

IC+
TERM LIFE INSURANCE FOR THE INTERNATIONAL MARKET

PRODUCT DESCRIPTION / GENERAL UNDERWRITING GUIDELINES

Products: Basic Plan / Terminal Illness / Double Indemnity
Term Life Insurance – Up to 10 Year Term
No Cash Value
No Surrender Value
No Conversion Option

Underwriting Requirements:
All Applicants: IC+ Application For Insurance

Basic Plan (Basic): Policy Limit Paid at Death
Terminal Illness (TI): ½ of Policy Limit Paid when Diagnosed with Terminal Illness and 12 Months or Less to Live
Double Indemnity (AD): 2x Policy Limit Paid when Death is Result of Covered Accidental Injury

Other Requirements:

1. If the total amount of Life Insurance applied for (all companies) is greater than \$350,000, a Financial Questionnaire is Required. There are two Financial Questionnaires; 1 is required when the purpose of purchasing the insurance is Personal Protection, Inheritance Tax or in connection with a Private Residential Loan; the other is required when the purpose of purchasing the insurance is Keyman, or in connection with a Commercial Loan. Questionnaires provided upon request.
2. A Medical Questionnaire, completed within 30 days of Application, by a licensed Physician, is required at the following amounts of insurance:

Age	Amount
Under 35	\$225,000
36 to 45	\$187,500
46 to 50	\$150,000
51 to 55	\$112,500
56 to 60	\$ 75,000
61 to 65	\$ 37,500
66+	Any amount.

Note: These guidelines apply to “clean” Applications only. If there are disclosures, individual consideration will be given, and a Medical Questionnaire may be required.

3. This product is available only to individuals residing outside the US at time of Application. Premium surcharges will be made for individuals residing in “hot” areas of the world.

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