

Global Life Insurance

International Coverage
Underwritten by U.S. Carriers

The Evolution of Wealth

October 2023

Global life insurance policies are exclusively available to individuals residing outside the United States. These policies are not applicable to U.S. citizens or any person residing in the U.S. The coverage provided is underwritten by several A+ rated carriers based in the United States.





For over 170 years, we've defined our brand with our **commitment** to standing by policyholders and producers with **diligence** and **compassion**.

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Pre-Approved Territories





Product Portfolio

Life

Global Term Life

Life

Protection Advantage
Universal Life

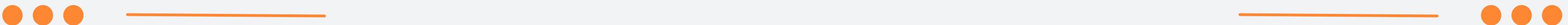
Inv

Fixed Indexed Annuity

Inv

Market Shield Savings
Plan

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Puerto Rico

Insurance Code: Chapter 61 Features

1

Special license for
International
Insurers

2

Stability of US
monetary system

3

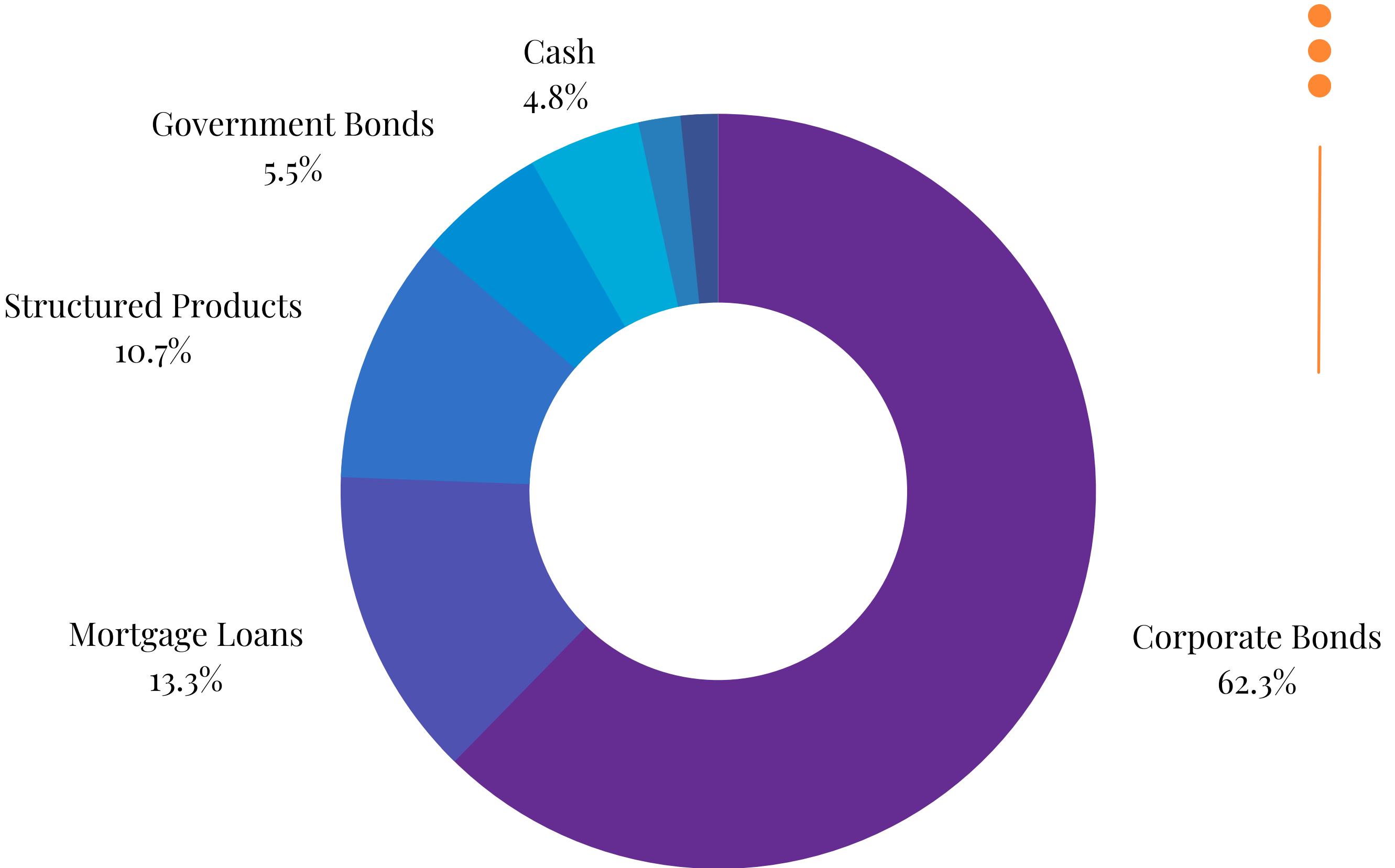
Favorable tax
structure

4

Cannot sell a
policy to a US
Citizen/Resident

Investment Overview

\$2.7 B of
Invested
Assets



Life Products



	Face Amount	Ages	Coverage	Premiums	Additional Coverage (Riders)
Term Life	\$500,000-\$5M	18-75	10, 15, 20, 30 years old	Level Premium	Waiver of Cost of Insurance Accelerated Death Benefit Children's Term Rider
Universal Life	\$250,000-\$5M	18-75	Up to 121 years old	Flexible Premium Interest: 3.5%	Spouse Term Rider Accidental Death and Dismemberment



S&P 500® Prosperity Fixed Indexed Annuity

A Single Premium Annuity with Index-Linked Interest

- Minimum: \$10,000
- Surrender Charge Schedule
 - 8 years: 10%, 10%, 9%, 9%, 7%, 6%, 5%, 2%
- Death Benefit: 101% of Cash Surrender Value
- Ages: 0-85

Investment Overview

1

\$10,000+

AUM Fee: **0.1325%/month**

Surrender Charge Period: **8 years**

2

\$50,000+

AUM Fee: **0.1325%/month**

Surrender Charge Period: **8 years**

Free Withdrawal: **5% /year**

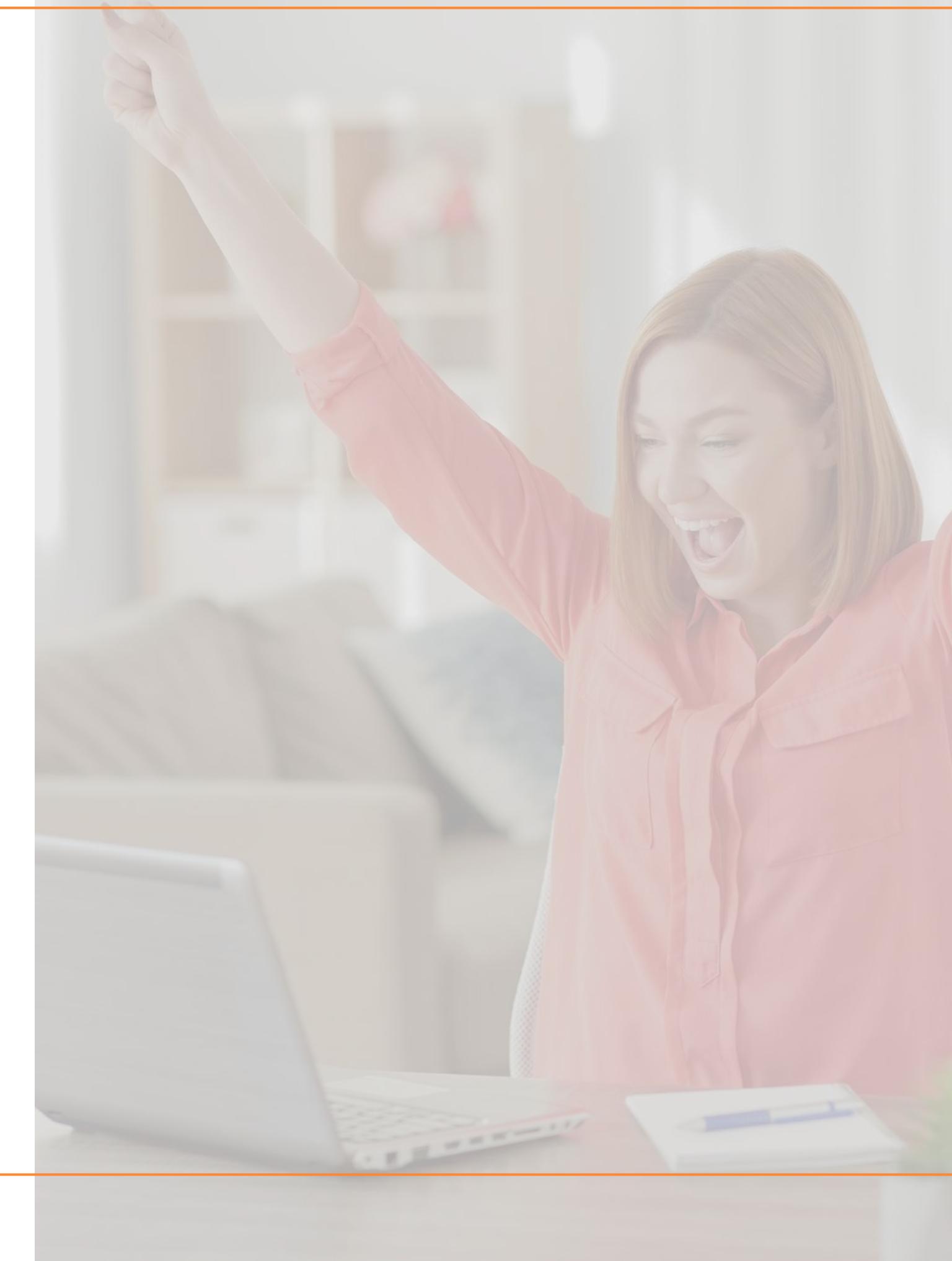
3

\$75,000+

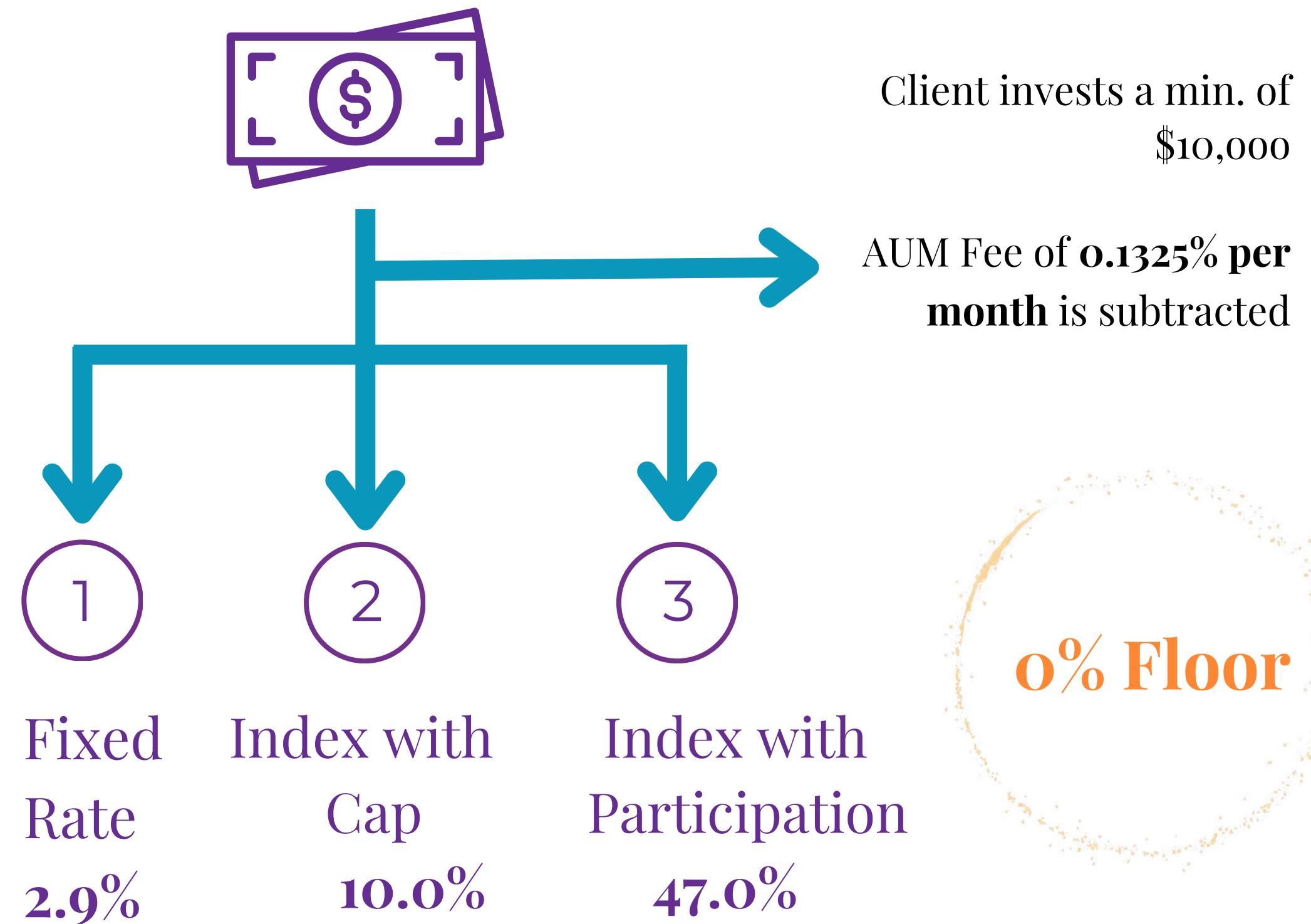
AUM Fee: **0.11%/month**

Surrender Charge Period: **8 years**

Free Withdrawal: **5% /year**

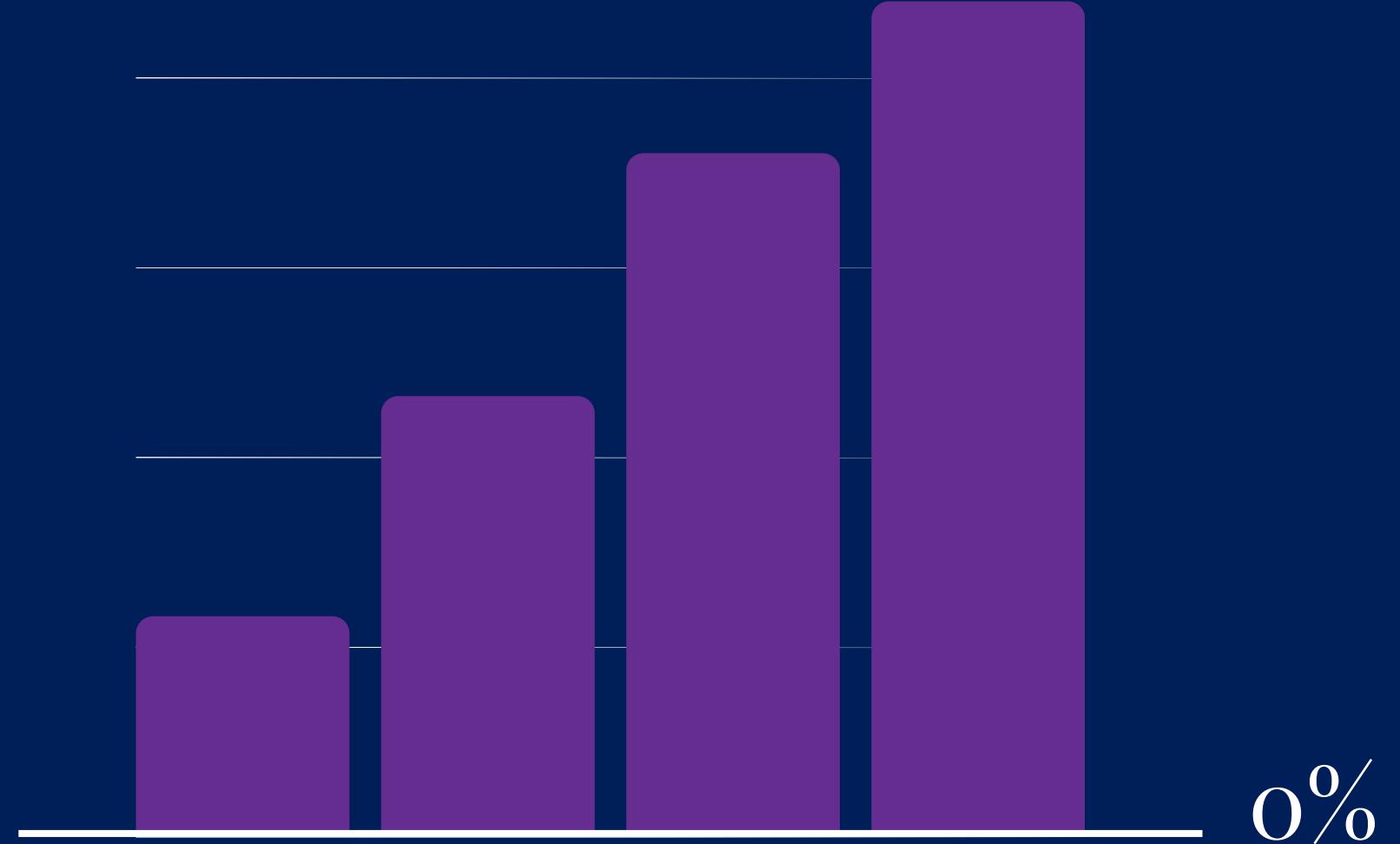


How does our FIA work?

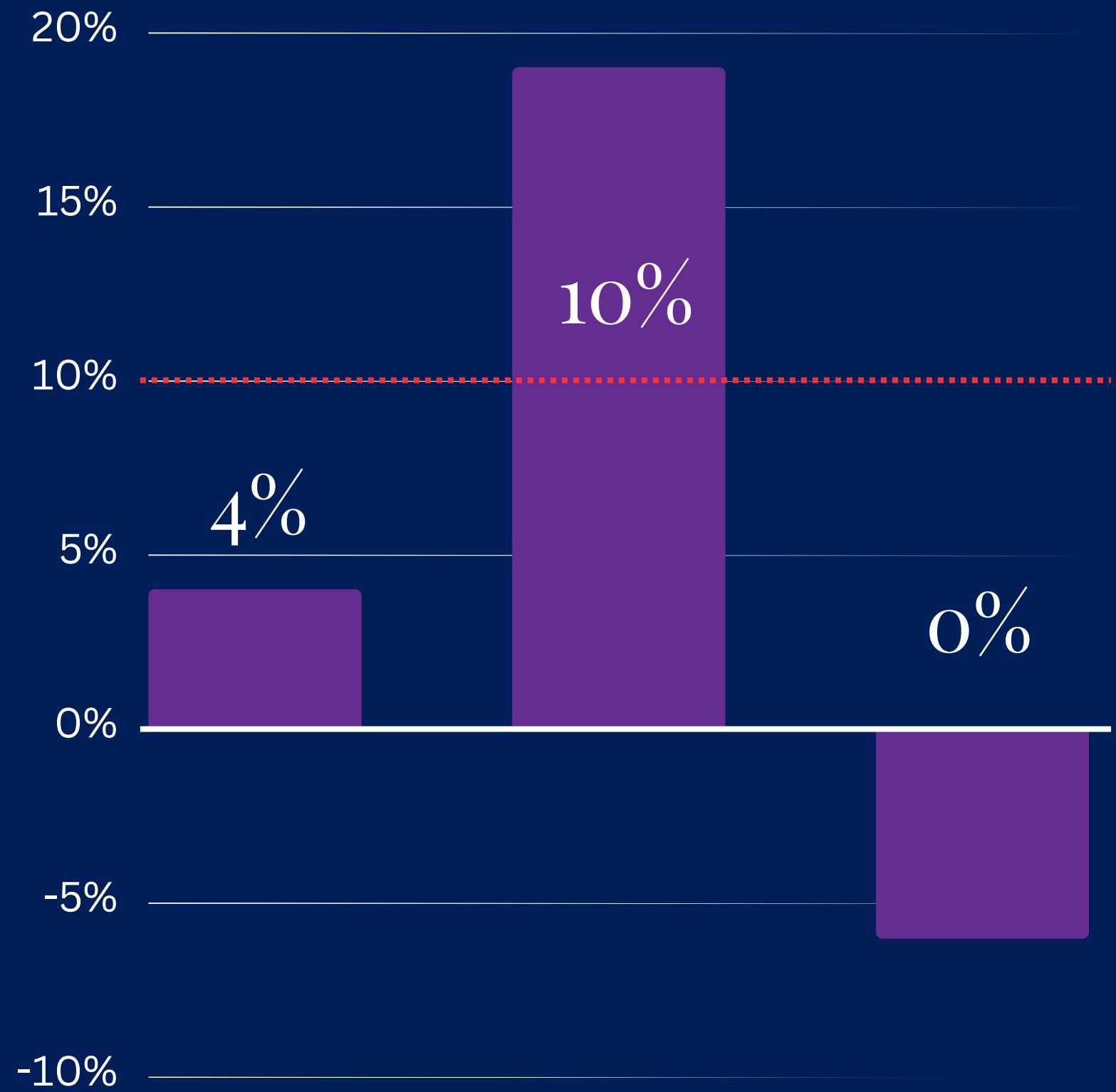


Crediting Strategy 1:

Fixed Interest Rate: 2.9%

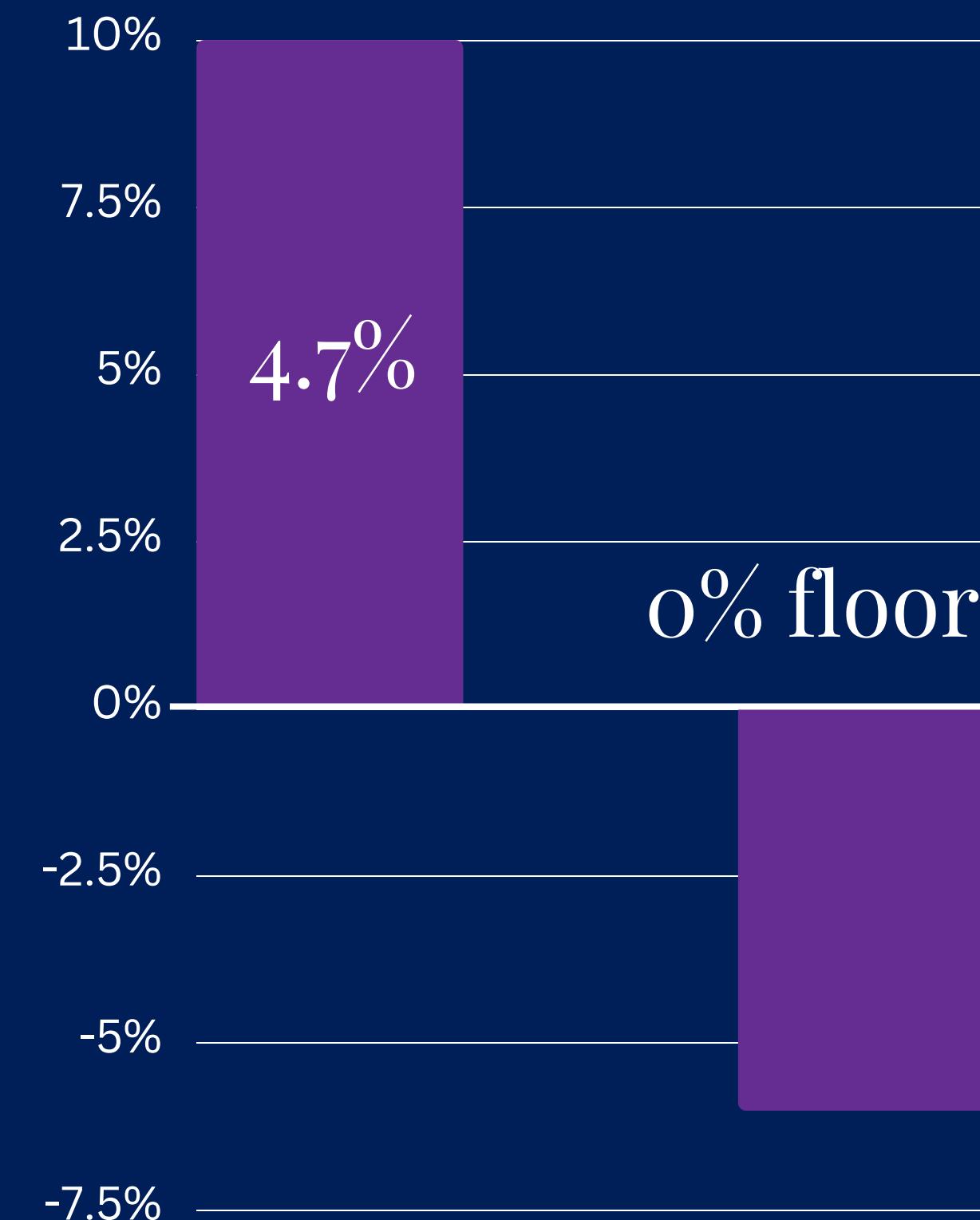


Crediting Strategy 2: Interest with Cap: 10%



Crediting Strategy 3:

Interest with
Participation: 47%



Annuitization Options

OPTION 1: Single Life Annuity

Guarantees income for the lifetime of the Annuitant (up to 100 years of age). The payments will end at the death of the Annuitant. The remaining account value stays with the company.

OPTION 2: Life Annuity with Payments Certain

Guarantees income for the greater of the Annuitant's lifetime(up to 100 years of age) or the “period certain” selected between 5 to 20 years. If the Annuitant dies, the payments will be made to the Beneficiary for the remainder of the “period certain”.

OPTION 3: Life Annuity with Installment Refund

Guarantees income for the lifetime of the Annuitant (up to 100 years of age). If the Annuitant dies before receiving payments equal to the original Single Premium amount, the payments will continue to the Beneficiary for the rest of the installment period.

OPTION 4: Payments for a Designated Period

Guarantees income for a fixed period selected between 5 and 30 years. If the Annuitant dies during the designated period, the payments will be made annually to the Beneficiary for the rest of the period.

OPTION 5: Single Sum

One single sum payout.



S&P 500®

Market Shield Savings Plan

A Regular Contribution Savings Plan with a 140%
Guarantee

- Minimum: \$2,400/year (\$200/month)
- Maximum: \$50,000/year (Above \$50k requires company review)
- Ages: 0-70
- 15 year term



Investment Product Highlights

**140% Guarantee with
Unlimited Upside**

Excess Contributions
Without start of a new contract

Access to Term Life Rider
Under development

Loyalty Bonuses
Year 10 and 15: 7.5%

Guaranteed Death Benefit
101% of Account Value

Withdrawals/Surrender
Available but guarantee/bonuses
are lost



Product Cost Breakdown

Annual Admin Charges

1.7% of cumulative contributions

Contract Fee

\$10 USD/Month

Monthly AUM Fee

0.125%/Month

Excess Contribution Fees

1st year: 1.5%, 0.5% thereafter

Contract Loans

Up to 50% of Cash Value

Contract Documents

Electronic Delivery

Illustration Example

What You May Get Back

The table below illustrates the value of your contract based on different S&P growth rates (4%, 6% and 8%).

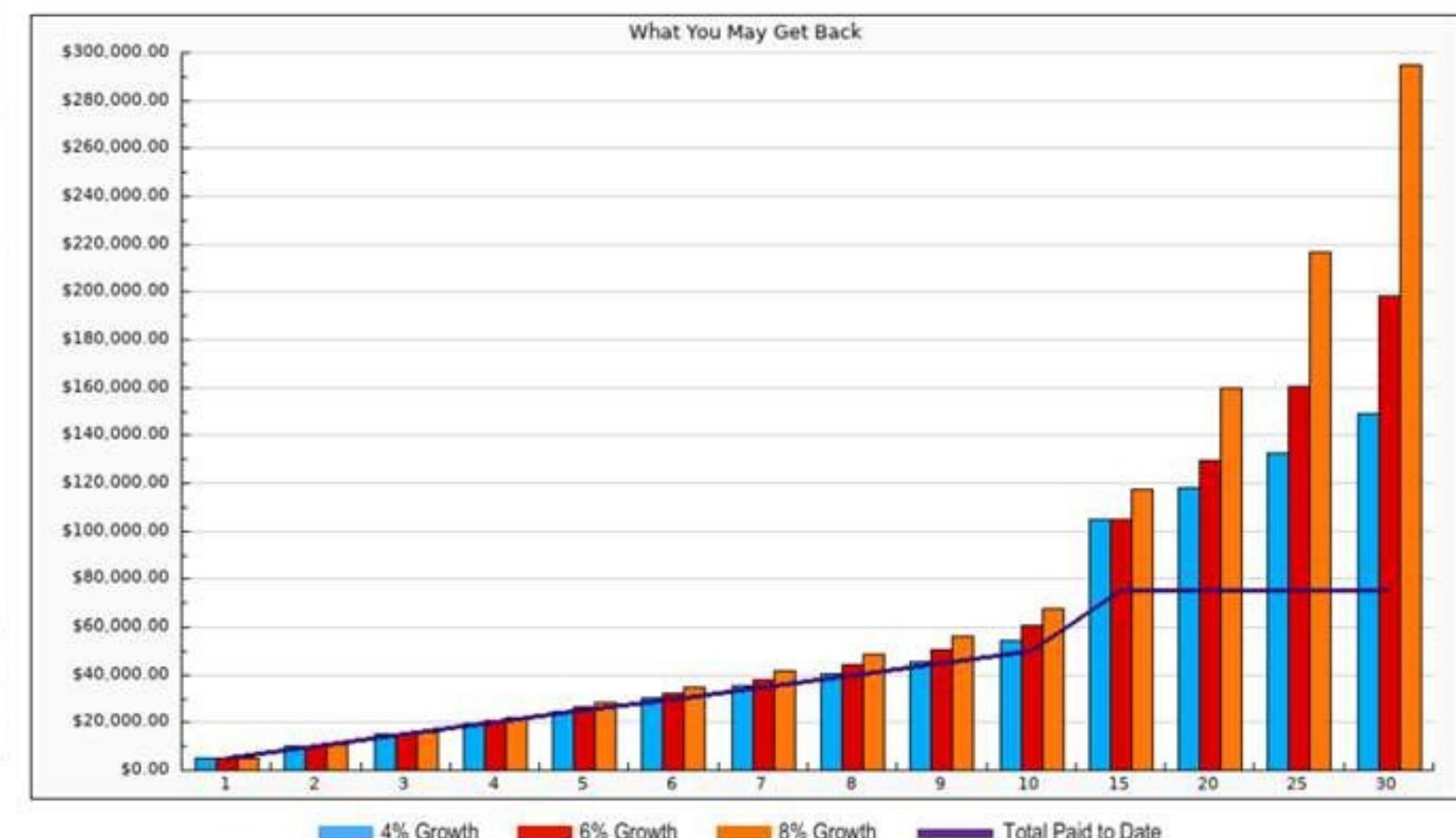
The growth rates shown are per year and all resulting values are in \$USD. The purple line indicates the end of your contribution term.

End of Contract Year	Total Paid to Date	Estimated Account Value			Estimated Cash Surrender Value		
		4% Growth	6% Growth	8% Growth	4% Growth	6% Growth	8% Growth
1	\$5,000.00	\$4,915.95	\$5,013.19	\$5,110.44	\$0.00	\$0.00	\$0.00
2	\$10,000.00	\$9,867.37	\$10,163.01	\$10,462.49	\$0.00	\$218.01	\$517.49
3	\$15,000.00	\$14,855.13	\$15,455.49	\$16,071.60	\$5,165.13	\$5,765.49	\$6,381.60
4	\$20,000.00	\$19,880.13	\$20,896.95	\$21,954.19	\$10,530.13	\$11,546.95	\$12,604.19
5	\$25,000.00	\$24,943.28	\$26,493.97	\$28,127.74	\$16,018.28	\$17,568.97	\$19,202.74
6	\$30,000.00	\$30,045.50	\$32,253.43	\$34,610.85	\$21,630.50	\$23,838.43	\$26,195.85
7	\$35,000.00	\$35,187.77	\$38,182.51	\$41,423.30	\$27,367.77	\$30,362.51	\$33,603.30
8	\$40,000.00	\$40,371.06	\$44,288.70	\$48,586.14	\$33,231.06	\$37,148.70	\$41,446.14
9	\$45,000.00	\$45,596.37	\$50,579.84	\$56,121.77	\$39,221.37	\$44,204.84	\$49,746.77
10	\$50,000.00	\$54,614.74	\$60,814.11	\$67,804.00	\$49,089.74	\$55,289.11	\$62,279.00
15	\$75,000.00	\$105,000.00	\$105,000.00	\$117,596.99	\$105,000.00	\$105,000.00	\$117,596.99
20	\$75,000.00	\$117,873.86	\$129,683.50	\$159,590.81	\$117,873.86	\$129,683.50	\$159,590.81
25	\$75,000.00	\$132,404.44	\$160,327.37	\$216,832.40	\$132,404.44	\$160,327.37	\$216,832.40
30	\$75,000.00	\$148,804.94	\$198,370.87	\$294,858.16	\$148,804.94	\$198,370.87	\$294,858.16

Guaranteed 140% Return

If all planned contributions are received within the grace period and no loans or withdrawals are taken, you are guaranteed to receive at least 140% of your regular contributions at the end of your contribution term. This is true regardless of the performance of the index.

The chart below illustrates your cash surrender values over time. For instance, the red bars reflect cash surrender values based on 6% annual growth in the S&P 500®.



Contracting

Please schedule a Zoom Call with one of our contract specialists.

Schedule

Thank you!

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