

PFA Final Expense at a Glance

Level, guaranteed premium whole life insurance. Three types of coverage – two that can immediately pay a full death benefit amount (Traditional pay and Single Premium) and one that can provide a limited death benefit amount (Modified) in the first two years, and can provide a full death benefit amount thereafter.

	Level	Modified	Single Premium
Death Benefit	100% of Ultimate Face Amount	Year 1 – 30% of Ultimate Face Amount	100% of Ultimate Face Amount
		Year 2 – 70% of Ultimate Face Amount	
		Years 3+ – 100% of Ultimate Face Amount	
Premiums	Payable to age 121		Single premium
Issue Ages (Age last birthday)	50-80		
Minimum Face Amount	\$5,000		
Maximum Face Amounts	\$25,000		
Certificate fee (Subject to the modal factors)	\$30 annually (commissionable)		
Modal Factors	Monthly PAC – 0.0833	Semi-Annual – 0.52	
	Quarterly – 0.265	Annual – 1.00	
Underwriting Class	Non-Tobacco, Tobacco		
Cash Values	Available (on full surrender only)		
Loans	Available (borrowed against cash value as security)		

Sales Focus

- No medical exam, no blood
- Paperless with E-App
- Face amounts from \$5,000 to \$25,000