



JN LIFE FAMILY COMFORT (Family Indemnity Plan (FIP)) Because Peace of Mind is Priceless

Losing a loved one is hard enough without the added stress of unexpected financial burdens. What if you could take steps today to protect your family from tomorrow's worry?

JN Life Family Comfort is specially designed to help ease the financial strain that comes with one of life's toughest moments.

Who Can be Covered by JN Life Family Comfort?

This plan is all about family, it protects six family members (including yourself): spouse, children (up to age 26 or 65 if disabled), parents and parents-in-law.

What's in it for You and Your Loved Ones?

With the JN Life Family Comfort, you get so much more than just a policy! Here's how it works:

- **Comprehensive Coverage**

If a covered family member passes away due to an accident or after the policy's first anniversary, the full benefit is paid out. However, if death occurs between 3 - 12 months unrelated to an accident, the maximum benefit is \$1 million.

- **Terminal Illness Benefit**

If diagnosed with a terminal illness, and the policy has been in effect for one year or more, JN Life pays 50% of the selected death benefit so focus can be placed on providing the best care for a loved one.

- **Critical Illness Protection**

Coverage includes a full payment of the sum insured if there is a diagnosis of:

- Blindness – total, permanent loss of vision in both eyes
- Deafness – total, permanent loss of hearing in both ears
- Major Burns – third-degree burns covering 20% or more of your body

The best news is, the death benefit stays intact even if there is a claim for critical illness!



What are the Coverage Options?

There is a coverage option to suit your budget. See below:

- \$400K • \$650K • \$850K
- \$1M • \$1.25M • \$1.5M

Accidental Death Benefit Rider is also an available option for this plan. The benefit is equal to the coverage amount.

Start securing your family's future today. It's not just about coverage — it's about comfort, confidence, and care when it matters most.

- No medical exam required
- Eligible ages: 18 to 65 years





How Much Life Insurance Do You Really Need?

One of the most important and frequently asked questions regarding life insurance is: "How much coverage do I really need?"

Many people either misjudge or underestimate their demands, which can leave loved ones financially vulnerable. The good news is, there is a straightforward method for determining how much coverage you need and ensuring that your policy fits your real-life circumstances.

Let us take you through a real-life step-by-step approach to identify how much life insurance is the right amount for you.

Start with the 'DIME' Formula

It allocates your financial commitments into four main categories:

D – Debt

Apart from mortgage, consider all outstanding debts. These may include:

- Credit card balances
- Car loans
- Student loans

This matters because you do not want to leave your family struggling to cover these expenses that may be left behind.

I – Income Replacement

Consider how many years would your loved ones require financial support. Multiply your annual income by the number of years you want to provide for your family. For example: $\$2,500,000/\text{year} \times 10 \text{ years} = \$25,000,000.00$

This ensures your family can maintain their lifestyle and pay day-to-day expenses.

M – Mortgage

Include the balance owed on your home loan. Paying off the mortgage provides stability and security for your loved ones and removes one of the biggest financial burdens. You may want to consider getting a life insurance policy that can be assigned to your mortgage as it is generally cheaper than mortgage creditor life insurance.



E – Education

If you have children, consider the future cost of their education, including tuition, books, fees, and other related expenses. Life insurance can be a cushion to ensure that your children's educational goals/aspirations are not derailed by your absence.

Add in Lifestyle Considerations

In addition to the fundamentals, there are a few other things to consider:

- Final expenses
- Stay-at-home parents
- Healthcare or long-term care costs

Keep in mind that the best time for purchasing life insurance is before you think you need it. And the ideal amount is the one that guarantees your loved ones are truly protected without worry, uncertainty, or shocks.

RIDDLE CHALLENGE

I'm something you need but
hope to never use.

What am I?