

JN LIFE COMFORT (BURIAL PLAN)

When 'Marcia' lost her father unexpectedly, the last thing she anticipated was the stress of finding money to lay him to rest. We don't often talk about it, but in Jamaica, a 'good send-off' can come at a heavy cost."

We can't predict tomorrow, but we can take simple steps today, to protect the people we love. The **JN Life Comfort (Guaranteed Issue Whole Life Policy)** helps to cover final expenses and lightens the financial burden during this difficult time.

With this plan, you're simply saying to your loved ones, "I've taken care of it."

**A solution that
takes care of you
and your loved ones**



JN LIFE COMFORT BENEFITS

1. Life Coverage: Your beneficiary is guaranteed full coverage amount upon your death.
2. Terminal Illness: JN Life will pay **50%** of the Death Benefit to the Life Insured, upon receipt of satisfactory proof of terminal illness, providing that the policy has been in force for at least two years.
3. Cash Surrender: The policy may be surrendered for **75%** of the sum insured on any date after the Premium Expiry Date.

JN Life COMFORT also provides guaranteed protection to fund costs such as:

1. Income replacement
2. Mortgage and other loan payments
3. Estate taxes and duties

JN LIFE COMFORT FEATURES:

- No medical examination required for onboarding.
- Eligibility age: 18 to 76 years at the time of application or the 20th Policy Anniversary Date if later.
- The Policy may be reinstated.*
- Optional Rider: Accidental Death and Dismemberment (AD&D)
- Coverage limits:
 - Entry Age: 18-65 Minimum Coverage is \$300,000.00; Maximum Coverage is \$5,000,000.00
 - Entry Age: 66-75 Minimum Coverage is \$250,000.00; Maximum Coverage is \$5,000,000.00

*Conditions apply





When should you review or update the information for your Life Insurance Policy ?

When 'David' passed, his life insurance proceeds went to an ex-partner because over the life of the policy, he did not update his Beneficiary Information. Sometimes it's not just about having life insurance; it's about ensuring that the people you truly want to take care of benefit when it matters most.

Reviewing Your Policy

Even without major life events, you should review your Life Insurance Policy:

- At least every two (2) years
- When there are changes in your financial goals
- If inflation significantly reduces your coverage's value

Regular reviews help ensure your policy continues to align with your current lifestyle and obligations.

Your insurance is like a seatbelt.



Understand its importance before something unfortunate happens.

Key life events that may require an update of life Insurance policy information:

- Marriage or Divorce
- Birth or Adoption of a Child
- Buying a Home
- Career Change or Significant Salary Increase
- Starting a Business
- Paying Off Major Debts
- Retirement
- Change in Health Status
- Approaching Retirement

When it comes to life insurance, we do not buy it and forget it, major life events often require policy adjustments.

Signs you may need additional life insurance coverage

- Your family depends heavily on your income
- Your savings are insufficient to cover long-term needs
- You've taken on additional financial obligations
- Your existing policy was purchased many years ago

Ponder on these things

- Choosing the right life insurance requires careful evaluation of your financial goals, responsibilities, and budget. Just as important is reviewing your policy regularly to ensure it keeps pace with life's changes.
- Life evolves and your insurance coverage should evolve with it. By selecting the right policy and keeping it updated, you provide lasting financial security and peace of mind for yourself and your loved ones.

