

Protection and Potential

Trans World Assurance FutureFirst UL

Take a step toward freedom  
and a stronger financial future





# The American Dream

You have goals for life... Home ownership, education for the kids, plenty of retirement funds. You can reach them with proper planning! We offer a simple way to protect your family today and save for the future, all with one convenient plan.

## Why plan ahead?

History indicates few people will satisfy their total needs at retirement. A recent government study shows that for every 100 Americans at age 65:

- 25 Die before age 65
- 20 Have annual incomes under \$6,000
- 51 Have annual incomes between \$6,000 and \$35,000
- 4 Have annual incomes over \$35,000

*-Source: U.S. Department of Health and Human Services, SSA Pub. #13-11871*

IN THIS TEMPLE  
AS IN THE HEARTS OF THE PEOPLE  
FOR WHOM HE SAVED THE UNION  
THE MEMORY OF ABRAHAM LINCOLN  
IS ENSHRINED FOREVER

# Your Future is Safe with US

Trans World is committed to your safety and security

We continue to invest primarily in United States Treasury obligations, making us one of the safest and most secure insurance companies in the nation. We avoid speculative investments that could put your future at risk.

As was the goal of our founder, we remain committed to the highest standards of business, and to a product that incorporates sound planning, flexibility, tax-deferred capital accumulation, and life benefits to help protect the American Dream.

*"For every dollar of our customer's policy cash values, we have more than a dollar invested in United States Government obligations."*

Can the competition say that?

# What are your needs?



We all need a little help along the way.  
Future First might be the piece you're looking for!

## The Future First UL might be right for you if:

- You're the primary wage earner in your family
- Your family would have trouble living comfortably without your income
- You have regular debts, like a car payment, credit cards or a mortgage
- You have children or plan on having children
- You want to supplement your employer's basic group life insurance
- You want a flexible policy that can change with your needs
- You'd like to plan to supplement your retirement income in later years
- You'd like safety for your hard earned money
- You'd like a plan that is portable
- If you're looking for a vehicle which will allow your dollars to accumulate tax deferred

## What keeps you up at night?

- > Financial Security
- > Financial Growth
- > Family Protection
- > Retirement
- > Buying Power
- > Life Income Protection

If you want more of these things get the Future First UL and get a good night's rest.





## What's your next move?

We believe every American should take control of their financial future. People don't plan to fail... They fail to plan.

The Future First UL gives you the power to plan for the future. It also gives you the flexibility to make changes on the fly.

Consider the cost of waiting. Life insurance costs increases with age as does the risk of developing conditions that may make you uninsurable. Compound interest and tax deferred growth of accumulation values need time to grow. The sooner you start the sooner you can get on the path of financial freedom.

"A penny saved is a dollar earned."

Benjamin Franklin

# More than an insurance policy it's CASH for your LIFE!

In fact Future First has many living benefits, making it the piece your retirement plan may be missing. Future First is a plan for LIFE. Future First was structured to maximize your potential for ASSET ACCUMULATION, while at the same time providing you an increasing death benefit. You have the power and the flexibility to make extra contributions, which will accelerate your policy's growth. You can access cash through policy loans, that may be paid back over time. Future First is more than insurance, it's CASH for your LIFE!



## 50th Year Summary Analysis

Cumulative  
Net Payments

**\$132,000**

◀ This chart illustrates policy values for a 22 year old male for a period of 50 years assuming a \$2,640 contribution per annum. The illustration is based on an interest crediting rate of 5%.\*

Death Benefit

**\$567,261**

**\$356,073**

Cash Value

## Portability

Many Americans today find themselves with difficult choices to make. Company and government programs have employees worried about the future. It's not uncommon to have a term policy that is destined to terminate or a retirement plan that may have difficult rollover options. Future First is the policy that goes where you go! It's your policy for LIFE.

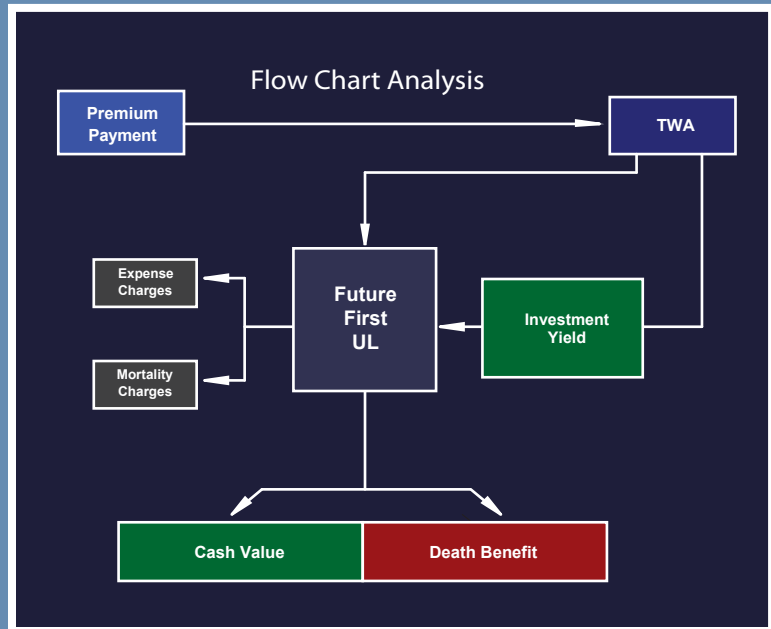
\* hypothetical illustration is not intended to show future results

## How it works

TWA's Future First is one of the most flexible policies of its kind because it treats the elements of the policy separately. Future First allows the Policy Owner to change or skip premium payments or change the death benefit more easily than other insurance policies. It works by treating the three elements of the policy: premium, death benefit, and cash value separately.

Cash values are accumulated by crediting premium payments and interest to a fund from which deductions are made for expenses and cost of insurance.

Cash value grows tax deferred. Additional premium payments plus interest may be withdrawn or left to grow and go towards future costs of insurance. Future First helps these additional premiums grow by paying interest. The policy carries both a guaranteed interest rate and a current interest rate. The current rate may vary, but the guaranteed rate is fixed for the life of the policy. Trans World's investment philosophy has allowed it to pay extremely competitive returns to its policyholders in a very safe environment.



## Future First contains the following features:

- Accumulates cash within the policy
- Tax deferred growth of cash values
- Competitive current rate of return
- Competitive guaranteed minimum rate of return
- Tax free access to cash values through policy loans
- Income tax free death benefits for beneficiaries
- Portable, take it wherever you go
- Privacy of all transactions
- No "war clause"

Future First Universal Life has favorable income tax treatment and combines significant policy values and benefits to produce a life insurance solution that has a considerable amount of financial POWER.

**\*Hypothetical Values at age 60**

<b>Male</b>		
Assuming an annual contribution of \$1,980 and starting at age in age column*		
Age	Accumulation Value	Death Benefit
20	\$176,392	\$383,792
25	\$134,989	\$293,708
30	\$101,434	\$220,700
35	\$74,233	\$161,516
<b>Female</b>		
Assuming an annual contribution of \$1,980 and starting at age in age column*		
Age	Accumulation Value	Death Benefit
20	\$179,181	\$438,984
25	\$136,347	\$334,042
30	\$102,068	\$250,061
35	\$74,432	\$182,354

\*Hypothetical values are based on an annual contribution of \$1,980.00. The contribution includes an annual target premium payment of \$1,080 and excess premium payment of \$900.00. Assuming starting age in the age column, accumulation values and death benefits are based on growth at a hypothetical rate of 5%. Hypothetical values are not intended to show future results.

# Who We Are

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Trans World Assurance was founded on tradition and built for the future of its customers. Since its inception Trans World has been dedicated to providing only the safest and strongest cash accumulation life insurance products available. With a careful systematic approach to investing in US Treasury notes, TWA has grown into one of the strongest and most stable insurance companies in America. TWA has remained virtually unchanged since the doors opened back in 1963. TWA continues to stay true to the vision of its founder, Charles P. Woodbury, by continuously providing a secure retirement for its customers.

TWA is also proud to be a founding member of the Service Members Group Life Insurance (SGLI), and to this day TWA remains an active member.

When times are good, we are good.

When times are bad, we are even better!

## How do we do it?

Make sound investments! The majority of our investment portfolio consists of U.S. Treasury notes. This means stable growth for you.

Offer products with flexibility! We understand your life takes on unforeseen changes. That is why we offer flexible payment and withdrawal plans to serve any situation you may come across.

Keep costs low! TWA has one of the lowest overheads of any company in our industry. This means competitive premiums for you.

Be innovative! Our unique life insurance policies help protect families while allowing them to build cash values tax-deferred. That means we provide CASH if you live or CASH if you don't.

Security, flexibility and quality of life – This is our mission!

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## Consider all the facts, then make your own decision.

For all of the details about Future First from Trans World Assurance Company, contact your licensed sales representative today or visit our website at [www.twalife.com](http://www.twalife.com)

Of course, as with any other life insurance products, when you select a life insurance policy, you must be careful and consider your own financial situation and the many alternatives available to you. No single life insurance product may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

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885 South EL Camino Real, San Mateo, California 94402  
Phone: (650)348-2300 Fax: (650)348-7318  
[www.twalife.com](http://www.twalife.com)

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