



iProtect Smart

Term Insurance

Let your loved ones dreams come true

Since no one can predict what the future holds, it is vital that we plan for all eventualities. Now, for a relatively low cost, you can make sure that your loved ones will be provided for in case the unexpected happens to you. If maintaining your family's standards of living when you are no longer here is your concern, then, Term Insurance is the plan you are looking for.

How the plan works

With Term Insurance Plan, you can rest assured that your family and loved ones are financially protected should the unthinkable happen to you. The plan does not build cash values, it provides your loved ones with a lump sum cash amount should the unexpected happens to you. All you need to do is:

- Assess how much your family may need in case of your unfortunate loss.
- Select the contribution period you feel suits you and your circumstances best.
- Select the currency you wish to contribute with: USD, GBP or EURO.
- Add additional coverage to your existing policy such as Permanent Total Disability, Accident Death Benefits.

Policy Specifications

Plan	iProtect Smart
Type	Term Life Insurance
Maximum Sum Assured	\$ 2,000,000
Minimum Sum Assured	\$ 50,000
Maximum Policy Term	25 Years
Minimum Policy Term	5 Years
Min Entry Age	18 Years
Minimum Maximum Entry Age	65 Years

Policy Termination

When the insured reaches his 75th birthday, on the expiry date of the contract shown on the policy documentation.

If any premium is not paid by the end of the grace period of 30 days after due date