

— LEVEL —
TERM LIFE
INSURANCE



Insured by

New Providence Life Insurance Company Limited
RoyalStar House
John F. Kennedy Drive
P. O. Box EE-15606
Nassau, Bahamas
Tel (242) 326-6779; (242) 667-6945; (242) 667-6946

LEVEL TERM-LIFE INSURANCE

Get Affordable Protection—Term Life Insurance

Traditional term life and whole life policies can be complicated, with rate increases every year after the term. We're making it easier for you to plan your financial future by avoiding surprises.

How it Works

Term life insurance is the most straightforward form of protection. You generally pay premiums on a monthly or annual basis and your family is protected for that term. New Providence Life Insurance Company Limited offers a variety of affordable term life insurance products to fit your needs, time frame, and budget.

- *Help provide for a family's loss of income*
- *Cover short-term debts and needs*
- *Provide additional insurance protection during the child-rearing years*
- *Provide long term protection to help pay off a mortgage or pay for college*

We are now offering several options to choose from:

- *10 Year Term to Age 85*
- *25 Year Term*
- *30 Year Term*
- *Term to 80*

What makes our plans different?

- Prompt underwriting
- The death benefit and premium will remain level for the specified term of the policy.

Optional Return of Premium Benefit

Enhance your life insurance policy by adding the return of premium benefit. This affords a return of a percentage of premiums paid once the policy has been in effect for a minimum of ten consecutive years. For example, after the 10th anniversary of the policy, if you surrender your policy at this time, you will receive 40% of premiums paid.

Optional Waiver of Premium Rider

If the insured becomes disabled we will continue to pay the premiums until the insured recovers. If the insured becomes totally disabled we will continue to pay the premiums until policy reaches termination or the insured reaches age 65.

Optional Critical Illness Rider

Upon first diagnosis of internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant the Critical Illness Rider will pay to the insured the chosen benefit amount (\$10,000, \$20,000 or \$30,000).

Optional 30-Month Income Protection Rider

Designed for persons who want income protection at a lower price. Pays \$2,000 for up to 30 months if you cannot perform the material functions of your occupation due to illness or non-occupational injury.

Who is the Administrator?

MWG International, located in Miami, Florida, a division of Morgan White Group, is the group's Third Party Administrator for all international products in Latin America and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third party claims administrators in the international health,



INTERNATIONAL

A division of Morgan White Group

life, and disability insurance arena. Through internet marketing systems and first class policy administration, our insurance company clients and their insured receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a wholly owned

subsidiary of Morgan White Group, Ridgeland, Mississippi USA.

Who is the Insurer?

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 frac-

tion 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.

Why is life insurance so important?

What would happen if you weren't around to ensure your family's financial obligations? Life insurance can help make sure their financial needs are taken care of long into the future.

*Financial protection at a time
when it is needed the most.*



This is not a legal contract. The certificate contains limitations and exclusions.
To obtain a more detailed explanation, consult your agent or contact:

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