

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



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Cancer Protection Plan



Your Account Representative:





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 to age 25.
- 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 in force 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 pre-existing 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 <i>without</i> Return of Premium	Self & Family <i>with</i> Return of Premium
\$7,500 benefit	18-39	<input type="checkbox"/> \$13.00/mo	<input type="checkbox"/> \$22.60/mo
	40-50	<input type="checkbox"/> 15.70	<input type="checkbox"/> 27.20
	51-55	<input type="checkbox"/> 19.20	<input type="checkbox"/> 31.85
	56-64	<input type="checkbox"/> 24.40	<i>Not Available</i>
	65-70	<input type="checkbox"/> 31.90	<i>Not Available</i>
\$15,000 benefit	18-39	<input type="checkbox"/> \$22.00/mo	<input type="checkbox"/> \$41.20/mo
	40-50	<input type="checkbox"/> 27.40	<input type="checkbox"/> 50.40
	51-55	<input type="checkbox"/> 34.40	<input type="checkbox"/> 59.70
	56-64	<input type="checkbox"/> 44.80	<i>Not Available</i>
	65-70	<input type="checkbox"/> 59.80	<i>Not Available</i>

Individual Plan Premiums

	Insured Issue Age	Individual <i>without</i> Return of Premium	Individual <i>with</i> Return of Premium
\$7,500 benefit	18-39	<input type="checkbox"/> \$8.80/mo	<input type="checkbox"/> \$15.05/mo
	40-50	<input type="checkbox"/> 10.35	<input type="checkbox"/> 18.70
	51-55	<input type="checkbox"/> 12.20	<input type="checkbox"/> 21.75
	56-64	<input type="checkbox"/> 14.75	<i>Not Available</i>
	65-70	<input type="checkbox"/> 18.45	<i>Not Available</i>
\$15,000 benefit	18-39	<input type="checkbox"/> \$13.60/mo	<input type="checkbox"/> \$26.10/mo
	40-50	<input type="checkbox"/> 16.70	<input type="checkbox"/> 33.40
	51-55	<input type="checkbox"/> 20.40	<input type="checkbox"/> 39.50
	56-64	<input type="checkbox"/> 25.50	<i>Not Available</i>
	65-70	<input type="checkbox"/> 32.90	<i>Not Available</i>