PFSA
FINANCIAL PRODUCTS

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), an 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 with a legal tax advisor.
- Proceeds are tax free to beneficiaries

Annuities | College Savings | Whole Life | Term | Wealth Transfer

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