



FINANCIAL
PRODUCTS

Whole Life

Protect your family for a life time

Available Plans

10 Pay Life and 20 Pay Life

Interest Sensitive Whole Life

(ISWL 3.5% Cash Value Interest Rate for 1
Year. Minimum Guaranteed 2.5%. Rates
Effective as of 1/1/2024)



- 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

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



Whole Life Insurance Policy Highlights

Issue Age <ul style="list-style-type: none"> 10 Pay Life and 20 Pay Life: 0-80 Interest Sensitive Whole Life: 0-85 (0- 70 for amounts under 100K) 	Issue Amounts <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> 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 <ul style="list-style-type: none"> Accidental Death Benefit up to \$300,000 - Coverage until age 70 * waiver of Premium - Coverage until age 60
Policy Loans <ul style="list-style-type: none"> 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 	Discounts <ul style="list-style-type: none"> Premiums paid in advance for 2 or more years qualify for a premium discount
Grace Period <ul style="list-style-type: none"> 60 Days 	Default Non-Forfeiture Option <ul style="list-style-type: none"> 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

Contact us today for more information!

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Annuities College Savings Whole Life Term Wealth Transfer

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