



INTERNATIONAL

A division of Morgan White Group

— LEVEL — **TERM • LIFE** INSURANCE



Insured by

New Providence Life Insurance Company, Limited
RoyalStar House
John F. Kennedy Drive
P. O. Box EE-15606
Nassau, Bahamas
Tel (242) 326-6779; (242) 667-6945; (242) 667-6946

LEVEL TERM-LIFE INSURANCE

Get Affordable Protection—Term Life Insurance

We're making it easier for you to plan your financial future by avoiding surprises. Traditional term life and whole life policies can be complicated, with rate increases every year after the term.

How it Works

Term life insurance is the most straightforward form of protection. You generally pay premiums on a monthly or annual basis and your family is protected for that term. New Providence Life Insurance Company offers a variety of affordable term life insurance products to fit your needs, time frame, and budget.

- *Help provide for a family's loss of income*
- *Cover short-term debts and needs*
- *Provide additional insurance protection during the child-raising years*
- *Provide longer term protection to help your family pay off a mortgage or to help pay for a college education*

We are now offering several options to choose from:

- *10 year term*
- *25 year term*
- *Term to age 80*

What makes this plan different?

- Speedy underwriting.
- The Death Benefit remains level for the specified term of the policy.
- When the term ends instead of an increase in premium, the policy remains active with a decreasing Death Benefit amount.

Optional Cash Value Benefit

Enhance your life insurance policy by adding the Cash Value Benefit. This affords a return of a percentage of premiums paid once the policy has been in effect for a minimum of ten consecutive years. For example, after the 10th anniversary of the policy, one could expect to receive 40% of premiums paid.

What is so important about life insurance?

What would happen if you weren't around to ensure your family's financial obligations? Life insurance can help make sure their financial needs are taken care of long into the future.

Who is the Administrator?

MWG International, a division of Morgan White Group, serves as the principal administrator of health insurance claims for Latin America and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and reliable claims managers in the international health insurance business. With highly qualified doctors as part of the team claims are processed quickly. An extensive network of hospitals and clinics providing first class medical services in



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Latin America, the Caribbean and the U.S.A. allows customers to seek exceptional medical care worldwide. MWG International continues to face the ever growing challenges in the international health insurance market and meet the demands for quality and cost effective health insurance in Latin America and the Caribbean with innovative products that offer quality benefits, competitive prices, stable insurance, and

incomparable service
for our customers.

Who is the Insurer?

New Providence Life provides cutting-edge products for every individual need. When it comes to assembling life, health, dental & vision, disability and cancer products for the Bahamian community, the NPL team breaks the mold. NPL combines fresh ideas with heart therefore, individu-



als, families and seniors can now obtain the coverage they deserve for a fraction of what it would cost elsewhere. Above all, NPL is here to provide options from someone you know and trust in order to help protect your family during difficult times.

*Financial protection at a time
when it is needed the most.*



This is not a legal contract. The Certificate contains Limitations and Exclusions.
To obtain a more detailed explanation, consult your agent or contact:

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