

EDUCATIONAL SAVINGS PLAN

with Life Coverage

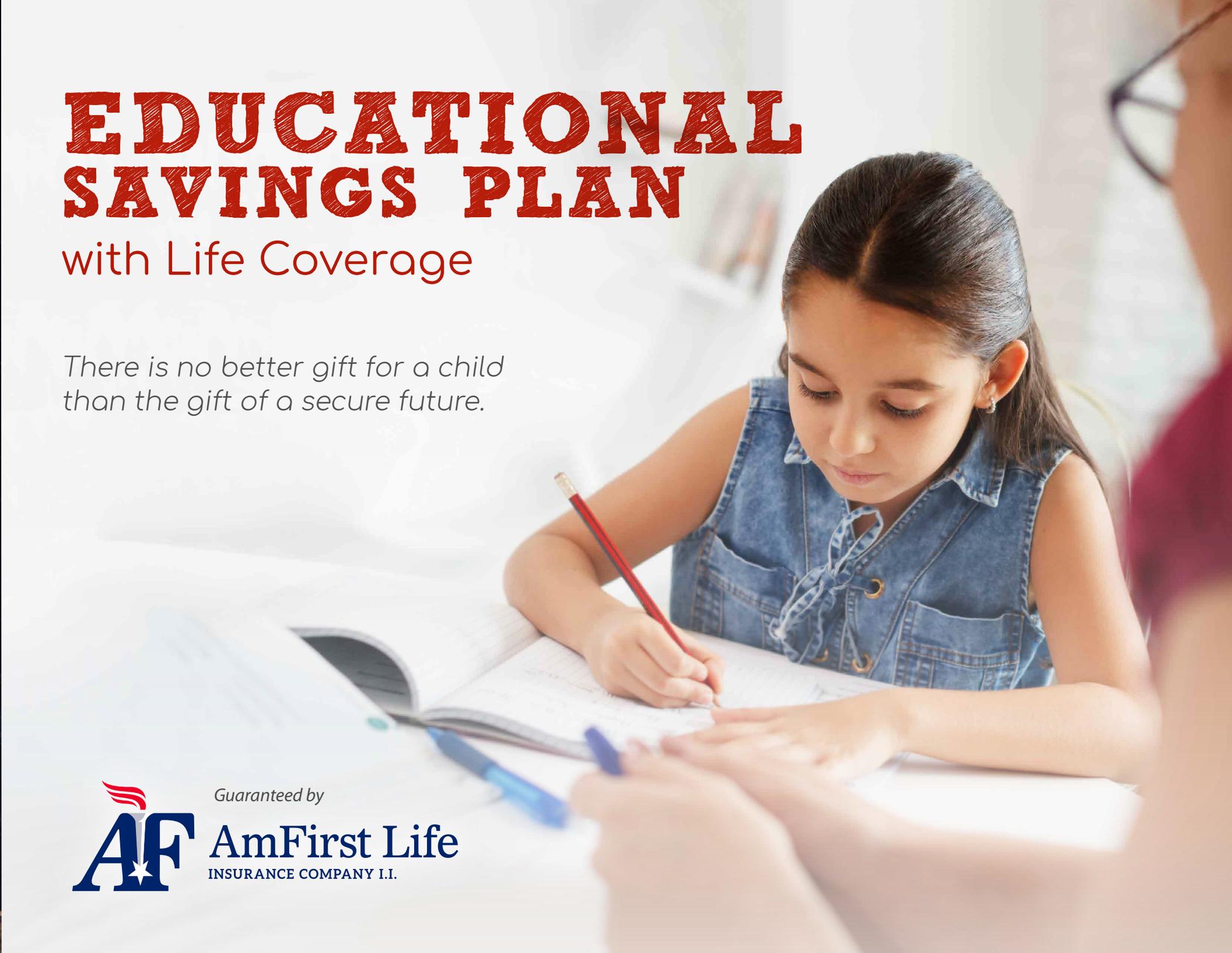
There is no better gift for a child than the gift of a secure future.



Guaranteed by

AmFirst Life

INSURANCE COMPANY I.I.



A four-year college education can exceed \$80,000.

Will you be ready?

By enrolling now, you can begin saving for a child's post-secondary education expenses:

- Tuition for a trade or technical program, a two-year college, or a four-year university
- Books and supplies
- Room and board
- Transportation
- Dining
- Clothing
- Other personal and living expenses



What is the Educational Savings Plan?

This plan allows you to save money and build value with a fully guaranteed return.

It's easy! Choose the amount you want to receive, select the term (10, 15, 20, or 25 years), and pay the affordable annual premiums until the end of the term. Your return is fully guaranteed.

Best of all, *the plan includes life insurance*, so your cash savings amount is insured even if you pass away before the end of the term. This plan is perfect for parents, grandparents, or other relatives who would like to save for a child's college education.

Key Features:

- **Guaranteed return not dependent on fluctuating interest rates**
- **A limited savings time you choose (10, 15, 20, or 25 years)**
- **The security of no currency devaluation versus the U.S. Dollar**
- **Much higher returns than standard savings accounts or CDs.**
- **Life insurance that will pay in the event of your death a benefit equal to the cash savings amount chosen (regardless of how much you have invested)**
- **Flexibility to spend the return on anything, not just tuition**
- **Not subject to FATCA withholding**
- **Available to any person who is not a permanent resident of the United States**

By investing in an Educational Savings Plan now, you can be well-prepared, allowing you and the child to focus on the education; not the financial burden.

Plan Example:

Savings Amount: \$100,000 • Term: 25 years (Based on female non-smoker)

Premium

\$66,975.00

Return at Maturity

\$100,000.00

Annual Premium	\$2,697.00
Total Premium	\$66,975.00
Return at Maturity	\$100,000.00

This would be a 67% return on investment!

Your savings will not be subject to FATCA

When you purchase this plan from AmFirst Life Insurance Company I.I. (AmFirst Life) of Puerto Rico, you will not be invested directly in any U.S. based security. Consequently, your savings will not be subjected to FATCA 30% backup income tax withholding.

Guaranteed by



Administered by



The plan is guaranteed by AmFirst Life, an A-rated carrier with impeccable financial security.

It is administered by MWG International, a longstanding and stable force in the insurance industry.

See the next page for more information about these companies.

The information contained in this product summary is for illustration purpose only.
See contract for exclusions and limitations.



**Guaranteed 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. 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 the AmFirst Holdings, Inc. an insurance holding company system located in Jackson, Mississippi, USA. On June 27, 2018, A.M. Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.



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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 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, Jackson, Mississippi USA.



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