



## PFA Financial Services

### Permanent Whole Life Insurance

Permanent Whole Life Insurance is the most common type of insurance; it provides you with the certainties of a guaranteed death benefit, cash value and premiums. Have peace of mind with a Permanent plan.

Our PFA Permanent Whole Life Insurance plan gives you the flexibility of five payment options. Issue ages from 0-80. A Term Rider is also available for you to customize your coverage with the combination of lifetime and shorter-term protection needs.

#### Payment Options:

Lifetime Pay  
20-Year Pay  
10-Year Pay  
5-Year Pay  
Single Premium

### Final Expense Insurance

Final Expense Insurance is a type of Permanent Insurance intended to cover funeral costs and end-of-life expenses. This insurance is also known as "burial insurance." This is a simplified-issue product, where you don't need to be in perfect health to qualify. The death benefit is guaranteed as long as premiums are paid, and cash value accumulates. PFA's Final Expense Insurance is available to those ages 50-80 and up to \$25,000. A single premium option is also available.

### Term Life Insurance

Term Life Insurance is coverage for a certain period of time, spanning from 10 to 30 years. Term Insurance is more affordable than Permanent Insurance. This type of insurance is usually issued for specific reasons, such as paying off debt from a mortgage. Term Life Insurance does not accumulate a cash value.

When the term of your policy expires, you can convert your policy to a Permanent type of coverage or extend the time annually by simply continuing the Term premium payments (that will be recalculated for you annually). Both options are available with no evidence of insurability — meaning if your health were to decline, you still have these choices. Certain limitations apply.

### Juvenile Term Insurance

Juvenile Term Insurance is a low-cost Life Insurance plan issued for children from ages 0 through 17 that provides protection to age 25. There are no cash values with this plan, but this plan is convertible up to three times the face amount to a permanent plan with no evidence of insurability (up to the age of 25).

#### Plan Options:

Single Premium of \$150 = Face Amount of \$10,000  
Single Premium of \$300 = Face Amount of \$20,000

*Our permanent plans are also available for children.*

Visit [polishfalcons.org/life-insurance](https://polishfalcons.org/life-insurance) for additional information.



## Annuities

Lay a foundation for income in retirement that can last a lifetime. While Social Security and company retirement plans might provide some of your income, it may not be enough to give you the retirement you want and deserve. Based on your personal needs and goals, a PFA annuity could be a key factor in your overall retirement strategy. PFA can help you develop a strategy that's right for you.



A PFA annuity can provide:

- Growth that's tax deferred.
- Protection from market volatility.
- Flexible income options for you and your spouse in retirement.

Annuity Options:

- PFA Flexible Premium Annuity – 9 Year  
\$1,000 Minimum Deposit
- PFA Flexible Premium Annuity – 5 Year  
\$1,000 Minimum Deposit
- PFA Safeguard CD Annuity  
\$5,000 Minimum Deposit

*The PFA Safeguard CD Annuity offers a guaranteed fixed interest rate for a chosen period of 2 or 3 years. That means the interest rate will not change during that time.*

- PFA Starter Annuity  
\$500 Minimum Deposit

Visit [polishfalcons.org/annuities](https://polishfalcons.org/annuities) for current interest rates and additional information.