

JN LIFE FAMILY CRITICAL ILLNESS POLICY (JN LIFE FAMILY AIDE)

After 12-year-old 'Joshua' was diagnosed with cancer, his family faced months of hospital visits, but their family critical illness coverage helped in easing the financial burden so they could focus on his recovery.

Many families have suffered the physical, emotional and financial effects of a family member being diagnosed with a critical illness. *The JN Life Family AIDE* is designed to assist in filling the gaps in your family's health and disability insurance coverage to ensure that you can:

1. Pay to access quality healthcare.
2. Provide income replacement for yourself and family.
3. Clear loans and/or make mortgage and/or car loan payments.
4. Fund your family's education and/or household expenses.
5. Facilitate rehabilitation and more.

LIVING IS...

Feeling Secure,
Knowing Your Family
is Covered



 **Life Insurance**
COMPANY LIMITED
A member of the JN Group
www.jnlifeinsurance.com

Protect Your Family's Future

 **Life FAMILY AIDE**
takes the fear out of being unprepared

 Coverage for parties
up to **80 years old**  Up to **13 illnesses**
covered



What are the Covered Critical Illnesses?

- Cancer
- Stroke
- Major organ transplant
- Partial kidney failure
- Deafness
- Paralysis
- Coronary artery bypass surgery
- Heart attack
- Kidney failure
- Coma
- Major burns
- Loss of speech
- blindness

What are the benefits of the JN Life Family AIDE?

JN Life Family AIDE provides the following benefits:

1. **Critical Illness Benefit** – Pays the full insured coverage amount upon the first diagnosis of a covered critical illness for each family member covered under the plan. *
2. **Unemployment Waiver of Premium** – Waives premiums for up to **two (2) months** if the insured becomes unemployed. *
3. **Ambulance Benefit** – Reimburses up to **J\$15,000** for ambulance transportation to a hospital or other treatment facility where a covered critical illness is diagnosed.

Conditions apply *

What are the features of the JN Life Family AIDE?

- It provides critical illness insurance coverage for up to **six (6)** people, including spouse, children, parents and parents-in-law. *
- Coverage Options: J\$1 million, J\$2 million, J\$4 million, or J\$6 million.
- Family members are covered for **50%** of the main insured's covered amount.
- No medical examination required for onboarding.
- Insurance coverage up to age **80 years**. *
- Eligibility: **18 to 60 years-old** at the time of application. *

Conditions apply *



Building Generational Wealth with Life Insurance

It's not just about today—it's about your loved one's future.

How Life Insurance Builds Wealth

A life insurance payout can:

- Pay off major debts, e.g., a mortgage
- Cover daily living expenses
- Fund education or business opportunities
- Pay major healthcare costs, reducing the need to dip into your savings

This support allows your family to grow, not just recover. A life insurance payout can also be used to replace several years' worth of income.

Why Life Insurance Matters

Life insurance is often seen as money for funeral and final expenses, but it can do much more. It provides financial stability during difficult times by helping to reduce debt and allowing families to stay on their feet.

Real-Life Example

A parent purchased a life insurance policy when their child was a toddler. After the parent passed away, the child was able to clear the family's mortgage and pay off education loans and fees. Instead of struggling financially, the family was able to reduce its debt burden and move forward with greater stability.

The Big Idea

Life insurance turns financial hardship into financial support. With the right plan, you're not just protecting your family, you're helping to build a future that lasts for generations.

The Common Mistake

Many people put off getting life insurance because they feel healthy, have other financial priorities, or simply don't think it's urgent. It's easy to assume, *"I'll do it next year"* or *"I'm still young."* But life insurance doesn't work on convenience; it works on risk, as it changes over time.

What Actually Changes When You Wait

The cost of life insurance is not fixed. It is mainly based on three things: age, health, and risk profile.

- **Age** – As you age, premiums generally increase. Even a **5–7-year** delay can make a noticeable difference over the life of a policy.
- **Health** – Conditions like high blood pressure, diabetes, or other medical issues can develop unexpectedly and affect how much you pay, or whether you qualify.
- **Lifestyle changes** – Weight gain, stress, or occupational risks can also influence life insurance premiums.

What feels like "I'm still fine" today may not look the same to an insurer in a few years.

Real-Life Scenario

Take two individuals with similar lifestyles.

One person buys a life insurance policy at age 28 while they are healthy and financially stable. They secure a low, fixed premium that remains affordable over time.

The second person decides to wait and buys insurance at age 35. They apply for the same type of coverage but now face higher monthly premiums due to age and a new diagnosis of high blood pressure. Their options are fewer, and the cost is significantly higher.

Over the long-term, that delay can mean paying thousands of dollars more for the same protection.

Life insurance is one of the few financial products where timing has a direct impact on cost. The earlier you start, the more control you have, not just over price, but over your future options.

