

SecureLife:

Individual life insurance for those who have been declined for medical reasons

- ◆ Level term insurance for 20 years, or until age 75, whichever occurs first
- ◆ Issue ages 20 to 65
- ◆ Face amounts \$50,000 to \$500,000
- ◆ Optional Premium Refund Rider
- ◆ Full underwriting, full benefits from issue
- ◆ Web-based quotation facility
- ◆ Underwritten by ACE INA Life Insurance

Lloyd's Disability Insurance:

Individual disability insurance for unique cases that cannot be issued by a traditional DI insurer

- ◆ Income Replacement, Business Overhead, Buy-Sell and Key Person plans
- ◆ Flexible structure can be customized to meet individual client needs
- ◆ High limit coverages for personal or business needs – sums insured up to \$20 million
- ◆ Foreign travel or residence – anywhere in the world
- ◆ Short term coverage requirements e.g. during leave of absence, waiting period for group LTD
- ◆ Coverage for those age 60 to 70 and still working
- ◆ High risk occupations and hobbies
- ◆ Underwritten by certain underwriters at Lloyd's, London

Lloyd's Personal Accident Insurance:

An excellent supplement or alternative to life insurance in many situations

- ◆ AD&D (accidental death and dismemberment) or AD only
- ◆ Optional Permanent Total Disability
- ◆ Sums insured up to \$20 million
- ◆ Life insurance medical declines
- ◆ Life insurance declines for foreign travel or residence (anywhere in the world)
- ◆ Specific risk e.g. covering exclusions in individual or group life plans (avocation, travel, war)
- ◆ Available on individual or group basis
- ◆ War/terrorism coverage – standalone or add-on
- ◆ Underwritten by certain underwriters at Lloyd's, London

Transition LTD:

Disability insurance for employees who lose their group LTD coverage due to job termination

- ◆ Provides interim coverage during career transition period
- ◆ Available benefit periods to age 60, 65
- ◆ Monthly benefits up to \$10,000
- ◆ 2 year regular occupation definition (similar to most group LTD plans)
- ◆ Issue ages up to 60
- ◆ Simple application and underwriting process
- ◆ Ideal for single or multi-life (e.g. employer downsizing) applications
- ◆ Employer or employee paid
- ◆ Underwritten by Reliable Life Insurance Company

SecureDI:

Individual disability insurance for those who have been declined for medical reasons

- ◆ Coverage for both accident and sickness
- ◆ 10, 5 and 2 year benefit periods
- ◆ Optional benefit period to age 65 for accident
- ◆ Monthly benefits up to \$10,000
- ◆ Regular occupation definition throughout
- ◆ Partial disability benefits included
- ◆ Optional Premium Refund Rider
- ◆ Target market white/gray collar executives, professionals, business owners
- ◆ Underwritten by Reliable Life Insurance Company

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