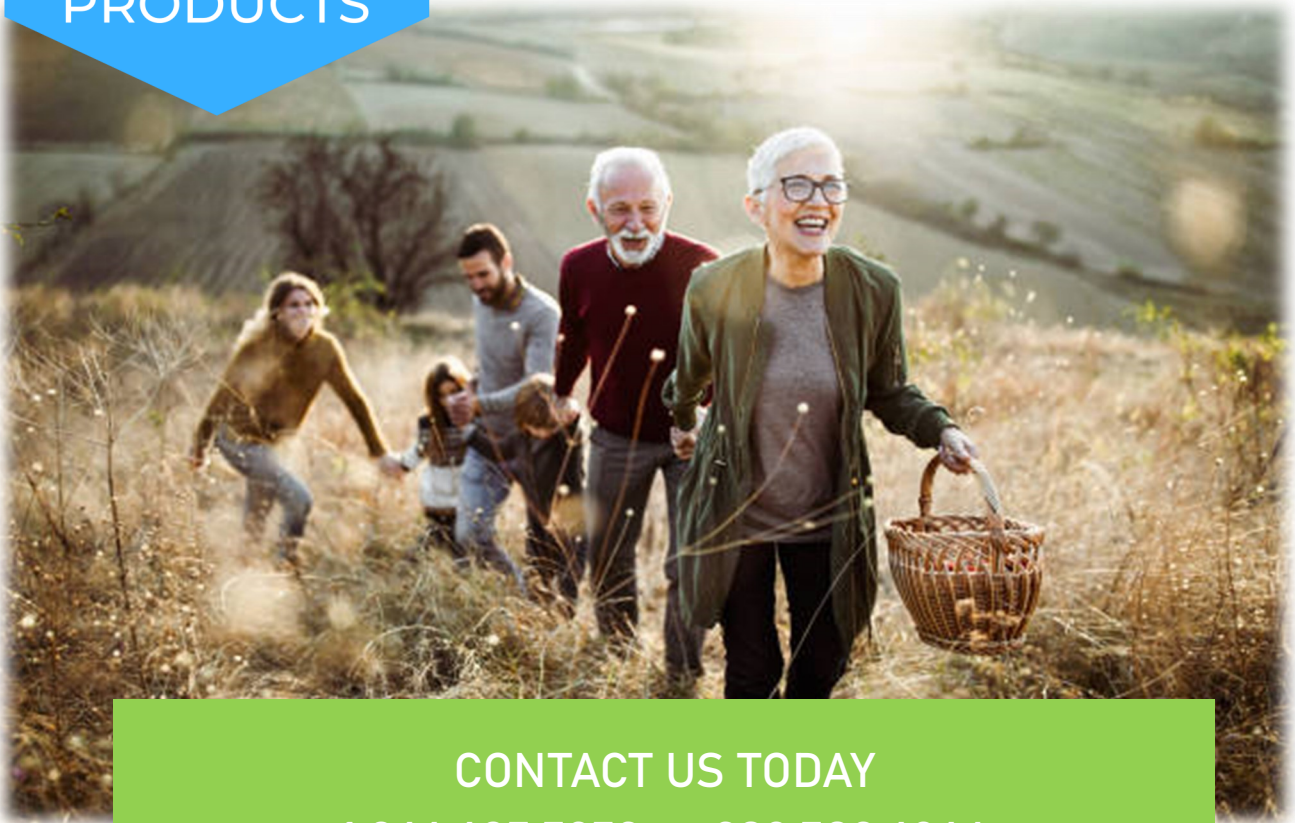




Wealth Transfer

A Legacy for your Family



CONTACT US TODAY
1.866.687.7372 or 209.702.6364
Email: mypfsa@mypfsa.org

Wealth Transfer Protect Your Estate

**Leave a Legacy by
Transferring The Wealth**



- Protection for a life time
- Guaranteed death benefits and Cash Value
- Eliminate the worry of Annual or Monthly Premiums
- Tax free for your loved ones

Wealth Transfer Single Premium Whole Life Policy Highlights

Issue Age

- 45-85

Issue Amount

- Minimum \$10,000
- Maximum \$1 Million

Underwriting Classes

- Standard Non-Tobacco and Tobacco

Current Interest Rate

- 3%

Guaranteed Interest Rate

- 3%

Policy Loans

- The maximum available cash loan will be 80% of the cash value of the policy at the end of the policy year in which the loan is made

Taxation

- This policy is a Modified Endowment Contract (MEC), and as such, gains in the contract are taxable as income when distributions, including loans are made. In addition, a 10% penalty tax is imposed if such distributions are made before the insured's attained age 59 1/2. For more details on tax implications of a MEC, you should consult with a legal tax advisor.
- Proceeds are tax free to beneficiaries

Annuities



College Savings



Whole Life



Term



Wealth Transfer

