



INTERNATIONAL

A division of Morgan White Group

— LEVEL —

TERM LIFE INSURANCE



AmFirst Life

INSURANCE COMPANY I.I.

LEVEL TERM-LIFE INSURANCE

Get Affordable Protection—Term Life Insurance

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

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. AmFirst Life Insurance Company I.I. 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-rearing years*
- *Provide long term protection to help pay off a mortgage or pay for college*

We are now offering several options to choose from:

- *10 year term (to age 85)*
- *25 year term*
- *Term to age 80*

What makes our plans different?

- Prompt underwriting
- The death benefit and premium will remain level for the specified term of the policy.
- When the term ends, instead of an increase in premium, the premium remains the same and 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, if you surrender your policy at this time, you will receive 40% of premiums paid.

Why is life insurance so important?

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, located in Miami, Florida, a division of Morgan White Group, is the group's third-party Administrator for all international products in Latin America, Asia, and the Caribbean. MWG International is recognized nationally and internationally as one of the most efficient and trusted third-party claims administrators in the international life, dental, vision,



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disability, medical, savings, and investment product arena. Through internet marketing systems and first-class policy administration, our insurance company clients and their insured receive quality benefits, competitive prices, stable reinsurance, and unparalleled service. MWG International is a

wholly-owned subsidiary of Morgan White Group, Jackson, Mississippi, USA.

Who is the Insurer?

AmFirst Life Insurance Company I.I. based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America, Asia, and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, and savings markets. A.M. Best assigned an FSR of A- (Excellent) and a Long-Term ICR of "a-" to AmFirst Life Insurance Company I.I. (San Juan, Puerto Rico).



The outlook assigned to these Credit Ratings (ratings) is stable. The company provides superior personal service backed by cutting-edge technology along with the confidence of being underwritten by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. an insurance holding company system

located in Jackson, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.

*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:

MWG International
75 Valencia Avenue, Suite 801
Coral Gables, FL 33134
P (305) 442-0899
F (305) 442-0961
www.morganwhiteintl.com