



# Whole Life

Protect your family for a life time



**CONTACT US TODAY**

**1.866.687.7372 or 209.702.6364**

**Email: [mypfsa@mypfsa.org](mailto: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

## Issue Age

- 10 Pay Life and 20 Pay Life: 0-80
- Interest Sensitive Whole Life: 0-85  
(0-70 for amounts under 100K)

## Issue Amounts

- 10 Pay Life and 20 Pay Life - Minimum \$10,000, Maximum \$1 Million
- Interest Sensitive Whole Life- Minimum \$25,000, Maximum \$1 Million

## Underwriting Classes

- 10 Pay Life and 20 Pay Life - Standard Non-Tobacco and Tobacco
- Interest Sensitive Whole Life - Super Preferred, Preferred, Standard Non-Tobacco and Tobacco

## Riders

- Accidental Death Benefit up to \$300,000 - Coverage until age 70  
\* waiver of Premium - Coverage until age 60

## Fees

- 10 Pay Life and 20 Pay Life - Annual policy fee \$50.00
- Interest Sensitive Whole Life - Annual Policy Fee \$ 70.00

## Discounts

- Premiums paid in advance for 2 or more years qualify for a premium discount

## 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

## Default Non-Forfeiture Option

- 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

## Grace Period

- 60 Days

Annuities



College Savings



Whole Life



Term



Wealth Transfer

