Wealth Transfer

Single Premium Whole Life

Transfer your Wealth to the next generation Tax Free

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

CONTACT US TODAY

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Wealth Transfer

Single Premium Whole Life

Issue Age • 45-85	**Issue Amount** • Minimum $10,000 • Maximum $1 Million
Underwriting Classes	**Current Interest Rate**
Guaranteed Interest Rate • 2.5%	**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

Contact us today for more information!

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PFSA FINANCIAL PRODUCTS

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