

# Life Plan



[www.bestglobalinsurance.com](http://www.bestglobalinsurance.com)



Best Global Insurance

An aerial photograph of a beach. The top half shows clear turquoise water with gentle waves washing onto a sandy shore. In the lower half, two colorful beach umbrellas, one red and one teal, are set up on the white sand. The bottom edge of the image shows some brown seaweed or driftwood.

*Living means enjoying without limits!*

If you have financial obligations that you can't leave to others in the event of death such as mortgages or existing debts, then it would be important if you consider taking out life insurance. In the case of having family dependents, there is the risk life insurance modality, where you can choose the capital to be insured to cover all existing debts along with the well-being of the children in the long-term future, such as covering the costs of their studies up to college.

A **Life Plan** is a support for you and your family when you need it most.



## Insurance Benefits

Insuring your  
life brings  
benefits for you  
and your family

Our **term life policies** are ideal for long-term financial protection. They are aimed at young executives who want to pay for their life insurance in a short period, business partners who want accumulated net wealth or families who want to preserve their wealth with certain guarantees. It is a product that offers **guaranteed stability**.

With our Life plans you can:

- Insure your spouse, parents, children and siblings
- Obtain payment of claims in an **agile way**
- Receive an **economic premium** (according to your age and gender) with automatic annual renewal of the policy
- Make monthly payments by **automatic** debit to your bank account and/or Credit Card
- Be **protected** in case of death for any cause (including homicide or suicide with the limitations mentioned in the general conditions)



## Characteristics of the Life Plan

- The acquisition of this product is voluntary and its issuance is immediate. It is only necessary that you answer precisely and sign the declaration of insurability
- Entry age: people between 18 and 75 years old
- It is a highly recommended term life policy to cover temporary needs both personal and business nature
- Offers protection for specific periods of time.
- It does not accumulate values, which allows it to be offered at a very low cost
- It is issued with the benefit of automatic renewal: at the end of the originally contracted period, the policy is automatically renewed for another period of the same duration without requiring proof of insurability. The renewal premium will be calculated based on the age of the insured
- In the periods of 5, 10, 15, 20 and 30 years it is possible to include the Premium Refund Annex, with which at the end of the initially contracted term, the total paid premiums will be returned minus any administrative charges. Even after the return of premiums, you can continue with the protection by simply continuing to pay the corresponding annual premium
- Age of permanence: coverage applies up to the contracted years
- Period of Protection: 5, 10, 15, 20 and 30 years



# Plans

Choose between four plans with the insured values of:

**Continental Plan** \$50,000

**Universal Plan** \$100,000

**Protector Plan** \$250,000

**Global Plan** \$500,000

The form of payment of the premium is **annual** through checking or savings account and Credit Card.

The policyholder or the holder of the account or credit card may be **different** from the insured.

Every year your policy will be renewed **automatically**.

You can assign the **beneficiaries** you want, but the sum of the percentages of all of them must be 100%.



## *Insurance handling and application*

### How to request your **Life Plan**?

If you are already a client of Best Global Insurance Corp. you must have a bank account and / or credit card, contact your advisor who will guide you to choose the product that best suits your needs, fill out the policy application, read and accept the statement of insurability.

### What is the procedure in case of **claims**?

In the event of an event covered by the policy, you or your beneficiaries must report it as soon as possible. Remember to provide your advisor with the documentation for the payment of the compensation, causes of death and / or accidental or violent death.

