

Final Expense Whole Life
Plan Description

Issue Ages: 45-80 years

Face Amounts: \$5,000 - \$25,000

Annual Policy Fee: \$50

Premium Classes:

Preferred: Tobacco non-user (*male and female*)

Standard: Tobacco user (*male and female*)

Premium Modal Factors:

Multiply annual premium by:

Semi-annual (.52)

Quarterly (.265)

Payroll Deduction (.0865)

ACH (.0865)

Full Membership Eligibility Guidelines:

Any active or retired police officer or firefighter (law enforcement officer or firefighter who is a sworn member of any federal, state, county or municipal governmental unit).

Associate Membership Eligibility
Guidelines:

Related to above full member in good standing. See Account Representative Manual for complete list. Indicate relationship to full member in “Special Request” section of application.



More about PFIA

PFIA was founded in 1913 following a series of incidents that took a heavy toll among Indianapolis police officers and fire fighters. Today, PFIA serves fire fighters and police officers throughout the United States. It is the only organization in the world that exclusively insures first responders.

As a fraternal benefit society, PFIA is governed by elected officers and a Board of Directors. Our representatives are from all ranks of the fire service and law enforcement, and fully understand the special needs of their colleagues. PFIA works to offer the most up-to-date programs and plans, and is always ready to address the needs of its members.

Life Products:

Select Whole Life

One Payment Life

Yearly Renewable Term

10-Year, 20-Year, 30-Year Level Term

Riders:

Guaranteed Purchase Option Rider

Children’s Benefit Rider

Waiver of Premium Rider

Accident and Health Products:

Accident Only (spouse/child options)

- Non-Fatal Gunshot Wound Rider

- Non-Fatal Burn Rider

- Increased Total Disability Benefits Rider

Accident & Sickness Disability Income

Accidental Death

Cancer Protection

Annuities:

Individual Retirement Accounts

Flexible Premium

Fraternal Benefits:

PFIA Scholarship Program

Orphan’s Monthly Income & Scholarships

Family Fraternal Benefit

Uninsurable Child Benefit

The PFIA Protector Magazine

\$2,500 Reward Program

\$1,000 non-member/\$2,000 member Memorial Death Benefit

Heroes Hall of Fame Award

Meritorious Service Award

Community Service Award



FINAL
EXPENSE
WHOLE LIFE

www.pfia1913.org

FEWL

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Secure Your Legacy with Final
Expense Whole Life Insurance

Take the burden off your loved ones with an **affordable** Final Expense Whole Life Insurance policy designed to cover funeral and burial costs.

✔ **Guaranteed Rates** – Premiums never increase

✔ **Quick & Easy Approval** – Fast underwriting with our PFIA Quick Quote

✔ **Flexible Coverage** – Face amounts from \$5,000 to \$25,000

✔ **Lifetime Protection** – Coverage never expires as long as premiums are paid

✔ **Immediate Benefits** – No waiting period; full benefit paid from day one

With **Final Expense Whole Life Insurance**, you can ensure your family is protected from unexpected financial strain while giving them peace of mind. This **permanent policy** builds cash value and provides a **level death benefit**—no graded or modified payouts.

Most applicants receive an instant quote with our PFIA Quick Quote.

*SECURE
YOUR
FUTURE
TODAY!*



Final Expense Whole Life-MALE

PREFERRED

STANDARD

Issue Age	Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount		Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount
45	15.00	7,060	25.00	13,674	35.00	20,287		20.00	7,903	30.00	12,945	40.00	17,986
46	15.00	6,811	25.00	13,191	35.00	19,571		20.00	7,582	30.00	12,419	40.00	17,256
47	15.00	6,568	25.00	12,720	35.00	18,873		20.00	7,269	30.00	11,906	40.00	16,543
48	15.00	6,325	25.00	12,251	35.00	18,177		20.00	6,959	30.00	11,399	40.00	15,838
49	15.00	6,091	25.00	11,797	35.00	17,504		20.00	6,650	30.00	10,893	40.00	15,135
50	15.00	5,860	25.00	11,349	35.00	16,839		20.00	6,343	30.00	10,389	40.00	14,436
51	15.00	5,635	25.00	10,914	35.00	16,193		20.00	6,040	30.00	9,894	40.00	13,748
52	15.00	5,417	25.00	10,492	35.00	15,567		20.00	5,751	30.00	9,420	40.00	13,089
53	15.00	5,203	25.00	10,077	35.00	14,950		20.00	5,473	30.00	8,965	40.00	12,456
54	20.00	7,337	30.00	12,017	40.00	16,697		20.00	5,209	30.00	8,532	40.00	11,855
55	20.00	7,040	30.00	11,531	40.00	16,023		25.00	6,543	35.00	9,708	45.00	12,872
56	20.00	6,749	30.00	11,055	40.00	15,360		25.00	6,231	35.00	9,245	45.00	12,258
57	20.00	6,463	30.00	10,586	40.00	14,709		25.00	5,934	35.00	8,804	45.00	11,674
58	20.00	6,185	30.00	10,130	40.00	14,076		25.00	5,657	35.00	8,393	45.00	11,130
59	20.00	5,924	30.00	9,703	40.00	13,482		25.00	5,406	35.00	8,021	45.00	10,636
60	20.00	5,677	30.00	9,299	40.00	12,921		25.00	5,178	35.00	7,683	45.00	10,187
61	20.00	5,440	30.00	8,911	40.00	12,381		30.00	6,182	40.00	8,590	50.00	10,998
62	20.00	5,213	30.00	8,539	40.00	11,865		30.00	5,958	40.00	8,278	50.00	10,599
63	25.00	6,583	35.00	9,767	45.00	12,950		30.00	5,736	40.00	7,970	50.00	10,204
64	25.00	6,298	35.00	9,345	45.00	12,391		30.00	5,508	40.00	7,653	50.00	9,798
65	25.00	6,019	35.00	8,930	45.00	11,842		30.00	5,278	40.00	7,333	50.00	9,389
66	25.00	5,747	35.00	8,527	45.00	11,306		30.00	5,050	40.00	7,016	50.00	8,983
67	25.00	5,483	35.00	8,135	45.00	10,788		35.00	5,761	45.00	7,639	55.00	9,517
68	25.00	5,216	35.00	7,740	45.00	10,263		35.00	5,492	45.00	7,283	55.00	9,073
69	30.00	6,163	40.00	8,564	50.00	10,964		35.00	5,229	45.00	6,934	55.00	8,638
70	30.00	5,875	40.00	8,164	50.00	10,452		40.00	5,775	50.00	7,394	60.00	9,013
71	30.00	5,596	40.00	7,776	50.00	9,955		40.00	5,473	50.00	7,008	60.00	8,542
72	30.00	5,312	40.00	7,381	50.00	9,449		40.00	5,192	50.00	6,648	60.00	8,103
73	30.00	5,021	40.00	6,976	50.00	8,932		45.00	5,623	55.00	7,006	65.00	8,388
74	35.00	5,653	45.00	7,496	55.00	9,339		45.00	5,357	55.00	6,674	65.00	7,991
75	35.00	5,322	45.00	7,057	55.00	8,792		45.00	5,108	55.00	6,364	65.00	7,620
76	35.00	5,037	45.00	6,678	55.00	8,320		50.00	5,449	60.00	6,642	70.00	7,835
77	40.00	5,571	50.00	7,133	60.00	8,694		50.00	5,162	60.00	6,292	70.00	7,423
78	40.00	5,316	50.00	6,806	60.00	8,296		55.00	5,418	65.00	6,488	75.00	7,557
79	40.00	5,096	50.00	6,525	60.00	7,953		55.00	5,127	65.00	6,139	75.00	7,151
80	45.00	5,528	55.00	6,887	65.00	8,246		60.00	5,329	70.00	6,287	80.00	7,244

Final Expense Whole Life-FEMALE

PREFERRED

STANDARD

Issue Age	Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount		Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount	Monthly Premium	Insurance Amount
45	15.00	7,747	25.00	15,004	35.00	22,261		20.00	8,683	30.00	14,222	40.00	19,762
46	15.00	7,502	25.00	14,530	35.00	21,558		20.00	8,370	30.00	13,710	40.00	19,050
47	15.00	7,259	25.00	14,060	35.00	20,860		20.00	8,072	30.00	13,221	40.00	18,371
48	15.00	7,016	25.00	13,588	35.00	20,161		20.00	7,781	30.00	12,745	40.00	17,708
49	15.00	6,773	25.00	13,118	35.00	19,463		20.00	7,494	30.00	12,275	40.00	17,057
50	15.00	6,533	25.00	12,653	35.00	18,773		20.00	7,214	30.00	11,816	40.00	16,418
51	15.00	6,303	25.00	12,207	35.00	18,112		20.00	6,943	30.00	11,372	40.00	15,802
52	15.00	6,076	25.00	11,768	35.00	17,461		20.00	6,677	30.00	10,937	40.00	15,196
53	15.00	5,857	25.00	11,344	35.00	16,831		20.00	6,419	30.00	10,514	40.00	14,610
54	20.00	8,286	30.00	13,572	40.00	18,858		20.00	6,166	30.00	10,099	40.00	14,033
55	20.00	7,976	30.00	13,064	40.00	18,153		25.00	7,808	35.00	11,585	45.00	15,362
56	20.00	7,672	30.00	12,567	40.00	17,461		25.00	7,493	35.00	11,117	45.00	14,741
57	20.00	7,375	30.00	12,081	40.00	16,786		25.00	7,182	35.00	10,656	45.00	14,130
58	20.00	7,087	30.00	11,608	40.00	16,129		25.00	6,882	35.00	10,211	45.00	13,540
59	20.00	6,807	30.00	11,150	40.00	15,493		25.00	6,588	35.00	9,775	45.00	12,961
60	20.00	6,535	30.00	10,704	40.00	14,873		25.00	6,302	35.00	9,349	45.00	12,397
61	20.00	6,273	30.00	10,274	40.00	14,276		30.00	7,482	40.00	10,396	50.00	13,311
62	20.00	6,008	30.00	9,842	40.00	13,675		30.00	7,147	40.00	9,931	50.00	12,715
63	25.00	7,573	35.00	11,237	45.00	14,900		30.00	6,823	40.00	9,481	50.00	12,139
64	25.00	7,230	35.00	10,727	45.00	14,224		30.00	6,505	40.00	9,039	50.00	11,572
65	25.00	6,900	35.00	10,237	45.00	13,575		30.00	6,189	40.00	8,599	50.00	11,010
66	25.00	6,588	35.00	9,775	45.00	12,961		30.00	5,885	40.00	8,177	50.00	10,469
67	25.00	6,283	35.00	9,322	45.00	12,361		35.00	6,678	45.00	8,856	55.00	11,033
68	25.00	5,987	35.00	8,883	45.00	11,779		35.00	6,343	45.00	8,411	55.00	10,478
69	30.00	7,086	40.00	9,845	50.00	12,605		35.00	6,018	45.00	7,979	55.00	9,941
70	30.00	6,755	40.00	9,386	50.00	12,017		40.00	6,631	50.00	8,489	60.00	10,348
71	30.00	6,432	40.00	8,937	50.00	11,442		40.00	6,284	50.00	8,046	60.00	9,807
72	30.00	6,125	40.00	8,511	50.00	10,896		40.00	5,960	50.00	7,631	60.00	9,301
73	30.00	5,829	40.00	8,100	50.00	10,370		45.00	6,449	55.00	8,034	65.00	9,619
74	35.00	6,625	45.00	8,784	55.00	10,944		45.00	6,116	55.00	7,620	65.00	9,124
75	35.00	6,306	45.00	8,361	55.00	10,417		45.00	5,792	55.00	7,216	65.00	8,640
76	35.00	6,005	45.00	7,963	55.00	9,921		50.00	6,151	60.00	7,497	70.00	8,844
77	40.00	6,643	50.00	8,506	60.00	10,368		50.00	5,809	60.00	7,081	70.00	8,353
78	40.00	6,309	50.00	8,078	60.00	9,846		55.00	6,083	65.00	7,284	75.00	8,484
79	40.00	5,978	50.00	7,654	60.00	9,329		55.00	5,746	65.00	6,880	75.00	8,014
80	45.00	6,446	55.00	8,031	65.00	9,615		60.00	5,983	70.00	7,058	80.00	8,133