

FCSLA Life offers 3 Single Premium Whole Life Options:

**Single Premium Whole Life Plus ICC12-SPWL0412:**

Issue ages 45-85, Minimum face amount \$50,000

Features, Uses and Sales Ideas:

- - Early and strong growth of cash value with liquidity options if needed
  - Perfect for poorly performing non-qualified money currently in low return or low interest products
  - Excellent wealth transfer tool
  - Early and strong cash value

**Single Premium Whole Life (Traditional Product) ICC12-SPWL0412:**

Issue ages 0-90, Minimum face amount \$5,000

Features, Uses and Sales Ideas:

- - Similar to Single Premium Whole Life Plus but with a much lower face amount minimum
  - Great option for using smaller single premium sums to buy up a strong death benefit
  - Strong growth of cash value with liquidity options if needed.
  - Superb wealth transfer tool
  - Excellent for gifting permanent life insurance to children and grandchildren. After three years of being insured the child is eligible to apply for FCSLA Life Scholarships\*
  - Face amounts \$25k or less and ages 50 and under may be eligible for the Short Application

**1 Pay Life ICC19WL:**

Issue ages 0-90, Minimum face amount \$5,000

Features, Uses and Sales Ideas:

- - Similar to Single Premium Whole Life (Traditional Product) except that insured can pay in the 'single premium' over the period of the entire first contract year. This may provide some clients flexibility in paying the premium
  - Face amounts \$25k or less and ages 50 and under may be eligible for the Short Application