

MFTAI Program Benefits

MFTAI Program offers several Unique Benefits that most other Financial vehicles DO NOT offer...



Unlike Qualified Plans (like IRAs, 401K/403Bs etc.), with MFTAI Program there are **NO Caps** (limits) on How much money you can save each year (Only limit: Size of your program) & **NO** age restrictions 59½ etc.

- All of the Money you put into program builds Tax-Deferred (TAX-FREE with right plan & Set-Up). **You DO NOT pay Income Taxes every year, so your Money builds much faster.**
- You have a liquid '**Emergency Fund**' for life's unexpected emergencies.
- The cash values can be accessed Income-Tax Free, **WITHOUT** contractual Withdrawal Penalties. And, *there are NO early withdrawal penalties from the Federal Government for withdrawals prior to age 59½ or 70½ rule.* (Not so, with Qualified Plans like IRAs, 401Ks, 403Bs or 457 etc.).
- MFTAI Program¹ **DOES NOT count as an Asset when you apply for College Financial Aid.** (So, your child/ren can Qualify for Grants & Scholarships (which you Don't have to pay back) V/S Loans - which have to be paid back with interest.
- The Cash Accumulated in your program can provide you with **TAX-FREE INCOME** in **RETIREMENT Years** (*with the right Set-Up and we specialize in that*).
- By over funding MFTAI program, up to MEC limits, you can 'Turbo Charge' your Money's growth.
- You'll have protection of life ins. in your Retirement years, *to Replace Lost Pension & Social Security Income, for your Spouse at your death.* (Pension Maximization - you take 100% Pension Now).
- Unlike Qualified Plans and Annuities, the Death Benefits and Cash Values are transferred *Income Tax Free to your beneficiaries.*
- MFTAI life ins. can be used to Pay Income Taxes on Qualified Plans & Estate Taxes at your death.
- You have Disability Waiver of Premium rider option, that *will pay premiums for you.* This makes the plan Self-Completing, if you ever become Disabled. (Only life ins. offers this unique benefit.)
- **MFTAI Program with Living* & Death Benefit gives your family & you the Money you Intended to Save and provide for your Children Education, in the event YOU can't be there – Huge Security!**
- **Safety** - All 50 states have something similar to FDIC for life insurance policies and annuities... Plus, insurance companies must, by Law, cover at least 100% of their liabilities with reserves, hence the term "**100% legal reserve life insurance companies**"! There are also regulations as to the percentage that can be held in certain forms of assets. This system has produced a remarkable overall record of solvency and safety. RESULT: NO one lost any money with Life Insurance & Annuity Companies, even during the recent Recession.
- **Guarantees** – Only Life Insurance and Annuities **GUARANTEE Never to Lose your principle**, and offer you minimum growth guarantees for the life of the contract. (We specialize in them).

Only advisor/agent with full knowledge of IRS sections 101, 7702 and TEFRA, DEFRA & TAMRA Laws should set-up this program!

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