

overview

Total Protectors is a nonmedical plan that provides a flexible approach to your personal financial planning needs. this plan is issued to persons between the ages of 18 and 60. it provides :

- Critical Illness Insurance
- Life Insurance
- Accidental Dismemberment and hospital expenses
- Cash value generated from regular investment premium
- Life insurance for dependent child(ren) up to age eighteen (18) years

features and benefits

features and benefits

CRITICAL ILLNESS INSURANCE

A critical illness lump sum cash benefit in the event you are diagnosed with:

- Cancer
- Heart Attack
- Coma
- Paralysis
- Major Burns

Four (4) options for coverage are available to suit your needs: \$20,000, \$30,000, \$40,000 and \$50,000.

The maximum sum insured per Life insured is \$50,000.

LIFE INSURANCE COVERAGE

Fifty percent (50%) of the sum insured chosen for the critical illness lump sum cash benefit referred to above.

ACCIDENTAL DISMEMBERMENT AND IN-HOSPITAL BENEFIT

In the event that the Life Insured suffers loss arising from an accident, a cash benefit will be paid in accordance with the following schedule:

FUTURE CASH VALUES

You have the option to pay Regular Investment Premiums into an Accumulated Fund and receive strong and competitive investment returns. Ninety-one percent (91%) of each Regular Investment Premium is invested into the Accumulated Fund. Interest is credited each month to the Accumulated Fund as determined by the Company from time to time.

LIFE INSURANCE COVER FOR YOUR CHILDREN

For an additional premium, the Life Insured may choose to purchase insurance on the life of any named child who is below age eighteen (18) years, at the time of the application. This rider pays a benefit of twenty five percent (25%) of the sum insured chosen for the critical illness lump sum cash benefit, in the event of death of the child. The rider terminates:

- At the death of the Life Insured
- The death of the Child
- The anniversary at which the child attains age eighteen (18) years, whichever occurs first Premiums are paid in accordance with the conditions outlined for the Life Insured.