

Wealth Transfer and Single Premium Whole Life Insurance

(Issue Ages 0 – 80) (Minimum purchase of \$2,000)

There is no better property for the transfer of wealth, on death
Than FCSLA's **Single Premium Whole Life Insurance!!**

1. **Money is greatly leveraged.** For example, using The FCSLA Single Premium Whole Life product, a male age 60 pays a single premium of \$100,000. This amount buys a certificate with a standard rating in the amount of \$232,558. (And FCSLA's **Post Mortem Benefit would add 25%** of the first \$100,000 (plus 25% of the paid up additional insurance attributed to the first \$100,000) to the death benefit after the certificate has been in force for at least two years.
2. **Life Insurance is received tax free.** If he died in the first year of the certificate, there would be **NO INCOME TAX** and **NO CAPITAL GAINS TAX** on the huge increase between the \$100,000 and the \$232,558.
3. **NO PROBATE!!** Money left to a named beneficiary goes directly to the beneficiary in a week or two. Money transferred by a will goes into the probate estate where it can sit for six to eighteen months. (Possibly longer if contested).
4. **PRIVATE TRANSACTION.** There is no public record of the transaction. The transaction is strictly between FCSLA and the beneficiary. In fact, the beneficiary's privacy is protected by the **PRIVACY LAWS.**
5. **Incontestable!!** Payment of life insurance proceeds to named beneficiaries has been tested many times in court. The named beneficiary gets the proceeds!!
6. **Immediate Cash Value.** FCSLA's Single Premium Whole Life Certificate has exceptional early cash values. In the above example, the guaranteed cash value at the end of the first contract year would be \$103,488 (a \$3,488 increase over the premium!) This means that, in the event the insured's situation changed and he needed the money, the money is there-safe and secure. He has simply moved it into a much better property for **WEALTH TRANSFER!!**



Offered By: First Catholic Slovak Ladies Association

Details and Contracting Call: RICHARD RIHA
Toll Free: (877) 259-4220

Alliance Financial Group of America

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