

A lifetime promise of financial security



Forever

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Help when you need it most

Providing financial support for our family is a responsibility we all take very seriously. Sometimes life can be cruel making it very difficult to keep the promise of providing our loved ones with the security of a shelter over their head and food on their table. Today, you may feel healthy but no one knows what tomorrow may bring. Giving yourself and your family a financial safety net should the unexpected happen to you is now very easy. For a small cost of under USD 1 a day, you can promise your family an income of USD 1,000 per month for a guaranteed minimum period of 20 years in case an illness or an accident prevents you from working. Make your Forever promise today and provide your family with the protection they need.

Benefits of Forever

Benefit period

The promised monthly benefit will be paid for the insured's lifetime with a minimum guaranteed benefit period of 240 months (20 years). Should the insured outlive the guaranteed period, we will continue to pay the monthly income as long he or she is alive. In the event of the insured's death during the guaranteed 20 years, the designated beneficiary will keep on receiving the income for the remainder of that period.

Permanent Total Disability due to Accident or Sickness

Some injuries and sicknesses may lead to Permanent Total Disability and can have a huge impact on a family's financial well-being. With the Forever Plan, you can make sure that if such regretful events happen, you and your family will still be able to cope with financial hardship resulting from loss of income.

Loss of Life / Dismemberment / Permanent Total Disability due to Accident

In addition, a lumpsum benefit of USD 15,000 is payable in case of Loss of Life or Dismemberment or Permanent Total Disability due to an accident. (Dismemberment pay out follows the percentage specified in the Supplementary Contract)

Permanent Partial Disability due to Accident or Sickness

When an injury or sickness results in Permanent Partial Disability within 180 days from the date of the accident or the sickness, the Forever Plan will help families maintain their standard of living by paying a guaranteed monthly benefit or a percentage of the monthly benefit as per the below schedule of benefits.

| Permanent loss of | % of monthly benefit |
|--|----------------------|
| Both hands | 100% |
| Both feet | 100% |
| Sight of both eyes | 100% |
| One hand and one foot | 100% |
| Either hand or foot and sight of one eye | 100% |
| Speech | 100% |
| Hearing in both ears | 100% |
| Either hand or foot | 50% |
| Sight of one eye | 50% |
| Thumb & index fingers | 25% |

* In case of the occurrence of more than one of the losses specified above, we will establish the payable amount by adding the indemnity corresponding to each single loss up to a maximum limit of 100% of the selected monthly benefit.



Annual Premium

a. Permanent Partial Disability / Permanent Total Disability due to Accident or Sickness.

| Annual premium (in USD) / Age at entry 18 - 59 | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|-----|-----|
| Monthly Benefit | 3000 | 2500 | 2250 | 2000 | 1750 | 1500 | 1250 | 1000 | 750 | 500 |
| Class A | 1049 | 874 | 787 | 699 | 612 | 525 | 437 | 350 | 262 | N/A |
| Class B | 1165 | 971 | 874 | 777 | 680 | 582 | 485 | 388 | 291 | 194 |
| Class C | | | | | | | | | | 270 |

b. Loss of Life / Dismemberment / Permanent Total Disability due to Accident.

| Benefit Amount | Occupational Class | Age 18 -59 | Age 60 - 65 (Renewals) |
|----------------|--------------------|------------|------------------------|
| USD 15,000 | A | 37.50 | 50.40 |
| | B | 46.95 | 62.55 |
| | C | 56.25 | 79.05 |

Annual mode policies can be renewed between the ages of 60 - 64 for 50% of the monthly benefit at the same premium. For Lumpsum AD/D/PTD benefit, a higher premium will be charged. Coverage expires at age 65.

3 years single premium

a. Permanent Partial Disability/ Permanent Total Disability due to Accident or Sickness.

| 3 years single premium (in USD) / Age at entry 18 - 57 | | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|-----|-----|-----|
| Monthly Benefit | 3000 | 2500 | 2250 | 2000 | 1750 | 1500 | 1250 | 1000 | 750 | 500 | 250 |
| Class A | 2990 | 2492 | 2242 | 1993 | 1744 | 1495 | 1246 | 997 | 747 | 498 | N/A |
| Class B | 3320 | 2767 | 2490 | 2213 | 1937 | 1660 | 1383 | 1107 | 830 | 553 | N/A |
| Class C | | | | | | | | | | 770 | 385 |
| Class D | | | | | | | | | | | 440 |

b. Loss of Life / Dismemberment / Permanent Total Disability due to Accident.

| Benefit Amount | Occupational Class | Age 18 -57 |
|----------------|--------------------|------------|
| USD 15,000 | A | 106.95 |
| | B | 133.80 |
| | C | 160.35 |
| | D | 213.75 |

5 years single premium

a. Permanent Partial Disability/ Permanent Total Disability due to Accident or Sickness.

| 5 years single premium (in USD) / Age at entry 18 - 55 | | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|------|-----|
| Monthly Benefit | 3000 | 2500 | 2250 | 2000 | 1750 | 1500 | 1250 | 1000 | 750 | 500 | 250 |
| Class A | 4721 | 3934 | 3541 | 3147 | 2754 | 2360 | 1967 | 1574 | 1180 | 787 | 393 |
| Class B | 5242 | 4368 | 3932 | 3495 | 3058 | 2621 | 2184 | 1747 | 1311 | 874 | 437 |
| Class C | | | | | | | | | | 1217 | 608 |
| Class D | | | | | | | | | | | 695 |

b. Loss of Life / Dismemberment / Permanent Total Disability due to Accident.

| Benefit Amount | Occupational Class | Age 18 -55 |
|----------------|--------------------|------------|
| USD 15,000 | A | 168.75 |
| | B | 211.35 |
| | C | 253.20 |
| | D | 337.50 |

Single premium policies expire at age 60.

A policy fee of USD 5 (annual policy) or USD 15 (single premium policy) applies to each application.

Class A: Individuals in non-hazardous occupations with office duties.

Class B: Individuals facing limited exposure to occupational hazards with travel, superintending, engineering duties, etc.

Class C: Individuals with occupational hazards, such as industrial workers, most of whom are skilled workers, using machinery. Also found in this group: farmers, tradesmen, retail delivery clerks, drivers, masons, carpenters, etc.

Class D: Individuals with occupational hazards such as industrial workers using heavy machinery or unskilled labourers. Occupations also found in this group are: firemen and delivery clerks using motorcycles.

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