Whole Life
Protect your family for a lifetime

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

Whole Life Is A Lifetime Of Protection

Available Plans
- 10 Pay Life and 20 Pay Life
- Interest Sensitive Whole Life
  (ISWL 3% Cash Value Interest Rate for 1 Year. Minimum Guaranteed 2.75%. Rates Effective as of 1/1/2023)

- Permanent Life Coverage
- Guaranteed Fixed Payments
- Guaranteed Cash Accumulation
- Accidental Death Benefit Rider and Waiver of Premium Rider for a minimal additional cost
- Tax free for your loved ones
**Whole Life Insurance**

**Policy Highlights**

<table>
<thead>
<tr>
<th>Issue Age</th>
<th>Issue Amounts</th>
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| 10 Pay Life and 20 Pay Life: 0-80  
Interest Sensitive Whole Life: 0-85  
(0-70 for amounts under 100K) | 10 Pay Life and 20 Pay Life - Minimum $10,000, Maximum $1 Million  
Interest Sensitive Whole Life- Minimum $25,000, Maximum $1 Million |

<table>
<thead>
<tr>
<th>Underwriting Classes</th>
<th>Riders</th>
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| 10 Pay Life and 20 Pay Life - Standard Non-Tobacco and Tobacco  
Interest Sensitive Whole Life - Super Preferred, Preferred, Standard Non-Tobacco and Tobacco | Accidental Death Benefit up to $300,000 - Coverage until age 70  
* waiver of Premium - Coverage until age 60 |

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<tr>
<th>Fees</th>
<th>Discounts</th>
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| 10 Pay Life and 20 Pay Life - Annual policy fee $50.00  
Interest Sensitive Whole Life - Annual Policy Fee $70.00 | Premiums paid in advance for 2 or more years qualify for a premium discount |

<table>
<thead>
<tr>
<th>Policy Loans</th>
<th>Default Non-Forfeiture Option</th>
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<tbody>
<tr>
<td>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</td>
<td>Interest Sensitive Whole Life: Reduced paid up - The amount of insurance will be determined by applying the net cash value of the policy at the attained age of the insured as net single premium for such insurance</td>
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<tr>
<th>Grace Period</th>
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<tbody>
<tr>
<td>60 Days</td>
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**Annuities**  
**College Savings**  
**Whole Life**  
**Term**  
**Wealth Transfer**

1100 14th Street, Suite E, Modesto, CA 95354 | www.MYPFSA.org | myfisa@mypfisa.org