



Understanding YOUR Life Insurance



Dear Kids Alive,

Let's talk life insurance! Everyone at one time or another will ask themselves...what will happen to my family if I am not here? Do I have enough (how much is enough) coverage to care for my family? While these questions should be part of any financial planning discussion, we will address what Kids Alive offers with your group health plan and what to consider if you feel you are under-insured.

The Kids Alive Term Life Insurance includes

- \$25,000 benefit – Primary Employee
- \$10,000 for dependent spouse
- \$5,000 for each dependent child older than 6 months of age

When Employees are 65 and older, the Employee Life Insurance benefit is reduced. The reduction schedule is included in the Life Insurance Certificate (available upon request).

Individual International Term Life – One of the challenges for expats has been finding an insurance carrier that will offer a policy that covers them while they reside overseas. Most USA insurance carriers will not insure the international exposure when new applicants reveal their travel plans or residence overseas.

Our agency, Insurance Consultants Int'l, has identified several carriers that will offer you a policy. One is the International Term Life program from Clements Int'l a Lloyd's Cover Holder.

Example: Here is an "annual" quote for \$100,000 10-year term life for a male/female living in the Sudan (quotes are rated by geographic risk). To use the quote engine, go to:

<http://www.globalhealthinsurance.com/international-term-life>

25-year-old = \$69.61

35-year-old = \$109.34

45-year-old = \$276.45

55-year-old = \$800.68

If you were to purchase a policy, your rate would stay the same for the next ten years. If you wanted to cancel the policy, you simply stop paying the premiums. If you come back to the USA, you can keep your policy if you pay the annual premiums.

If you are interested in a greater face amount...\$250,000....\$500,000 or more, you can click here to use the quote engine and to apply: <http://www.globalhealthinsurance.com/international-term-life>

-There is no medical underwriting for policies under \$500,000 (there is a 6-month moratorium on illness claims, accidents are covered from day one).

-This is Guarantee Issue under \$500,000. Coverage available up to 10 times your earnings.

- Death All Causes, including life ending events as a result of an illness or accident, war, terrorism, and political violence.

- Death Natural Causes in high-risk areas (Iraq, Afghanistan, DRC, etc.)

Exclusions--Suicide, death as a result of a criminal act by insured, nuclear, chemical, biological terrorism

If you have a situation that you need a customized quote, please email or call us. ALSO, if you move back to the USA and would like a quote from a USA carrier for 20 or 30 years, please call us. We are licensed in all 50 states.

Feel free to contact Melissa or me:

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Contact Craig with any insurance questions on benefits or additional coverage



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Contact Melissa with any claims, refunds, administration issues, or general insurance questions



Thanks again for the opportunity to serve you!