

# LIFE INSURANCE SAVINGS PLAN



A unique life insurance product that provides a guaranteed amount of savings in a specified number of years while also providing life coverage.

Insured by



*Perfect for individuals or companies saving for a specific need, those looking to hedge against currency devaluation, or even parents and grandparents saving for a child's college education.*

# Benefits and Plan Features

- A secure option for life insurance and savings
- Easy to understand
- Matures in 10, 15, 20, or 25 years
- Issued in US dollars to protect policyholders from currency devaluation
- Provides guaranteed returns
- Ability to make policy loans
- Not subject to Foreign Account Tax Compliance Act (FATCA)

---

This plan is underwritten and guaranteed by AmFirst Life Insurance Company I.L. (ALIC), which has received a Financial Strength Rating of **"A- (Excellent)"** and a Long-Term ICR of "a-" by AM Best.

---

## Life Coverage Options



### **Core Life**

This express option requires minimal or no underwriting. It includes \$2,000 USD life coverage plus an Accidental Death Benefit of \$100,000 USD (see policy for exclusions) for those aged 3-70. If you want a fast-track to start saving now, or if you have health conditions that might prevent you from qualifying for other life insurance plans, this is a good option for you.



### **Premier Life**

This option provides the most comprehensive level of coverage. The life coverage amount exactly matches the savings benefit—which ensures that the desired savings amount will be paid in the event of the insured's premature death. This life coverage option provides financial security and peace of mind.

## Cash Savings Options



### **Guaranteed**

This fully guaranteed option is the more conservative choice. The chosen savings amount is guaranteed to be returned to the insured at the fulfillment date. The insurance company will invest the assets in secure investments such as US Treasuries, US Agencies, Bonds, Notes, Loans, Exchange Traded Debt (ETD), mortgages and other debt-based instruments.



### **Principal Guaranteed**

This option offers the potential of a higher return, which is offset by a lower guaranteed amount. It guarantees to return to the owner/beneficiary 100% of the principal invested at the fulfillment date. Because this option has a greater tolerance for risk, the final amount of return at the fulfillment date will be within a projected range rather than a guaranteed amount. The return may be higher than the declared savings amount or it may be lower, but you will be guaranteed to at least receive back the amount you put in.\*

*\*The amount of premium guaranteed is based on the annual premium mode if all premium payments are made on time for the term of the policy.*



## Who can purchase this plan?

- Any person who is **not** a permanent resident of the United States
- Any corporation **not** domiciled in the United States

## Other Important Features

- **Cash Loans:** access financial support when you need it most. The Life Insurance Savings Plan offers policy loans up to 75% of the surrender value.
- Prompt or no underwriting

## Why is this plan not subject to FACTA?

ALIC will invest the assets of your Life Insurance Savings Plan. When you purchase the Life Insurance Savings Plan from ALIC, you will not be invested directly in any U.S. based security. Consequently, your savings will not be subject to FACTA 30% backup income tax withholding.

## Surrender Values

After the first year of coverage, this plan provides the possibility of receiving a portion of your money back in the event of the plan being terminated or surrendered. Please see policy for surrender charges and fees.

Insured by



Administered by

**INTERNATIONAL**

A division of Morgan White Group

## Plan Examples

### Guaranteed with Premier Life Coverage

*Savings Amount: \$100,000*

*Term: 25 years (Based on female non-smoker)*

#### Premium

\$71,000

#### Return at Maturity

\$100,000

Life Insurance Amount	\$100,000
Annual Premium	\$2,844
Total Premium	\$71,100
Return at Maturity	\$100,000

*This would be a total return  
of 71%!*

### Principal Guaranteed with Core Life Coverage

*Savings Amount: \$100,000*

*Term: 25 years (Based on female non-smoker)*

#### Premium

\$60,625

#### Return at Maturity

\$60,625

\$185,000

Life Insurance Amount	\$2,000
Accidental Death Coverage	\$100,000
Annual Premium	\$2,425
Total Premium	\$60,625
Max Return at Maturity	\$185,000

*This would potentially be a total  
return of up to 205%!*



**Insured by**  
**AmFirst Life Insurance Company I.I.**

AmFirst Life Insurance Company I.I. based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America, Asia, and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, and savings markets. AM Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life Insurance Company I.I. (San Juan, Puerto Rico). The outlook assigned to these Credit Ratings (ratings) is stable. The company provides superior personal service backed by cutting-edge technology along with the confidence of being underwritten by a company domiciled in the United States. AmFirst Life is a member of AmFirst Holdings, Inc. an insurance holding company system located in Ridgeland, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.



**Administered by MWG International**  
**A division of Morgan White Group**

MWG International, located in Miami, Florida, a division of Morgan White Group, is the group's third-party Administrator for all international products in Latin America, Asia, and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third-party claims administrators in the international life, dental, vision, disability, medical, savings, and investment product arena. Through internet marketing systems and first class policy administration, our insurance company clients and their insureds receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a wholly-owned subsidiary of Morgan White Group, Ridgeland, Mississippi, USA.

75 Valencia Avenue, Suite 801  
Coral Gables, FL 33134  
Phone: 1-305-442-0899  
Fax: 1-305-442-0961  
Email: [marketing@morganwhiteintl.com](mailto:marketing@morganwhiteintl.com)  
[www.morganwhiteintl.com](http://www.morganwhiteintl.com)