



Global Protector

in Brief

Lifetime Insurance



Open to applicants aged 18 to 64. Policies can remain in force and continue to be renewed until the policy anniversary immediately preceding the Life Insured's 100th birthday.

Age-Rated Premium



Premium level determined by age at start date and will increase at each policy anniversary. Premium increases for the first ten years are published at policy start date and guaranteed.

Premium increases thereafter, which are not guaranteed, are determined by current age at each policy anniversary as well as the predicted cost of continuing to provide cover.

Guaranteed Cover



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

In contrast with Annual Renewable Insurance, policy terms cannot be varied once in force and renewal prerogative is solely with the Policyholder.

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 Global Protector

With lower initial premiums than level premium solutions, Global Protector allows individuals and businesses financial planning flexibility by tying up less cash flow on life insurance premiums in early years when these funds could be better applied to financing debt, saving for education or retirement; or funding business growth.

FAMILY PROTECTION EXAMPLES

Flexibility in financial planning from short term risks or liabilities to open-ended cover for families who don't know how long they will need the insurance for.

BUSINESS PROTECTION EXAMPLES

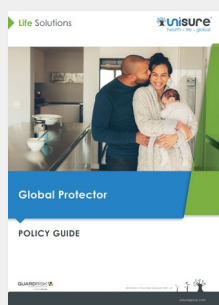
Employee Benefits for small companies

Shareholder Protection where the term is uncertain

Key Person Protection where the term is uncertain

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

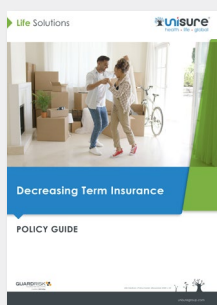
Individual Life Solutions Available from Unisure



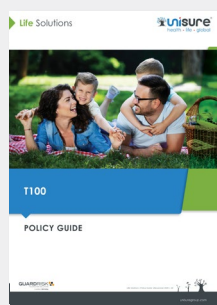
Global Protector



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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