

# CASH PROTECTOR PLAN



*Don't be caught without a safety net  
if trouble comes your way*

***While there may be no defense against a major disease, there is one against the medical costs associated with it.***

***The Cash Protector Plan  
gives you the  
security you need to  
handle related expenses  
not covered by your  
major medical plan.***

## **Why was the Cash Protector Plan created?**

Life can be unpredictable, and despite your best efforts, a major illness can strike when you least expect it. The impact on you and your family—emotionally, physically, and financially—can be overwhelming. The Cash Protector Plan is here to provide the peace of mind you need during those difficult times.

## **What does the Cash Protector Plan cover?**

With this plan, you'll receive benefits after your policy has been active for just 180 days, upon the first diagnosis of one of the following conditions: internal cancer, heart attack, stroke, chronic kidney failure, or major organ transplant.

You can choose the coverage amount that best suits your needs: \$15,000, \$20,000, \$30,000, \$40,000 or \$50,000. Take control of your future and secure your family's financial well-being with the Cash Protector Plan.

# Health and Mortality Facts:

- Heart attacks and strokes contribute to 85% of the 17.9 million annual deaths worldwide caused by cardiovascular diseases. *source: World Health Organization*
- Cancer is the second leading cause of death worldwide, accounting for nearly 10 million deaths in 2020, or nearly one in six deaths. *source: World Health Organization*
- As of March 2024, kidney transplants represent 58.7% of all major organ transplants in the U.S. *source: [organdonor.gov](https://organdonor.gov)*

## Optional Cash Value Benefit

Should you decide to surrender your policy after ten years, our cash value benefit allows you to receive up to 40% of your premium back. The surrender value of the policy increases by 4% each year after the tenth year. If you keep this policy in place for 25 years, you will receive all of your money back either from the policy or the cash value benefit.

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## ***Cash Protector Plan*** ***Features at a Glance***

- We pay benefits directly to you upon first diagnosis
- Death benefits: for plans with Cash Value, if the insured dies while the plan has been in force for a minimum of 10 years, the beneficiary may opt to receive the Cash Value benefit
- Available to age 60
- Maintain this policy active for 10 consecutive years or more and receive between 40% and up to 100% of your total premiums paid (upon policy surrender) with the Optional Cash Value Benefit
- This plan can also be purchased as a rider to any of our medical plans





**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.



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