

# LIFE INSURANCE SAVINGS PLAN

*The Life Insurance Savings Plan is a unique life insurance product which provides the Insured with a targeted amount of savings in a certain term or number of years. This product provides life protection if the Insured dies prematurely during the term of the life insurance plan and a savings benefit if the Insured lives until the Fulfilment Date.*

*Also included in this unique life insurance product is the ability of the Insured to choose a more conservative or moderate savings option for the cash value.*



Insured by

**AmFirst Life**  
INSURANCE COMPANY I.I.



## ***Benefits of the Life Insurance Savings Plan***

- A secure savings plan
- Easy to understand
- Matures in 10, 15, 20 or 25 years
- Guarantees the amount you choose or guarantees the principal
- Is not subject to Foreign Account Tax Compliance Act (FATCA)

## **What is the Life Insurance Savings Plan?**

The Life Insurance Savings Plan has the same characteristics as a bank Certificate of Deposit or a Corporate or Personal Pension Plan, which includes life insurance protection.

The plan is perfect for individuals, companies saving for a specific need, or even grandparents saving for a child's college education.

## **Plan Features:**

- *A limited savings time*
- *A guaranteed or principal guaranteed return*
- *The security of no currency devaluation versus the U.S. Dollar*
- *A product underwritten and guaranteed by AmFirst Life, which has received an FSR of A- (Excellent) and a Long-Term ICR of "a-" by A.M. Best*

## **The Life Insurance Savings Plan offers two savings options:**

- *The Guaranteed Savings Option*
- *The Principal Guaranteed Savings Option*

## Who can purchase the Life Insurance Savings Plan?

- Any person who is not a permanent resident of the United States
- Any corporation not domiciled in the United States that needs a guaranteed or principal guaranteed return in U.S. Dollars in a certain time period

## Who stands behind the Life Insurance Savings Plan?

The 10, 15, 20, or 25-Year Life Insurance Savings Plans are administered by MWG International, a longstanding and stable force in the insurance industry. Honesty, Integrity, and Security are the words which will serve as our guide as we provide this savings plan and watch your money grow. MWG International has a long history of providing and managing medical, disability, life insurance with return of premium, and savings products in Latin America, Asia, and the Caribbean. You can rest assured we will safeguard your money as if it were our own.

## Why is the Life Insurance Savings Plan not subject to FATCA?

AmFirst Life will invest the assets of your Life Insurance Savings Plan. When you purchase the Life Insurance Savings Plan from AmFirst Life, 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.

Insured by







**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. 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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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, Jackson, Mississippi USA.



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