

Protection and Potential

Product Information | FutureFirst UL

Trans World Assurance FutureFirst UL

Take a step toward freedom  
and a stronger financial future



# More than insurance. It's CASH for your LIFE!

## Protection

### Death Benefit Coverage

The Future First UL offers a strong, income tax-favored death benefit that is available for immediate family protection needs.

## Potential

### Cash Value Growth

Individuals can make significant contributions to the Future First UL policy. These contributions allow you to accumulate strong cash value growth on a tax-favored basis, without being exposed to market risks.

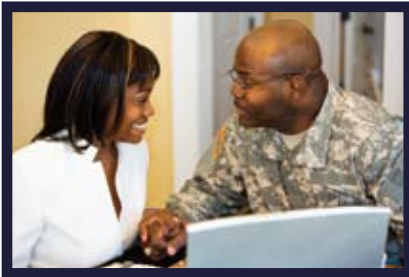


## TWA Protects the People's Money

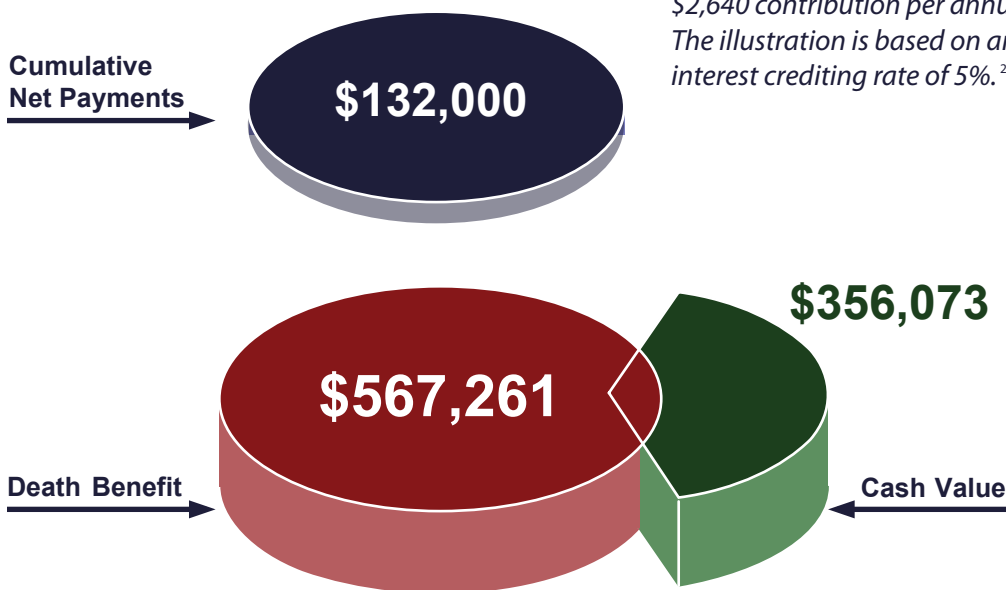
We continue to invest primarily in United States Treasury obligations, making us one of the safest and most secure insurance companies in the nation. We avoid speculative investments that could put your future at risk.

We are concerned about safe guarding your hard earned money while equally being concerned about helping you make it grow.

Trans World has a long track record of paying high crediting rates on it's policies. Over the last 30 years the average interest paid on accumultaion value funds has been over 10%. The current interest crediting rate on the Future First UL is 5% . Trans World also offers a minimum interest rate guarantee of 3% on the Future First UL.



## 50th Year Summary Analysis



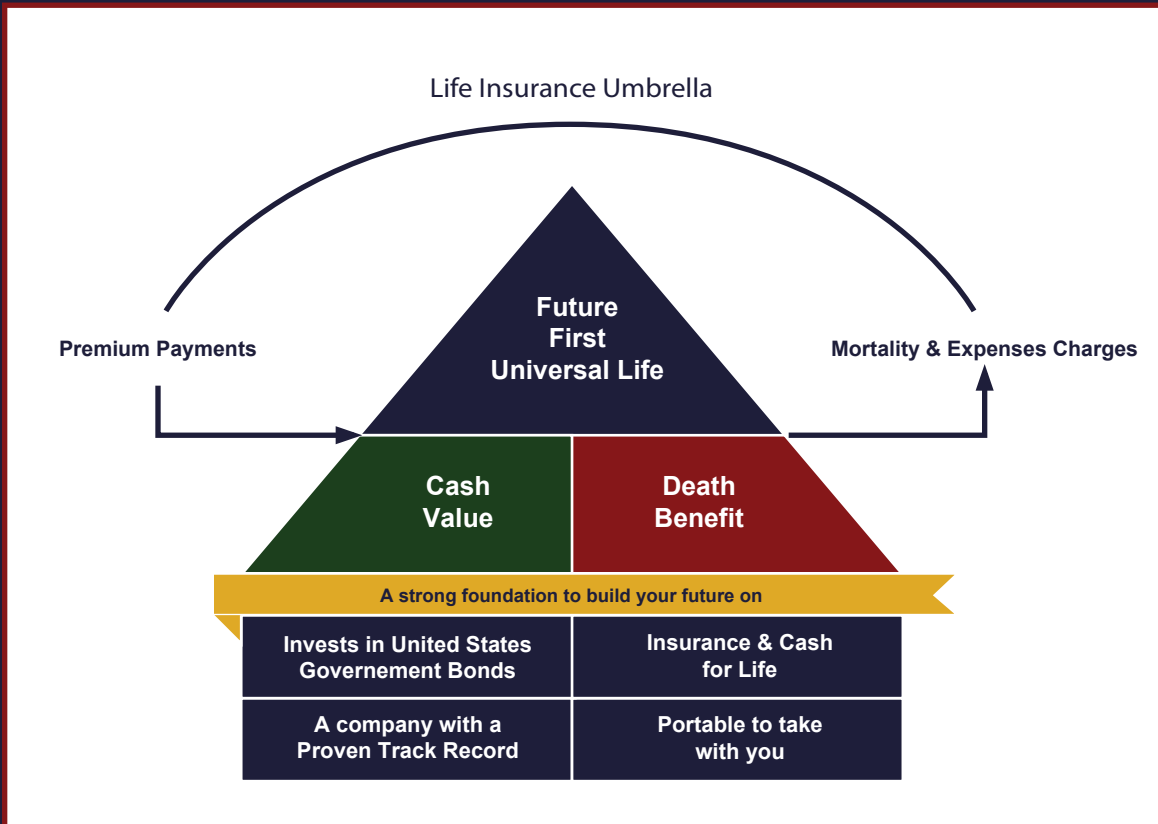
◀ This chart illustrates policy values for a 22 year old male for a period of 50 years assuming a \$2,640 contribution per annum. The illustration is based on an interest crediting rate of 5%.<sup>2</sup>

## 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.

1. The current crediting interest rate is set on January 1 of each year.  
2. Hypothetical illustration is not intended to show future results

# How it works



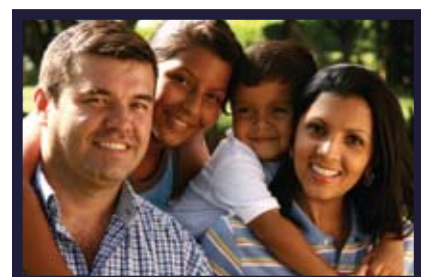
TWA's Future First is one of the most flexible policies of its kind because it treats the elements of the policy separately. Future First allows the Policy Owner to change or skip premium payments or change the death benefit more easily than other insurance policies. It works by treating the three elements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

## 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.





# 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.

Strong Leadership! Most of our company officers and leaders have been with Trans World for over 30 years

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



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