

Why you should consider LifePlan for your clients



LifePlan – an international whole of life protection product that can be individually tailored to meet the needs of your clients.

Below is a brief summary of the main benefits:

- Primary life cover up to USD7,500,000
- Critical illness cover up to USD750,000
- Choice of 4 policy currencies
 - USD
 - GBP
 - EUR
 - JPY
- Vanishing premium option (defined payment term)
- Term life and term critical illness cover for those known liabilities such as business loans and mortgages etc
- Flexibility
 - Premium holiday option (after 2 years)
 - Premium and benefit indexation option
 - Premium flexibility (increase/decrease)
- Waiver of premium option

- Indexation of benefits with vanishing premiums
- Accidental death benefit up to USD500,000
- Dedicated underwriting team

Added extras

- Total and permanent disability (included when critical illness option selected)
- Long term care (included when critical illness option selected)
- Terminal illness benefit
- Passive war cover (on life and critical illness cover)
- Repatriation benefit USD7,500 of sum assured
- Children's critical illness cover (included when critical illness option for the life assured is selected) up to USD15,000
- Aeroplane cover up to USD1,000,000
- Temporary accidental death benefit - lump sum up to USD75,000

Life cover up to

\$7,500,000

Critical illness cover up to:

\$750,000

Important notes

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

Available cover and benefits may be subject to underwriting restrictions or limits

Please be aware that this is intended as a product summary only and is not designed to encompass all the product details or terms and conditions. For full product information please refer to the *Key Features* and *Terms and Conditions*.