitable combination of term and permanent coverage, to ensure your long-term cash and death benefit needs are adequately addressed.

² Subject to current tax law.

³ Failure to pay back a loan may adversely impact a policy's ability to stay in force. Individual needs may vary and should be discussed with your Catholic Financial Life advisor.

How the 20/20 Plan Works:

Example: John Smith (a 45-year-old man who doesn't use tobacco) is looking for a cost-effective alternative to traditional whole life insurance programs. He wants to maximize protection for his family, and still have enough money left to take care of his other bills. Taking a look at his options, here is what he discovered:

Plan	Amount of Coverage	Annual Premium with Waiver of Premium Benefit
Whole Life	\$250,000	\$4,963
20/20 Plan	\$50,000 (20-pay whole life) & \$200,000 (Term-20 Rider) = \$250,000 Total ¹	\$2,129

