



Let your **APY** soar

with the

PRCUALife

White Eagle

2 YEAR ANNUITY

2.62% APY

2 YEAR GUARANTEE








\$25,000 minimum deposit

1.50% min. guaranteed

Due to overwhelming success

OFFER EXTENDED

*through **December 31, 2021***

-  Financial security
-  Long term growth
-  Fixed guaranteed APY
-  Funds grow tax-deferred
-  10% annual free withdrawal
-  No maintenance fees
-  Variety of annuity types offered — including IRAs

For more information contact:

(800) 772-8632 | PRCUA.ORG

Michael Dziadkowiec

(773) 782-2642

Sales Coordinator

michael-dziadkowiec@prcu.org

Marge Grzeszczuk

(773) 782-2644

Sales Associate

marge-grzeszczuk@prcu.org



Offer available through **12/31/2021**

ALL PLANS ARE **ISSUE AGES 0-90**
MINIMUM INITIAL DEPOSIT OF **\$25,000**

PLAN	ANNUITY TYPE
FPDA-104-D	(NQ) Non-Qualified
FPDA-204-D	(IRA) Traditional IRA
FPDA-204R-D	(ROTH) Roth IRA
FPDA-204SE-D	(SEP) SEP IRA
FPDA-204SI-D	(SIMPLE) SIMPLE IRA
FPDA-404-D	(TSA) TSA
APY*	SURRENDER CHARGE
2.62% 2 YEAR GUARANTEE Min. Guaranteed 1.50%	2 Years 4% 3% 10% Annual Free Withdrawal Allowed

CONTRIBUTIONS AND APY CREDITS: In order to be eligible for receiving interest for the month, contributions must be received at the PRCUA home office by the 15th calendar day. Interest is credited as of the end of the last calendar day of each month.

*After the guaranteed period, the APYs could change with market conditions in the future. The APYs are based on our ability to lower our total expenses and still maintain a strong solvency ratio. Please visit www.PRCUA.org/annuities for the current annuity APYs.

**ALL PRCUALife ANNUITY CERTIFICATES ARE SECURED BY
LEGALLY MANDATED RESERVES**



POLISH ROMAN CATHOLIC UNION OF AMERICA
Life Insurance, Annuities & Member Benefits

984 N MILWAUKEE AVE, CHICAGO, IL 60642

(800) 772-8632 | PRCUA.ORG 

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WHO ARE WE?

The **Polish Roman Catholic Union of America**, or **PRCUA**, is the oldest Polish fraternal organization in the United States. Since 1873, the PRCUA has maintained strong ties with Poland, as well as established its place as a pillar of the Polish-American community.

The fundamental concept of fraternalism is that individual members group together to help one another. It is the best example of the many working towards the good of all. This mutual support is the foundation of the PRCUA.

As a fraternal organization, PRCUA, a dynamic and successful financial institution, supports its members by offering a vast array of life insurance and annuity products as well as numerous member benefits. In its unique mission, PRCUA is not only able to help secure its members' financial security, but also provide a connection to Polish culture, heritage and traditions, as well as a community of fellow Polish-Americans.



What is **PRCUA**Life?

PRCUALife is a new PRCUA trademark and logo associated with the financial nature and products that we offer. **PRCUA**Life maintains a robust portfolio of life insurance and retirement plans to help our members secure a sound financial future. Built to fit a variety of needs, **PRCUA**Life has a product for everyone! With our new trademark comes our promise:

PRCUALife...
protecting Life through all its stages!

POLISH ROMAN CATHOLIC UNION OF AMERICA
984 N. Milwaukee Ave., Chicago, IL 60642
PRCUA.ORG | 773-782-2600
Sales: 773-782-2642 | Marketing: 773-782-2632



PRCUA FAST FACTS

Member benefits make PRCUA unique

- PRCUA sponsors 23 Polish language and dance schools throughout the nation. Nearly 1,200 children and young adults are taught the Polish language, folk dance, music, culture, history and traditions at these schools every year
- PRCUA subsidizes Polish language schools to allow schools to provide tuition discounts to members
- PRCUA sponsors festivals, picnics, concerts and other events around the country to give our members a forum to meet and interact with other Polish-Americans
- PRCUA supports our youth with annual grants and scholarships
- PRCUA organizes national tournaments in various sports disciplines
- PRCUA has its own bilingual monthly newspaper, the *Naród Polski*, and publishes a variety of educational materials about Polish history and culture
- PRCUA is a sustaining contributor of the Polish Museum of America, a cultural gem that enriches all Polish-Americans
- PRCUA provides many other member benefits: residential mortgage loans, newborn child benefits, orphan benefits, prescription drug discount programs, and the PerkSpot merchant discount program

BECOMING A MEMBER

A PRCUA member is an individual who is:

- Insured through a PRCUA life insurance certificate
- Named annuitant of a PRCUA annuity

What products does PRCUALife offer?

PRCUA's life insurance portfolio is very competitive and provides a variety of both whole life and term plans for all stages of life. We also offer annuity plans with a competitive annual percentage yield (APY).

Why do we need life insurance?

- To provide for our family in case of death
- To replace lost income
- To protect loved ones from paying off debts
- To provide for a loved one's education expenses
- To pass wealth to heirs
- To cover funeral expenses
- To add more financial security
- To provide peace of mind

Why use an annuity for retirement savings?

An annuity is a retirement product that offers a form of financial security. The goal of an annuity is to provide a steady stream of income during retirement years or throughout life.

What are the benefits of an annuity?

- Provide a guaranteed income for as long as you live
- Allow you to defer paying taxes
- A minimum investment of only \$500 is required to start, depending on type of annuity series
- Additional deposit minimums are \$25 and you control the frequency
- Tax-deferred interest lets you earn interest on money deposited
- In the event of death, funds are transferred directly to beneficiaries, avoiding probate
- There are many different types of annuities to fit every individual need: non-qualified, traditional IRA, Roth IRA, SEP, Simple IRA, TSA

**PRCUALife offers both
term and whole life insurance.
What's the difference?**

Term life insurance

- provides coverage for a certain time period
- you choose the term when you buy the policy—common terms are 10, 20 or 30 years
- protects your beneficiaries in case you die prematurely
- the payout (death benefit) and the cost (premium) stay the same throughout the term
- most term life insurance is comparably cheaper because it is temporary and has no cash value

Whole life insurance

- provides lifelong coverage
- includes a savings component known as the policy's cash value
- cash value grows slowly at a guaranteed rate and is tax-deferred, meaning you won't pay taxes on its gains while they are accumulating
- you can borrow money against the account or surrender the policy for the cash
- the premium remains the same for as long as you live
- death benefit is guaranteed as long as the account is maintained
- some whole life policies can also earn annual dividends

This information is general in nature and may be subject to change. Polish Roman Catholic Union of America, and its representatives are not authorized to give legal, tax, or accounting advice. Applicable laws and regulations are complex and subject to change. Any tax information in this material is not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

PRCUA AGENT FAST FACTS

Who Are We?

PRCUALife is the oldest non-profit Polish fraternal organization in the United States. Since 1873, PRCUALife has maintained strong ties with Poland, as well as established its place as a pillar of the Polish-American community.

The fundamental concept of fraternalism is that individual members group together to help one another. It is the best example of the many, working towards the good of all. This mutual support is the foundation of PRCUALife.

A dynamic and successful financial institution, PRCUALife, supports its members by offering a vast array of life insurance and annuity products, as well as numerous member benefits. Not only does PRCUALife help secure its members' financial security, but also promotes Polish culture, heritage and traditions.

PRCUALife embraces people of different cultural backgrounds.

PRCUALife Product Portfolio

Permanent:

- Traditional Whole Life
- Single Premium Whole Life
- 5, 10, 15 and 20 Year Limited Pay Whole Life
- Final Expense: Immediate Benefit, Graded Benefit and Guaranteed Issue

Term:

- 10, 15, 20 and 30 Year Renewable Level Term
- 10, 15, 20 and 30 Year Quick Issue Term
- 10, 15, 20, 25 and 30 Year Decreasing Mortgage Term

Annuities:

- Traditional IRA
- SIMPLE IRA
- Roth IRA
- SEP IRA
- Non-Qualified Annuity
- Tax-Sheltered Annuity

Licensed in 27 States

Arizona – AZ	Arkansas – AK	California – CA	Connecticut – CT
Delaware – DE	Florida – FL	Georgia – GA	Illinois – IL
Indiana – IN	Kansas – KS	Maryland – MD	Massachusetts – MA
Michigan – MI	Minnesota – MN	Missouri – MO	Nebraska – NE
New Hampshire – NH	New Jersey – NJ	New York – NY	North Carolina – NC
Ohio – OH	Pennsylvania – PA	Rhode Island – RI	Texas – TX
Vermont – VT	West Virginia – WV	Wisconsin – WI	



PRCUA AGENT FAST FACTS

Supplemental Rider Benefits

- Accidental Death Benefit (ADB)
- Guaranteed Insurability Option (GIO)
- Waiver of Premium (WP)
- Juvenile Payor Benefit (JPB)

Additional PRUCALife Member Benefits

- Residential Mortgage Loans
- Newborn Child Benefit
- Prescription Drug Discount Program
- “Narod Polski” – a bilingual monthly newspaper
- Education Loans
- Orphan Benefit
- PerkSpot Merchant Discount Program

PRUCALife Supports Polish Culture, Heritage and Traditions

PRCUA is dedicated to preserving the Polish culture, heritage and traditions for the past, present and future Polish Americans generations. We do so by:

- Subsidizes 23 different Polish language and dance schools throughout the US
- Providing Annual Scholarships Funds and Grants to deserving young Polish Americans and Fraternal Members, for the purpose of providing financial assistance to earn undergraduate, graduate and profession degrees
- Sponsoring festivals, picnics, concerts and other social events across the country to give our members an opportunity to meet and interact with the Polish community
- Organizing national sports tournaments in various sport disciplines throughout the US

PRCUA’s home office, located in Chicago, is the home of the Polish Museum of America and is its primary benefactor.



Standard Analytical Service, Inc.

Publishers of Independent
Insurance Reports Since 1932



FACTUAL ANALYSES OF SIGNIFICANCE

Standard Analytical Service, Inc. is independent of any insurance company or companies, and we do not sell any kind of insurance. Our financial reports and comparisons, reprints of which are paid for by the companies, are based on statutory financial statements filed with the state insurance departments.

This report should not be interpreted as an analysis of the stock value of a capital stock company, nor is it intended to imply that the company featured will be as successful or is better than the companies making up the aggregate averages, nor is it a recommendation or analysis of the specific policy provisions, rates or claims practices of the organization featured. Its use for all companies, stock, mutual or fraternal, is intended to serve as a guide with respect to the current financial responsibility of the individual company featured herein, based upon the current statutory financial statements on file with the state insurance departments where they are available for public inspection.

Standard Analytical Service, Inc.
111 Westport Plaza Drive
Suite 600
St. Louis, MO 63146



INDEPENDENT COMPARATIVE REPORT

POLISH ROMAN CATHOLIC UNION OF AMERICA

Chicago, Illinois

STRENGTH AND STABILITY

This report prepared by
Standard Analytical Service, Inc.

Analysts of the industry since 1932



FINANCIAL STABILITY

The financial condition of a life insurance organization is an important factor in public confidence. In this regard we prepared the following report on:

POLISH ROMAN CATHOLIC UNION OF AMERICA

featuring a comparative analysis of key financial ratios comparing this company with 25 of the leading Life Insurance Companies in the United States.

These 25 leading Life Insurance Companies have been in business for an average of over 100 years and own a major portion of the invested assets and life insurance in force of all the companies. Thus, a favorable comparison of the financial ratios for the company featured herein with 25 of the leading companies can be indicative of the company's financial stability.

KEY FINANCIAL RATIOS - DERIVED FROM THE ANNUAL STATEMENTS AS OF DECEMBER 31, 2020

(The 25 leading companies are determined by the amount of Admitted Assets as of December 31, 2020)

SOLVENCY

Assets for each \$100 of Liabilities

A high ratio of Assets over Liabilities is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due.

Assets for each \$100 of Liabilities as of Dec. 31, 2020

Allstate Life Insurance Company, IL	\$114.59
American National Insurance Company, TX	119.64
Ameritas Life Insurance Corporation, NE	107.43
Connecticut General Life Ins. Co., CT	144.17
Equitable Financial Life Ins. Co., NY	102.66
Guardian Life Ins. Co. of America, NY	112.87
John Hancock Life Insurance Co., (USA), MI	103.50
Life Ins. Co. of the Southwest, VT	106.85
Lincoln National Life Ins. Co., IN	102.97
Massachusetts Mutual Life Ins. Co., MA	108.81
Metropolitan Life Insurance Co., NY	102.84
Midland National Life Insurance Co., IA	106.67
Minnesota Life Insurance Co., MN	105.92
Nationwide Life Insurance Co., OH	105.80
New York Life Insurance Company, NY	112.10
Northwestern Mutual Life Ins. Co., WI	108.79
Ohio National Life Insurance Company, OH	103.95
Pacific Life Insurance Company, NE	107.68
Penn Mutual Life Insurance Company, PA	109.97
Principal Life Insurance Company, IA	102.60
Protective Life Insurance Company, TN	107.34
Prudential Insurance Co. of America, NJ	103.88
RiverSource Life Insurance Company, MN	104.24
State Farm Life Insurance Company, IL	119.19
Symetra Life Insurance Company, IA	105.52

AVERAGE OF 25 OF THE LEADING LIFE CO'S

POLISH ROMAN CATHOLIC UNION.....

LIQUID INVESTED ASSETS

Assets in Bonds, Stocks, Cash and Short-Term Investments

for each \$100 of Liabilities

This ratio measures a company's ability to meet its anticipated obligations to policyholders. A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.

AVERAGE OF 25 OF THE LEADING LIFE CO'S

POLISH ROMAN CATHOLIC UNION.....

ADDITIONAL SOCIETY STRENGTH

The following ratios are per \$1000 of Life Insurance in Force. They show further proof of financial strength and stability:

	This Society	Average 25 of the Leading Life Companies
Assets per \$1000	\$503.33	\$170.35
Reserves per \$1000	463.82	66.68
Surplus per \$1000	25.25	9.80

FINANCIAL STATEMENT SUMMARY AS OF DECEMBER 31, 2020

Admitted Assets	Benefits to Policyowners
\$200,484,711	\$17,110,399
Policy Reserves	Net Investment Income
\$184,748,380	\$9,614,619
Total Liabilities	Total Income
\$190,427,992	\$23,919,579
Gross Surplus (Incl. Capital, if any)	Insurance Issued
\$ 10,056,719	\$38,434,000

Insurance in Force
\$398,317,000

CONCLUSION: Based on the financial results achieved in the year ended 2020, the comparative analysis made of the organization featured herein is **favorable** when compared to the aggregate averages of 25 of the LEADING LIFE INSURANCE COMPANIES.

PRCUA ANNUITY PRODUCT PORTFOLIO

—State Approved List—

STATE	ISSUE AGE	ANNUITY APPLICATION FORM	SUITABILITY QUESTIONNAIRE	ADDITIONAL FORMS	AGENT REPORT
ARIZONA (AZ)	0-90	AA1-2017-AZ	STANDARD		YES
ARKANSAS (AR)	0-90	AA1-2021-AR	STANDARD		YES
CALIFORNIA (CA)	0-90	AA1-2000	STANDARD		YES
CONNECTICUT (CT)	0-90	AA1-2021-CT	STANDARD		YES
DELAWARE (DE)	0-90	AA1-2021-DE	STANDARD		YES
FLORIDA (FL)	0-90	AA1-2000-FLA	FL SPECIFIC		YES
GEORGIA (GA)	0-90	AA1-2017-GA	STANDARD		YES
ILLINOIS (IL)	0-90	AA1-2015-IL	STANDARD		NO
INDIANA (IN)	0-90	AA1-2021-IN	STANDARD		YES
KANSAS (KS)	0-90	AA1-2021-KS	STANDARD		YES
MARYLAND (MD)	0-90	AA1-2000	STANDARD		YES
MASSACHUSETTS (MA)	0-90	AA1-2000	STANDARD		YES
MICHIGAN (MI)	0-90	AA1-2021-MI	STANDARD		YES
MINNESOTA (MN)	0-90	AA1-2021-MN	STANDARD		YES
MISSOURI (MO)	0-90	AA1-2021-MO	STANDARD		YES
NEBRASKA (NE)	0-90	AA1-2021-NE	STANDARD		YES
NEW HAMPSHIRE (NH)	0-90	AA1-2021-NH	STANDARD		YES
NEW JERSEY (NJ)	0-90	AA1-2021-NJ	STANDARD		YES
NEW YORK (NY)	0-90	AA1-2000	STANDARD		YES
NORTH CAROLINA (NC)	0-90	AA1-2017-NC	STANDARD		YES
OHIO (OH)	0-90	AA1-2021-OH	STANDARD		YES
PENNSYLVANIA (PA)	0-90	AA1-2000-PA	STANDARD		YES
RHODE ISLAND (RI)	0-90	AA1-2021-RI	STANDARD		YES
TEXAS (TX)	0-90	AA1-2021-TX	STANDARD		YES
VERMONT (VT)	0-90	AA1-2021-VT	STANDARD		YES
WEST VIRGINIA (WV)	0-90	AA1-2021-WV	STANDARD		YES
WISCONSIN (WI)	0-90	AA1-2021-WI	STANDARD		YES

August 2021



PRCUA ANNUITY COMMISSION SCHEDULE

Independent Agent				
8 Year				
Age	Y1	Y2*	Y3*	Y4*
0-80	3.00%	2.75%	2.25%	1.75%
81-85	2.75%	1.75%	1.50%	0.75%
86-90	2.50%	1.00%	0.75%	0.25%
5 Year				
0-80	2.50%	1.75%	1.25%	0.75%
81-85	1.75%	1.50%	1.25%	0.50%
86-90	1.50%	1.25%	1.00%	0.25%
3 Year				
0-80	1.50%	0.50%	0.25%	0.25%
81-85	0.50%	0.25%	0.25%	0.25%
86-90	0.25%	0.25%	0.25%	0.25%
2 Year				
0-80	1.50%	0.50%		
81-85	0.50%	0.25%		
86-90	0.25%	0.25%		

***Commissions for years 2-4 are based on additional contributions only, not existing balance.**