

Serving Texans For More Than 123 Years

SPJST was founded as a fraternal benefit society in 1897 by pioneers of Czech descent in Texas to ensure the financial security of its members and their families by providing insurance products and options that offer members peace of mind while operating under the insurance laws of Texas.

Your SPJST life insurance or annuity certificate comes with member benefits . . . from scholarships to summer camp for children, to weekend getaways. Your membership also includes thousands of discounts through our special perks program.

Community Service

Through our statewide network of lodges, you can participate in community service projects throughout Texas. We offer volunteer opportunities at hospitals, nursing homes, schools, etc. Our local lodges also offer community events such as fun days, Easter egg hunts, Christmas celebrations, dances, contests, and much more.

It's more than life insurance.
It's family and community.



SPJST
Life Insurance
Annuities and More



spjst.org

800-727-7578

Home Office
520 North Main Street
Temple, Texas 76501

It's More Than Life Insurance.

It's Life.



*Insuring
& Enriching
Lives*

Whole Life

Whole life products are designed to help cover all situations. From paying off debt, to protecting the children, burial plans, cash accumulation, etc., it can cover any specific situation that needs protecting.

With several whole life products to choose from, we can cover all your needs. You can select whatever amount you want, and the premium will never change. It doesn't matter if you purchase it for a child or as a senior citizen, once the premium is set - as long as you pay, the coverage is guaranteed. You can choose to pay it off in as little as 10 years, at retirement, or pay a lower premium over a longer period.

If you are looking for just the right funeral plan, our final expense is perfect for you. Unlike pre-paid funeral plans, ours is a level benefit - no matter how long you live. When financing a pre-paid funeral plan, if you die before it is paid off, your family may be paying for the rest of the cost. With our final expense, your beneficiary receives the full amount when you pass away, whether you die in 2 years* or live 50 years.

* If you die before 2 years and 1 day, other than an accident, you may only be eligible for your premium refund plus 20%. Ask your agent for details.



Term Products

Our wide range of term products allows you to protect the time of your life where you have the greatest to lose. It is designed to give you more insurance for the least amount of cost.

With no cash value, it is pure insurance to help the surviving family continue to live a normal life, should you die too soon, during the time your family has its largest debt accumulation.

A term certificate can be used to protect your mortgage. It can help pay property and school taxes, keeping the family from losing their home. It can be used to make sure your children can still attend college, in the event of the death of one of the parents before the child turns 18.

Paying off all the debts will help your family re-establish their lives without you, creating less stress and depression at a time of great loss.

Universal Life

Our universal life is the perfect product to help supplement college, retirement, give employee incentives, or just have some money for emergencies.¹ Because universal life is interest sensitive, you have a hybrid product that gives you life insurance with investment qualities.

Unlike other life products, universal life is flexible premium and flexible coverage. If you feel you need more coverage, you can increase it without purchasing another certificate.² If you get into a financial bind, you can let the certificate pay for itself without losing it, as long as there is cash value.

With the cash, you can use it for whatever you would like . . . pay taxes, pay your house off early, help with college expenses, help supplement retirement . . . whatever need you may have.³

1. Since this product is interest sensitive, it must be managed properly. We recommend you review it with your agent each year when you receive your statement.

2. If you increase your coverage, you must go through underwriting for the additional amount.

3. If you have cash available. Whenever taking money out of the certificate, contact your agent for a projection to accommodate any adjustments that may need to be done.

STRENGTH

DURABILITY

DEDICATION