SINGLE PAYMENT
DEFERRED ANNUITY

Welcome!

Firefighters, Police and Correctional Officers

The Police and Firemen's Insurance Association's Single Premium Deferred Annuity offers a fixed annuity with a guaranteed interest rate for 3, 5, or 7 years. It provides a safe and reliable investment option with tax-deferred growth, protecting against market volatility.

Fixed Guaranteed Interest: Choose a 3, 5, or 7-year duration with a guaranteed rate for the entire period.

Tax-Deferred Growth: Earnings grow without being taxed until withdrawn.

Withdrawals: After the first year, you can withdraw up to 10% annually without penalties.

No Market Risk: Offers a risk-free investment, avoiding stock market volatility.

Flexible Options: After the term, you can take the money, roll it over, or annuitize it.

Safe & Reliable: Provides stability and growth, with no management fees.

Attractive Rates: Offers higher rates than typical CDs.

Retirement Planning: Ideal for deferring taxes while still working and securing a stable income for retirement.

Benefits

Safety: No exposure to market fluctuations.

Flexibility: Emergency access with partial withdrawals.

Tax Advantages: Tax deferral until withdrawal, allowing for greater growth.

Risk-Free: Guaranteed return without the risks of stock market investing.

Ideal For

- Individuals seeking a safe, reliable way to grow savings.
- Those worried about economic uncertainty or market volatility.
- Retirement planners looking to lock in a guaranteed return while deferring taxes.

"We are Each Other's Keeper"

“Each Other’s Keeper”

Our home office is located at:
101 East 116th Street
Carmel, Indiana 46032

Your Account Representative:

www.pfia1913.org

PFIA History

In the early years of the 20th century, the insurance industry was less than 50 years old, and was even more cautious and conservative than it is today. Hazardous occupations, such as Police Officers, Firefighters, Correctional Officers, were considered uninsurable. Injury, illness or death was catastrophic because it left families unprotected and, many times, destitute.

In 1912, following several incidents with large numbers of casualties to the Indianapolis police and fire departments, a group was formed to provide immediate financial assistance to families of Police Officers, Firefighters, Correctional Officers, who suffered illness, injury or death. It operated as an assessment organization (those still working were asked to contribute an amount for the pool), but as it grew, it became a true fraternal benefit society, and was named Police and Firemen’s Insurance Association.

Although it was originally intended to be a local organization only, its popularity spread quickly to other cities inside and outside Indiana. Incorporated in 1913, it is still the only group exclusively insuring Police Officers, Firefighters, Correctional Officers, and their families, and operates in 41 states and the District of Columbia.

A not-for-profit, non-political organization, PFIA is owned and operated by the members, governed by elected administrative officers and a Board of Directors. Although fraternals are exempt from regulation by state insurance departments, PFIA complies with those regulations as models of insurance practice, and can boost an enviable financial foundation.

The goal of PFIA is to make membership available to every Police Officer, Firefighter, sworn Correctional Officer, throughout the nation for the maximum financial protection of their families and themselves. The membership will continue to broaden its program of involvement in fraternal activities that will enrich the lives of the members of every community.

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