

## The PWA Estate Builder

Level Benefit Whole Life Insurance Plan  
For ages 50 to 75 (to the nearest birthday)

**Did you know? Funerals rank among the most expensive purchases many of us will ever make; a traditional funeral costs \$6,000\* but Social Security currently pays only \$255\*\*.**

The truth is that it's always a struggle when you lose someone you love. But your emotional struggles don't need to be compounded by financial difficulties. **The PWA Estate Builder Whole Life Insurance** plan will help your loved ones pay for your final expenses and help ease financial concerns during their time of grieving.

The PWA Estate Builder plan pays cash to your family when they need it the most.

Having the **PWA Estate Builder** Insurance policy means you are covered for your entire lifetime. It also provides those left behind the means and the ability to pay any remaining expenses or outstanding debts.

The PWA Estate Builder Life policy allows you to determine the proper coverage level to fit your needs – you choose the amount of coverage you want from **\$1,000 to \$25,000**.

\* according to the Federal Trade Commission (2009)

\*\* according to the Social Security website [www.ssa.gov](http://www.ssa.gov) part "One-Time Lump Sum Death Benefit" – payable to the surviving spouse.

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## The PWA Estate Builder Features

- ◆ Issue Ages **50 to 75** (nearest birthday)
- ◆ Minimum Issue **\$1,000**
- ◆ Maximum Issue **\$25,000**
- ◆ **Premium Can Be Paid**  
*Annually*  
*Semi-Annually* (52% of Annual Premium)  
*Quarterly* (26.5% of Annual Premium)  
*Monthly* (9% of Annual Premium) OR  
*Single Payment*
- ◆ Premiums Never Increase
- ◆ Coverage Never Decreases
- ◆ No Waiting Period
- ◆ Builds Cash Value
- ◆ **Tax Advantage** The death benefits paid to your beneficiary are **tax-free income**.



- ◆ **Simplified application process** that will not require a medical examination.

To live...  
To love...  
To leave a legacy

**Protect your loved ones**

**PWA ESTATE BUILDER** - Level Benefit Whole Life  
Annual Premium per \$1,000\*

Age	Whole Life			
	Female		Male	
	NS	S	NS	S
50	\$18.91	\$25.46	\$22.44	\$28.94
51	\$19.84	\$26.73	\$23.61	\$30.45
52	\$20.81	\$28.06	\$24.86	\$32.05
53	\$21.84	\$29.45	\$26.19	\$33.74
54	\$22.93	\$30.91	\$27.60	\$35.53
55	\$24.07	\$32.44	\$29.10	\$37.40
56	\$25.27	\$34.05	\$30.68	\$39.37
57	\$26.55	\$35.75	\$32.37	\$41.45
58	\$27.89	\$37.53	\$34.17	\$43.68
59	\$29.31	\$39.42	\$36.10	\$46.06
60	\$30.82	\$41.41	\$38.17	\$48.59
61	\$32.43	\$43.52	\$40.38	\$51.28
62	\$34.14	\$45.76	\$42.72	\$54.10
63	\$35.96	\$48.14	\$45.22	\$57.06
64	\$37.90	\$50.67	\$47.87	\$60.17
65	\$39.99	\$53.38	\$50.71	\$63.46
66	\$42.21	\$56.27	\$53.75	\$66.96
67	\$44.60	\$59.35	\$57.04	\$70.73
68	\$47.16	\$62.66	\$60.59	\$74.79
69	\$49.91	\$66.19	\$64.46	\$79.22
70	\$52.87	\$69.97	\$68.66	\$84.02
71	\$56.06	\$74.00	\$73.23	\$89.25
72	\$59.48	\$78.30	\$78.15	\$94.85
73	\$63.17	\$82.88	\$83.47	\$100.89
74	\$67.16	\$87.77	\$89.25	\$107.46
75	\$71.47	\$93.02	\$95.56	\$114.60

### Example

For a **60 Year-Old Non-Smoker Female** the annual premium for a **\$6,000 policy** is  $\$30.82 \times 6 = \$184.92$  plus **\$30 Annual Policy Fee** for a **Total Annual Premium of \$214.92** (\$111.76 SA, \$56.95Q or \$19.34M)

\*Add \$30 Annual Policy Fee  
Age to the nearest birthday  
NS – Non-Tobacco User  
S – Tobacco User

SA – Semi-Annually  
Q – Quarterly  
M – Monthly

**PWA ESTATE BUILDER** - Level Benefit Single Pay Life  
Single Pay Life per \$1,000\*

Age	Single Premium Whole Life			
	Female		Male	
	NS	S	NS	S
50	\$302.41	\$363.89	\$336.83	\$394.13
51	\$311.54	\$373.62	\$347.27	\$405.18
52	\$320.76	\$383.27	\$357.87	\$416.48
53	\$330.09	\$392.95	\$368.77	\$428.02
54	\$339.57	\$402.82	\$379.92	\$439.77
55	\$349.33	\$412.99	\$391.18	\$451.46
56	\$359.47	\$422.92	\$402.54	\$463.24
57	\$369.74	\$433.00	\$414.43	\$475.73
58	\$380.19	\$443.24	\$426.21	\$487.91
59	\$390.87	\$453.71	\$437.89	\$499.99
60	\$401.68	\$464.14	\$449.43	\$511.85
61	\$412.58	\$474.61	\$460.67	\$523.35
62	\$423.68	\$485.05	\$471.76	\$534.79
63	\$434.78	\$495.31	\$483.27	\$546.77
64	\$446.17	\$505.93	\$495.11	\$559.13
65	\$457.33	\$516.04	\$507.17	\$571.65
66	\$468.74	\$525.48	\$519.45	\$583.11
67	\$480.53	\$535.08	\$531.81	\$594.56
68	\$492.81	\$545.04	\$545.04	\$606.89
69	\$505.30	\$554.98	\$556.87	\$617.26
70	\$517.98	\$564.97	\$570.85	\$629.57
71	\$530.78	\$575.08	\$584.00	\$640.89
72	\$544.48	\$586.11	\$593.74	\$649.49
73	\$557.69	\$595.97	\$604.10	\$658.84
74	\$571.55	\$606.42	\$615.63	\$669.79
75	\$585.79	\$616.93	\$631.55	\$683.70

### Example

For a **60 Year-Old Non-Smoker Female** the single premium for a **\$6,000 policy** is  $\$401.68 \times 6 = \$2,410.08$  plus **\$60 one time Policy Fee** for a **total Single Premium of \$2,470.08**

\*Add \$60 One-Time Policy Fee  
Age to the nearest birthday  
NS – Non-Tobacco User  
S – Tobacco User

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