



NEW!

Guaranteed-Issue Expatriate Term Life Insurance

**Financial Protection Your Family Can
Rely On: No Medical Exam Required***

Low fixed premium for portable term life coverage up to USD 4 million in benefits.

Clements' guaranteed-issue term life insurance offers coverage you can depend on, even after leaving your job or retiring. Our new, top-rated life program covers you worldwide at discounted rates previously available only to existing customers. What's more, Clements can issue this best-in-class, family-protecting insurance to all eligible individuals living and/or working outside their home country without a medical exam.

According to the Life Insurance and Market Research Association, experts recommend having enough life insurance to replace income for 7 to 10 years. Unfortunately, the reality is that the typical married couple has less than half that amount**. Clements Guaranteed-Issue Term Life Insurance makes it easy to financially protect your family with A-rated coverage and enjoy peace of mind.

With a Clements life insurance policy, you get:

- Low premiums fixed throughout the term of the policy.
- No medical underwriting for policies up to USD 500,000.
- Benefits as high as 10 times annual salary, up to USD 4 million.
- Coverage against death as a result of illness, accidents and acts of war and terrorism.*
- Financial protection that will stay with you regardless of whether you change jobs, retire, or move anywhere in the world.
- Coverage ideal as primary or supplemental life insurance.

Since 1947, Clements has provided comprehensive insurance solutions to the expatriate community. With a reputation for unparalleled customer service and superior claims handling, we look forward to serving you from our offices in Washington D.C., London & Dubai.

Our portfolio of personal insurance products can meet all your needs abroad:

- > International Car Insurance
- > International Property Insurance
- > International Health Insurance
- > Personal Accident Insurance
- > Umbrella Coverage
- > Worldwide Commercial Programs

For quotes and further information,
contact us at 1-719-573-9080
craig@globalhealthinsurance.com

Guaranteed-Issue Expatriate Term Life Insurance (continued)

Enrolling in the term life insurance program from Clements ensures your beneficiaries will be protected financially. Coverage up to USD 500,000 requires no medical underwriting and the policy is fully portable.

Don't wait until it's too late to ensure guaranteed protection for your loved ones. Take advantage of this unique opportunity and enjoy peace of mind. Get the best policy for you and your family – one you can count on.



Get an Instant Quote at clements.com/life

Available Limits	Up to USD 4 million (USD 500K without medical underwriting)
Application	Online enrollment form
Premium Type	Fixed, for the duration of policy
Premium Payments	Flexible payment plans available.
Coverage Type	<ul style="list-style-type: none"> - Death All Causes, including life ending events as a result of illness and accident, war, terrorism, and political violence. - Death Natural Causes in high-risk areas (Iraq, Afghanistan, DRC, etc.)
Exclusions	Suicide, death as a result of criminal act by insured, nuclear, chemical, biological terrorism
Term	Flexible, 1 to 10 year terms available
Eligibility Age	18-65
<p>For quotes and further information, contact us at 1-719-573-9080 craig@globalhealthinsurance.com</p>	

* Verification of active employment and/or good health required for coverage up to \$500,000. Benefits above \$500,000 require medical underwriting. Death all causes except in locations defined as "high-risk". Medical underwriting required for "high-risk" locations.

**LIMRA Facts About Life (Sept '09).