

INCOME PROTECTION PLANS

PROTECT YOUR MOST IMPORTANT ASSET!



You insure your home, your car, and your valuables, but don't forget to insure your most important asset of all: your paycheck.



INTERNATIONAL

A division of Morgan White Group

What is an income protection plan?

If you can't work due to a covered sickness or injury, an income protection plan provides money to help offset your lost wages. The money is paid directly to you, and you can choose how to spend it. Use it to pay your bills, living expenses, or anything you need.

Disability vs. becoming disabled

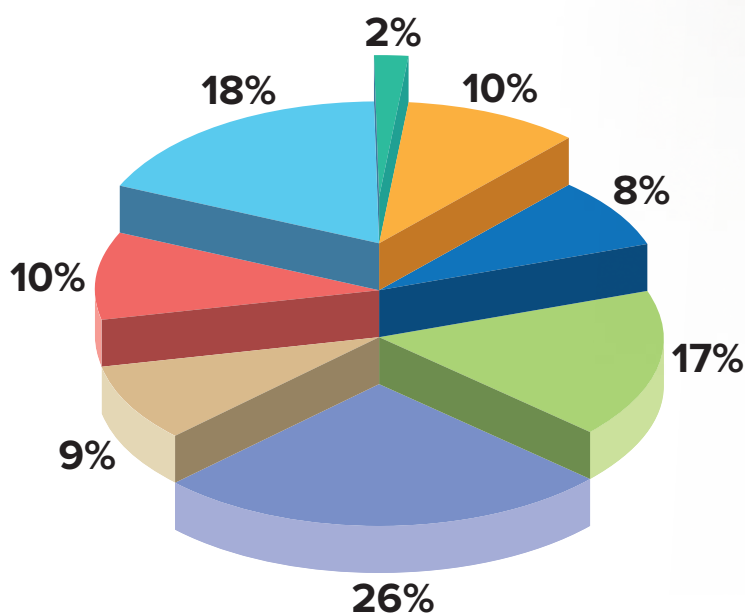
Temporary disability is any condition that prevents you from working for a period of time. People often confuse this term with becoming disabled, which is permanent. While catastrophic events that cause one to become disabled are rare, there are hundreds of reasons that a person may experience temporary disability. Heart attack, auto accident, and complications from pregnancy are just a few of the most common reasons.

Your paycheck is your most important asset.

If you lost the ability to earn an income, all of your other assets would be at risk.

You are more likely to need it than you think

While most people think disability is something that could never happen to them, statistics show that a 35-year-old person has a 50% chance of experiencing a disability lasting 90-days or longer.* So there is actually a very good chance you will need income protection insurance at some point in your career. But if you wait until you need it, it will be too late!



Common Causes of Disability

- Cancer
- Circulatory System
- Infectious Diseases
- Injuries
- Mental & Nervous/Substance Abuse
- Miscellaneous
- Musculoskeletal System Connective Tissue (Muscle, Back and Joint Disorders)
- Nervous System

* Source: Commissioners Individual Disability Table A, CSO/Society of Actuaries

Available Plans

Regardless of your salary or budget, we have an income protection plan that will meet your needs.

60-Month or 30-Month Income protection Plan

Designed for persons who want income protection at a lower price. Pays a monthly income for 60 or 30 months if you cannot perform the material functions of your occupation due to illness or non-occupational injury.

Professional Income Protection Plan

Designed for white collar professionals such as doctors, lawyers, and dentists. Pays a monthly income for 36 months followed by a lump sum payment, if you cannot perform the material functions of your occupation due to illness or injury. Monthly income payment is determined as 1% of the lump sum you select.

To Age 65 Income Protection Plan

This unique plan covers individuals to age 65. Pays benefits monthly up to age 65 or \$2,000,000, whichever comes first. This product offers very competitive pricing with a cash value benefit included and own occupational and non-occupational coverage options available for most occupations.

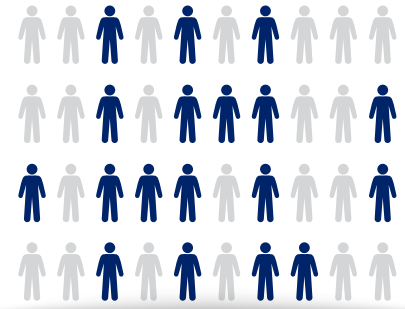
Cash Protector Plan

This unique product pays a lump sum of cash on the occurrence of a first diagnosis of internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant (after the policy has been in effect for 180 days). Purchase cash amounts from \$15,000 to \$50,000. Price does not increase.

Important Notes:

Non-occupational injury means an off-the-job injury. All income protection plans have a 90-day waiting period before monthly income commences.

Critical Illness Benefit pays 3 months of income protection benefit amount upon first diagnosis of internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant.



Optional cash value is like free insurance!

Our plans may be purchased with cash value. This means that if you keep your plan for a certain length of time and you are fortunate enough to never need the income protection benefit, you can receive your premium back.

Here's how it works: The cash value benefit is a percentage of the original premium, less any claims paid. After 10 years, you can expect 40% of your premium back, up to the 25th year when you can receive 100% of your money back.

So whether you experience a disability or not, you're covered either way!

Plans backed by renowned international insurance firms

Underwritten by an A-rated carrier. Reinsured by certain underwriters at Lloyd's.
Administered by a proven U.S. company.

Underwritten by New Providence Life Insurance Company Limited

New Providence Life Insurance Company Limited (NPL), a Bahamas based insurer, provides cutting-edge health and life insurance products for the needs of every individual. When it comes to assembling life, health, dental & vision, disability and critical disease products for the Bahamian community, the NPL team breaks the mold. NPL combines fresh ideas with unparalleled customer service to provide individuals, families and seniors the coverage they deserve for a fraction of what it would cost elsewhere. New Providence Life Insurance Company Limited is a subsidiary of AmFirst Insurance Company domiciled in Oklahoma City, Oklahoma USA. AM Best, the most respected ratings agency in the United States, has assigned credit ratings to New Providence Life Insurance Company. NPL has received an FSR of A- (Excellent) and a Long Term ICR of "a-" (excellent), which reflects the company's strong financial standing and robust outlook.

Reinsured by Certain Underwriters at Lloyd's and other insurers.

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