

2023 YOUNG ADULT CONFERENCE



YOU are the BRIDGE
between our Past and Future
INSPIRE—INFORM—INVITE
to help keep SNPJ strong!



INSPIRE

CREATE A POSITIVE ONLINE COMMUNITY TO MOTIVATE AND INSPIRE OTHERS TO JOIN SNPJ. SPREAD THE WORD ABOUT THE BENEFITS AND MISSION OF SNPJ ON SOCIAL MEDIA, BLOGS, PODCASTS, OR NEWSLETTERS.

Share your personal story and experiences of how being a member has helped you or your loved ones.

Share information about the good work you, your lodge, and the society are doing for your local community.

Highlight the impact and value of being part of a fraternal network. Fraternal insurers are non-profit and member oriented. Unlike commercial insurers where profits go to shareholders, much of our premium income above operating costs and maintaining a reserve fund is redirected back to our members in the form of fraternal benefits. Fraternalists adopt policies that promote the well-being of society. (i.e., actively volunteering, engaging in charitable giving, offering financial security and fraternal companionship)

SNPJ SOCIAL MEDIA PAGES



- SNPJ HOME OFFICE
- SNPJ RECREATION CENTER
- MISS SNPJ
- A COUPLE DOZEN LODGES



- SNPJ COMPANY PAGE



- SLOVENEFEFEST INSTAGRAM



- SLOVENEFEFEST TWITTER

Support SNPJ's marketing efforts by liking, sharing, and adding your personal comments to posts that are of interest to you or your acquaintances.

INFORM

PERMANENT LIFE INSURANCE

Our permanent plans provide lifetime protection. The premium for these plans will remain level throughout the insured's life. Our permanent plans build cash and loan values over the years, and most of our permanent plans are eligible for dividends.

TERM LIFE INSURANCE

Our term plans provide protection until they expire at Age 85. The premium for these plans will remain level for the selected 10-, 20-, or 30-year term. After the initial 10-, 20-, or 30-year term, the premium will increase on an annual basis at the insured's attained age rate. All our term plans can be converted to a permanent plan prior to the insured's 75th birthday. The cost of the permanent plan will be based on the insured's age at the time of conversion. Term insurance does not build any cash value over the years.

THE OLDER YOU ARE WHEN PURCHASING LIFE INSURANCE, THE MORE EXPENSIVE IT WILL BE.



ANNUITIES

SNPJ offers **5-year** and **8-year** annuities.

The five and eight represent the interest rate you will receive as well as the annuity's penalty years. You can make a withdrawal up to 10% of the cash value of the annuity in ANY year without an SNPJ penalty. However, we may attach surrender charges to withdrawals above 10% of the cash value of the annuity in the first five or eight years. After the first five or eight years have been fulfilled, the annuity is out of surrender, and you are able to make withdrawals of any amount without concern about SNPJ surrender charges.

****NOTE ** ALL annuities are subject to an IRS 10% Early Withdrawal Penalty if you make a withdrawal of any amount prior to age 59-1/2.**



SNPJ Annuities can be opened as Non-Qualified, Traditional IRA or Roth IRA.

Non-Qualified annuity contributions are not tax deductible. There is no IRS yearly limit on how much you can contribute to a non-qualified annuity. For non-qualified annuity withdrawals, only the gains/interest that you have made is taxed.

Traditional IRA annuity contributions are tax deductible. The IRS yearly contribution limit for 2023 for those under 50 years of age is \$6,500, and \$7,500 for those over 50 years of age. Traditional IRA withdrawals are fully taxable.

Roth IRA annuity contributions are not tax deductible. The IRS yearly contribution limit for 2023 for those under 50 years of age is \$6,500, and \$7,500 for those over 50 years of age. Roth IRA withdrawals are not taxed if the account has been open for at least five years and the owner is over 59-1/2.

You must have enough earned/W-2 income to cover the amount you contribute to a Traditional or Roth IRA.

INVITE

Ask your friends, family, and co-workers to join you at a local lodge, the Recreation Center or an event.

Earnestly solicit their permission to submit their contact information to a local SNPJ Agent or the SNPJ Home Office to be contacted about becoming an SNPJ member.

Each valid recommendation earns you \$10.00 and a chance to win \$100.00 in the quarterly drawing.



SLOVENE NATIONAL BENEFIT SOCIETY

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