

## Becoming “Each Other’s Keeper”

Police and Firemen’s Insurance Association was founded in 1913, after a series of incidents took a heavy toll from among the Indianapolis Police and Fire Departments. At that time, public safety officers were considered uninsurable by a very cautious and conservative insurance industry, and the families of persons engaged in hazardous occupations were often left destitute when illness, injury or death occurred.

The Association is a not-for-profit, non-political organization owned and operated by its members and governed by elected officials and a Board of Directors. All of our Account Representatives are active or retired fire fighters or law enforcement officers, who fully understand the dangerous circumstances under which their colleagues work. PFIA wants our members to know, we are always working to offer the most up-to-date programs and plans to address your unique needs.

## Fraternal Benefits

As a fraternal benefit society, PFIA is able to provide members, and non-members\* alike, with benefits money cannot buy:

- Scholarships – for the children, grandchildren great-grandchildren, and step-children of PFIA members
- Family Fraternal Benefit
- Uninsurable Child Benefit
- Orphan’s Income & Scholarship Benefits
- \$2,500 Reward Fund
- \$1,000 Memorial Fund\*
- Heroes Hall of Fame\*
- Community Service Award\*
- Meritorious Service Award\*
- *The PFIA Protector Magazine*

*\*These benefits may be extended to non-members.*



*Contact your agent Today!*

[www.pfia1913.org](http://www.pfia1913.org)

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

Police and Firemen’s Insurance Association is a not-for-profit, non-political organization whose goal is to make its membership and exceptional benefits available to every Police Officer and Fire Fighter throughout the nation.

Protection **YOU** deserve...



“EACH OTHER’S KEEPER”

**LIFE INSURANCE**



**WE OFFER SEVERAL GREAT PLANS...**

Select Whole Life, Yearly Renewable Term, 10-Year Level Term, 20-Year Level Term, 30-Year Level Term, One Pay Life & Optional Riders.



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## Fill the Gaps in your Life Insurance

We realize all police officers and fire fighters have some form of group life insurance, however, PFIA wants to supplement your additional life insurance needs. Police and Firemen's Insurance Association has been providing life insurance to police officers, fire fighters, and their families since 1913.

Unlike most professions, police officers and fire fighters normally retire prior to age 65. Sometimes people in this line of work retire as young as age 50—what happens to your limited group coverage if you retire then? You may still have several financial responsibilities; young children, a mortgage, tuition payments.

Why not have your PFIA Department Representative work for you. Police and Firemen's Insurance Association can “fill the gaps” in your current life insurance plan. Best of all, with PFIA, your premiums can be deducted straight from your payroll! With several plans to choose from, you are sure to find one that fits your life style.

## PFIA Offers Family Coverage

All the members of your family are eligible to purchase PFIA Life Insurance—your parents, your siblings and your children all need coverage. When you become a member of Police and Firemen's Insurance Association, all of your immediate family qualify as associate members, allowing them to purchase one of our life insurance plans. Everyone purchases life insurance, so why not get your entire family involved in a great organization—PFIA. We offer several great plans:

### Select Whole Life

- Rates never increase
- Builds cash & loan values
- Policy has paid-up features
- Policy accumulates dividends

Issue ages 0-59; minimum issue is \$10,000.

Issue ages 60-70; minimum issue is \$5,000.

### Yearly Renewable Term

- Low cost coverage when needed
- Can provide for your family or cover your mortgage
- Policy is renewable to age 100
- Annual premium increases slightly

Issue ages 18-65; minimum issue is \$50,000.

### 10-Year Level Term

- Low cost coverage
  - Premiums remain level for 10 years
  - Guaranteed renewable until age 70
- Issue ages 18-60; minimum issue is \$50,000.

### 20-Year Level Term

- Low cost coverage
  - Premiums remain level for 20 years
- Issue ages 18-55; minimum issue is \$50,000.

### 30-Year Level Term

- Low cost coverage
  - Premiums remain level for 30 years
- Issue ages 18-50; minimum issue is \$50,000.

### One Pay Life

- One lump sum payment
  - Guaranteed paid-up values
  - Accumulates dividends
- Issue ages 0-80; minimum issue is \$2,000

### Optional Riders:

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