Whole Life Insurance

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 3.0%. 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

209.702.6364
1.866.687.7372

MYPFSA@MYPFSA.ORG
WWW.MYPFSA.ORG

@MYPFSA

Whole Life Insurance

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
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	**Discounts** • Premiums paid in advance for 2 or more years qualify for a premium discount
Grace Period • 60 Days	**Default Non-Forfeiture Option** • Interest Sensitive Whole Life: Reduced paid up - The amount of insurance will b determined by applying the net cash value of the policy at the at-tained age of the insured as net single premium for such Insurance

Contact us today for more information!

PFSA FINANCIAL PRODUCTS

Annuities College Savings Whole Life Term Wealth Transfer

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