



## T100 in Brief

### Lifetime Insurance



Policies have no expiry and pay the full sum insured on death.

If the Life Insured reaches the age of 100, the policy will remain in force, with no further premiums due, and the sum insured will be paid on eventual death.

### Level Reviewable Premium



Premiums are reviewable at the tenth policy anniversary and then at each fifth policy anniversary. This means the premium level is guaranteed for the first ten years of the policy term, and thereafter for each five years of the policy term.

At each premium review, we will consider any changes to expected level of inflation; expected level of investment returns; number of policies expected to cancel early; number of expected claims; and legislation to determine whether premium levels should increase, decrease, or remain unchanged.

### Guaranteed Cover



Cover (and premium level) is unaffected by changes to country of residence, lifestyle, occupation or travel obligations which occur after the start date.

#### Please remember:

Any changes which occur between the date of application and the policy start date, which would have resulted in you providing different answers on your application, must be disclosed before your policy is issued.

### Policy Overview

Policies available in USD, GBP or EUR



#### Death by Any Cause

Minimum age at entry is 18  
Maximum age at entry is 64



#### Policy Basis

Single Life  
Joint Life First Death  
Joint Life Second Death



#### Premium Frequency Options

Monthly  
Quarterly  
Semi-Annual  
Annual



#### Premium Settlement Options

Credit or Debit Card  
Bank Transfer  
Direct Debit

### Benefits and Riders Overview

- Death Benefit up to USD 6.5 million
- Terminal Illness Accelerator
- Optional Rider Benefits
  - Accidental Death Benefit  
Up to USD 1 million | Expires at age 70
  - Waiver of Premium Benefit  
Expires at age 60

### Policy Exclusions Overview

- Death by Suicide in first two years
- Active participation in War or Terror
- Assault or attempted assault
- Any act deemed a criminal offence

### Rider Exclusions Overview

- Accidental Death Benefit Exclusions
  - Intentional self-inflicted injuries
  - Suicide
- Waiver of Premium Benefit Exclusions  
Optional Rider Benefits
  - Failure to follow medical advice
  - Disability resulting from maternity  
Unless disability continues for 12 months  
after pregnancy

# Unisure Life Solutions

- Treating Clients Fairly
- Innovative Risk Solutions
- Outstanding Intermediary and Administration Support
- Effortless online quote, application, and policy management platform



## Why T100

Lifetime Insurance solutions such as T100 are best suited for liabilities which we cannot outlive, such as inheritance taxes on a deceased estate. This product is also suited to legacy planning.

### LONG TERM FAMILY PROTECTION

- Inheritance Tax Planning
- Legacy Planning

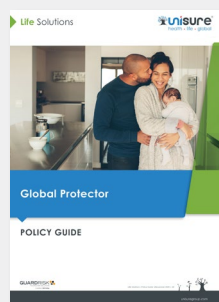
Speak to your **financial or insurance adviser** about whether **T100** is the right solution for **protecting your family**.

A **reviewable premium** is not the same as an **escalating premium**. For example;

- if expected investment returns were 2% at inception but increases to 4% after 10 years, this would favour of a premium decrease at review; however
- if the number of policies expected to cancel early has reduced, this would favour of a premium increase at review.

**Only the five factors listed are taken into account and no single factor can influence premium reviews in isolation.**

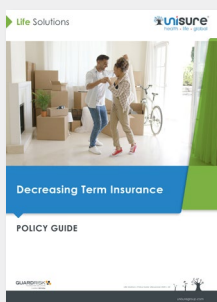
## Individual Life Solutions Available from Unisure



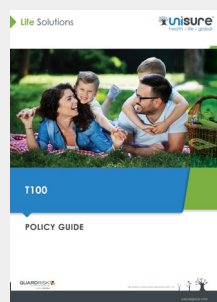
Global Protector



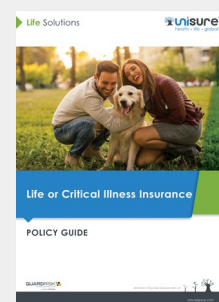
Term Insurance



Decreasing  
Term Insurance



T100



Life or Critical Illness

## Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

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*Please specify within your query which country or area your enquiry relates to*

[unisuregroup.com/individual-life](https://www.unisuregroup.com/individual-life)

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