WHO WE ARE

PFIA was founded in 1913 by twelve Indianapolis, Indiana Police Officers and Fire Fighters following a series of incidents that took a heavy toll from among their numbers. The idea spread rapidly, and today PFIA serves Fire Fighters and Police Officers throughout the United States and the District of Columbia. It is the only organization in the world that exclusively insures members of the public safety services.



Aerial photo of the home office located in Carmel, Indiana CameraBee, LLC

As a fraternal benefit society, PFIA is governed by elected officers and a Board of Directors. Account Representatives are from all ranks of the fire services and law enforcement, active or retired, who fully understand the special needs of their colleagues.

The Association works hard to offer the most up-to-date programs and plans, and is always ready to address the needs of its members.

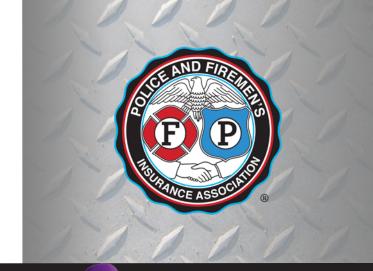
"Each Other's Keeper"



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

facebook.com/PFIA1913









OUR INSURANCE

Life Products:

Final Expense Whole Life Select Whole Life One Payment Life Yearly Renewable Term 10, 20, or 30-Year Level Term

Riders:

10, 20, or 30-Year Level Term Rider Guaranteed Purchase Option Rider Children's Benefit Rider Waiver of Premium Rider

Accident & 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

Annuities:

Individual Retirement Accounts Flexible Premium Annuity Single Premium Deferred Annuity

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 Memorial Death Benefit Heroes Hall of Fame Award Meritorious Service Award Community Service Award

Cancer Protection Plan Highlights:

- Issued between ages 18-70.
- Benefit of \$7.500 or \$15.000 for individuals and families.
- No examination required.
- Coverage is available to anyone who has not been diagnosed with cancer.
- Coverage available for you, your spouse and children up

• Return of premium rider* available for issue ages 18-55, must be claim free for 20 year period.

*Cannot be renewed.

• Cash paid directly to you to use as you wish, regardless of other insurance coverage.



Waiting Period

There is a 30 day waiting period following the effective date of the policy.



Dependent Coverage

The Family Rider will cover the individual, spouse, and all dependent children under the age of 25 for one price. At age 25, the children can apply for their own individual coverage.



Return of Premium Rider

The Association will refund all the premiums paid over the 20 year period in which the rider was inforce and no claims were filed during this period. Rider must be purchased at the time of the initial application.



Exclusions

No benefits will be paid to anyone with preexisting diagnosed cancer, including skin cancer.



Read Your Policy Carefully

This outline provides a very brief description of the important features of your policy. Please refer to the policy language for exact benefits. The contract sets forth the rights and obligations for you and PFIA; it is important that you read your contract carefully.

Self & Family Plan Premiums					
Insured Issue Age		Self & Family without Return of Premium		Self & Family with Return of Premium	
\$7,500 benefit	18-39		\$13.00/mo		\$22.60/mo
	40-50		15.70		27.20
	51-55		19.20		31.85
	56-64		24.40	No	t Available
\$7	65-70		31.90	No	t Available
\$15,000 benefit	18-39		\$22.00/mo		\$41.20/mo
	40-50		27.40		50.40
	51-55		34.40		59.70
	56-64		44.80	No	t Available
	65-70		59.80	No	t Available

Individual Plan Premiums Individual without Individual with Insured Return of Premium Return of Premium Issue Age 18-39 ■ \$8.80/mo □ \$15.05/mo 40-50 **1**0.35 **1**8.70 51-55 **12.20 2**1.75 56-64 **1**4.75 Not Available 65-70 **□** 18.45 Not Available 18-39 □ \$13.60/mo □ \$26.10/mo 40-50 □ 16.70 □ 33 40 39.50 51-55 \square 20.40 56-64 \square 25.50 Not Available 65-70 **32.90** Not Available

www.pfia1913.org