



PROVIDING SECURITY
TO FAMILIES WORLDWIDE

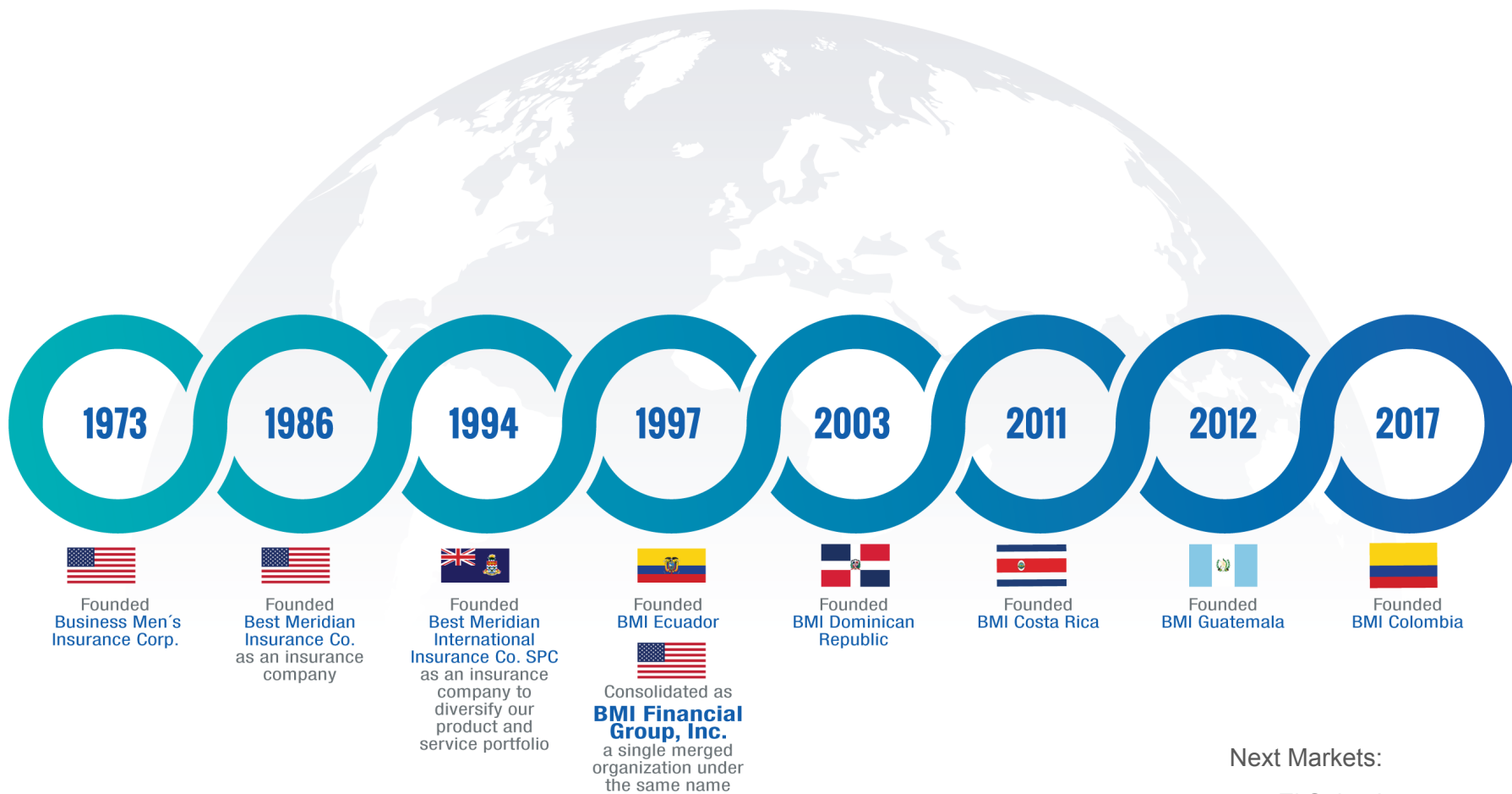
Bm
COMPANIES









HISTORY AND
EXPANSION

Bmii
COMPANIES



Next Markets:

-  El Salvador
-  Mexico
-  Panama
-  Peru



ORGANIZATIONAL STRUCTURE



Brokerage

BUSINESS MEN'S
INSURANCE CORP.



Insurance Companies

BEST MERIDIAN
INSURANCE CO.



BEST MERIDIAN
INTERNATIONAL
INSURANCE COMPANY
SPC



BMI DEL ECUADOR
COMPAÑÍA DE
SEGUROS DE VIDA, S.A.



BMI COMPAÑÍA DE
SEGUROS, S.A.



BMI COMPAÑÍA DE
SEGUROS DE
GUATEMALA, S.A.



BMI COSTA RICA
(SUCURSAL)



BMI COLOMBIA
COMPAÑÍA DE
SEGUROS DE VIDA, S.A.



Prepaid Medicine

BMI IGUALAS MÉDICAS
DEL ECUADOR, S.A.



Service Centers

BMI SERVICES, INC.



BENEFICIOS MÉDICOS
INTERNACIONALES
VENEZUELA, C.A.



MASECUADOR, S.A.



MULTI ASSISTANCE
SERVICES, INC.



BMI TAIWÁN



BMI REPÚBLICA
POPULAR CHINA



BMI SERVICES DE
REPÚBLICA
DOMINICANA, S.A.



BMI FINANCIAL GROUP



MISSION

- Providing security to families worldwide

VISION

- To be market leaders for personal protection and financial planning solutions of international clients

VALUES

- Quality Service
- Commitment
- Reliability
- Flexibility

WHY BMI?



46 years of experience and history dedicated solely to Latin America and the Caribbean



Over **US\$ 20 billion** of Insurance in Force



Over **US\$ 1 billion in benefits paid** to our policy owners worldwide



Millions of clients in Latin America, the Caribbean, Europe and Asia



Strategy of continuous expansion. Offices in Colombia, Costa Rica, Dominican Republic, Ecuador, Grand Cayman, Guatemala, United States, and service offices in China, Taiwan and Venezuela

WHY BMI?



Broad portfolio made up of **elite quality products**



Over 5 thousand representatives receiving **ongoing trainings**



24/7 Service and multilingual operators



Highly respected and reputable within the international market. Our name is synonymous with quality, trust, financial strength, high performance, permanence and exceptional service



Security vis-à-vis currency value and amidst political/economic changes



RATINGS AND
RECOGNITIONS





BEST MERIDIAN INSURANCE COMPANY &
BEST MERIDIAN INTERNATIONAL INSURANCE COMPANY SPC

Financial Strength Rating A- (Excellent)

A.M. Best Company is the most important global credit rating agency in the market, with a unique focus on the insurance industry.

The report done is based on both the quantitative and qualitative assessment of the financial position, operating performance and business profile.

The qualification received of A- (Excellent) represents an unbiased result of merit based on the financial strength and ability to meet obligations to policyholders.

Increased premium growth

Positive relation between Assets and Liabilities

Excellent investment portfolio

Excellent product portfolio and distribution channels

One of the Top 200 U.S. Life and Health Insurers
by Best's Review Magazine



Favorable Financial Condition as compared with the 25 Largest Insurance Companies in the USA

Standard Analytical Service is a recognized insurance analyst since 1932



The financial condition of an insurance organization is an important factor in public confidence

SAS conducts a comparative analysis based on 3 key financial ratios:

Solvency

Surplus Funds

Liquid Invested Assets

SOLVENCY

A high ratio of solvency is a significant safety factor. This indicates that a company has enough assets to cover its liabilities and to meet all obligations as they become due

1. Allstate Life Insurance Co., IL	\$113.02	(Assets for each \$100 of Liabilities)
2. Ameritas Life Insurance Corporation, NE	\$107.47	
3. AXA Equitable Life Insurance Co., NY	\$104.15	
4. Bankers Life and Casualty Company, IL	\$107.71	
5. Connecticut General Life Ins. Co., CT	\$140.51	
6. Guardian Life Ins. Co. of America, NY	\$113.98	
7. John Hancock Life Insurance Co., MI	\$104.20	
8. Lincoln National Life Ins. Co., IN	\$103.51	
9. Massachusetts Mutual Life Ins. Co., MA	\$106.85	
10. Metropolitan Life Insurance Co., NY	\$103.02	
11. Midland National Life Ins. Co., IA	\$106.57	
12. Minnesota Life Insurance Co., MN	\$106.52	
13. Nationwide Life Insurance Co., OH	\$105.17	
14. New York Life Ins. Co., NY	\$113.21	
15. Northwestern Mutual Life Ins. Co., WI	\$108.85	
16. Ohio National Life Insurance Co., OH	\$103.63	
17. Pacific Life Insurance Co., NE	\$108.12	
18. Penn Mutual Life Ins. Co., PA	\$109.66	
19. Protective Life Insurance Co., TN	\$108.12	
20. Prudential Ins. Co. of America, NJ	\$104.11	
21. ReliaStar Life Insurance Company, MN	\$108.78	
22. RiverSource Life Insurance Co., MN	\$103.46	
23. State Farm Life Insurance Co., IL	\$118.16	
24. Symetria Life Insurance Co., IA	\$105.95	
25. Transamerica Premier Life Ins. Co., IA	\$104.30	



Average of 25 of the Leading Insurance Companies in the USA \$106.41

Best Meridian Insurance Co. \$120.61

SURPLUS FUNDS

Surplus Funds for each US\$100 of policy reserves.

A high ratio indicates a greater proportion of surplus to provide for the policy reserve liabilities and the ability to take financial emergencies in stride.



**Average of 25 of the Leading Insurance
Companies in the USA..... \$13.90**

Best Meridian Insurance Co. \$23.77

LIQUID INVESTED ASSETS

Assets in bonds, stocks, cash and short-term investments for each \$100 of liabilities.

A high ratio indicates a more liquid investment position with which an insurer can meet unforeseen emergency cash requirements that may arise.



Average of 25 of the Leading Insurance Companies in the USA..... \$45.89

Best Meridian Insurance Co. \$75.47



One of the Top 100 Private Companies
of South Florida



One of America's Most Honored Businesses - Top 1%
by American Registry



One of the Florida's 225 biggest private companies
by Florida Trend, one of the most awarded publications in the US



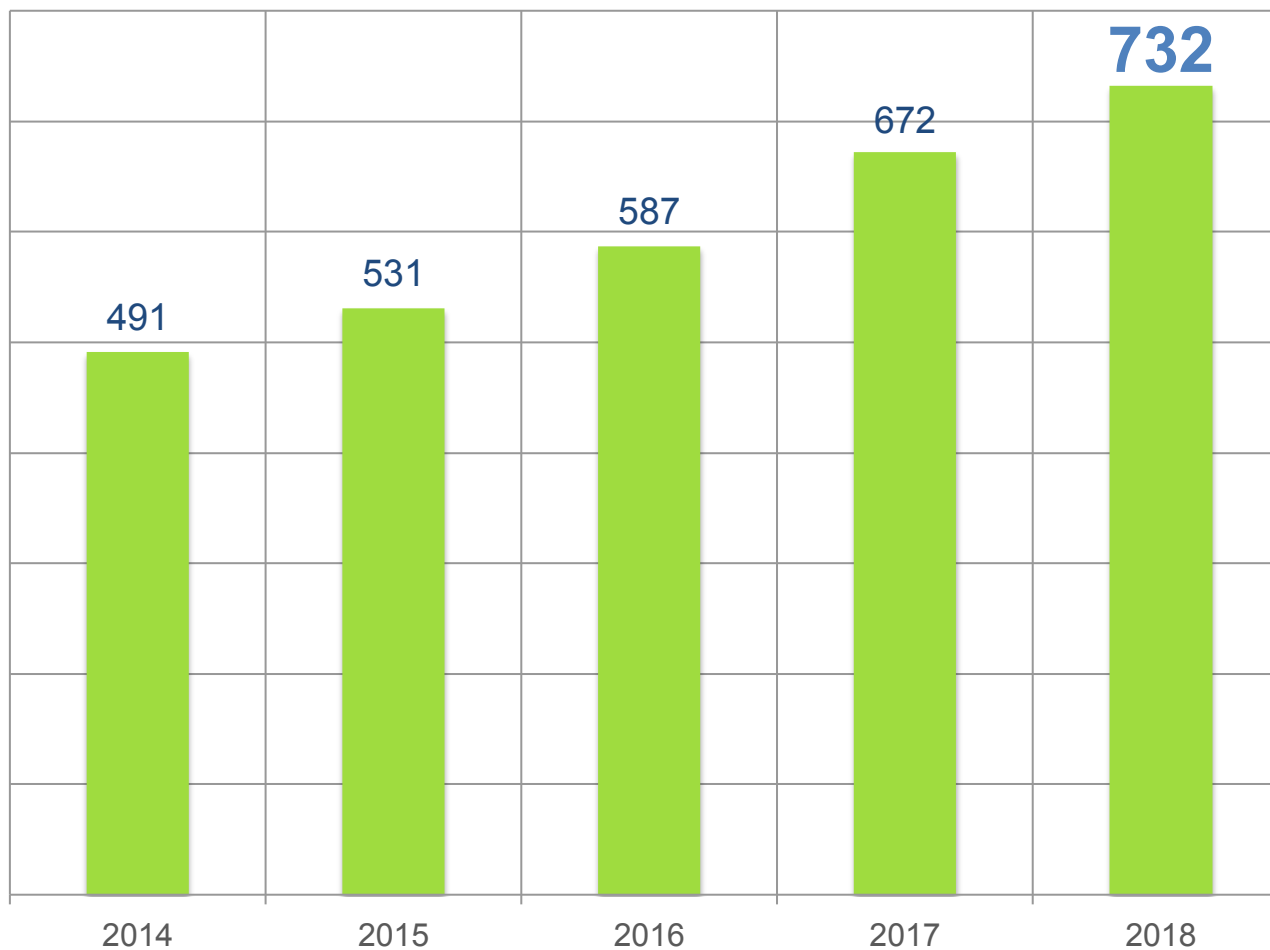
FINANCIAL STRENGTH



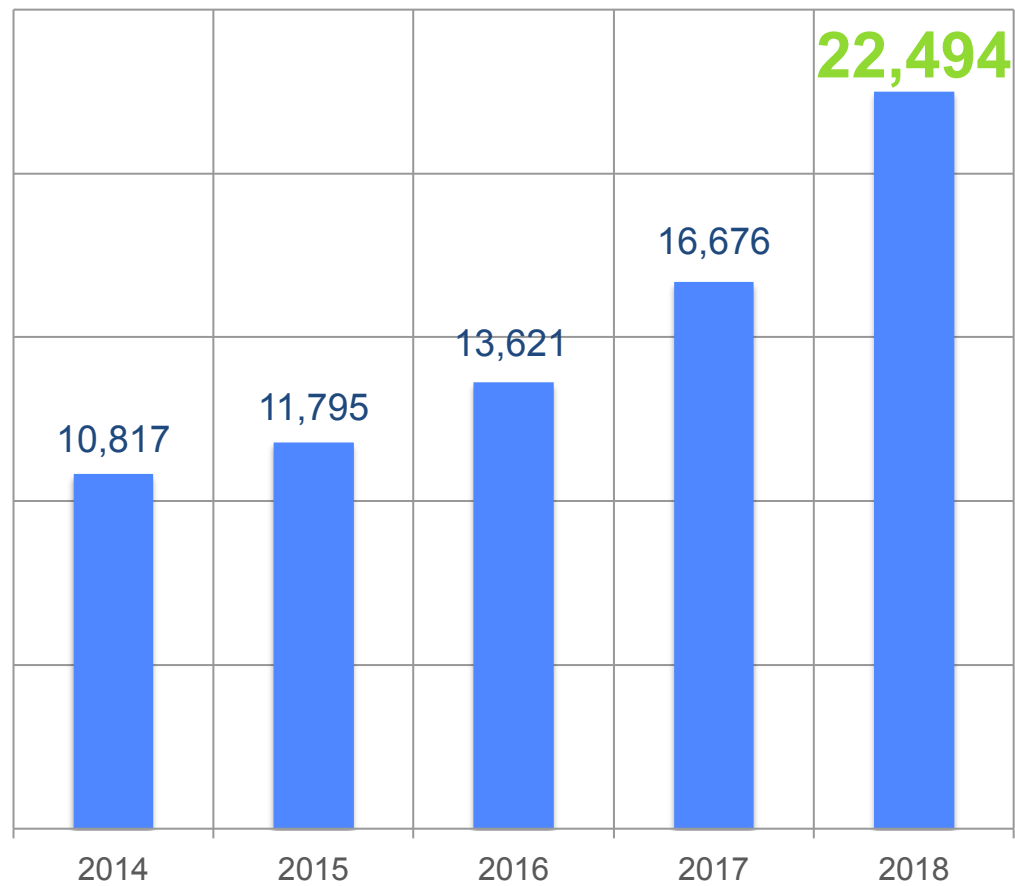
BEST MERIDIAN INSURANCE COMPANY AND
BEST MERIDIAN INTERNATIONAL INSURANCE COMPANY SPC
REINSURERS (DECEMBER 31, 2018)

REINSURERS	RATINGS		ASSETS
	A.M. Best	Standard & Poor's	
Swiss Re Life & Health America, Inc	A+	AA-	US\$207,570,000,000
Reinsurance Group of America	A+	AA-	US\$64,609,026,000
SCOR Global Life Reinsurance Company of Delaware	A+	AA-	US\$50,764,900,000
American United Life Insurance Co.	A+	AA-	US\$43,297,100,000
MAFRE RE Compañía de Reaseguros S.A.	A	A	US\$76,966,700,000

BMI FINANCIAL GROUP, INC.
AS OF DECEMBER 31 OF EACH YEAR (US\$ millions)



BMI FINANCIAL GROUP, INC.
AS OF DECEMBER 31 OF EACH YEAR (US\$ millions)



GROWTH 2018 vs. 2017



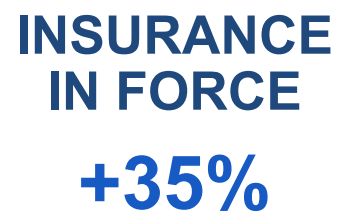
BMI FINANCIAL GROUP, INC.



ASSETS
+9%



**SHARE-
HOLDERS
EQUITY**
+7%



**INSURANCE
IN FORCE**
+35%



**PREMIUMS
IN FORCE**
+9%



CLAIMS
PAID

Bmi
COMPANIES

CLAIMS PAID LIFE 2018



COUNTRY	GENDER	AGE	OCCUPATION	YEARS IN FORCE	CAUSE OF DEATH	PAID US\$
CHILE	M	63	ENGINEER	25	CANCER	1,000,000.00
ECUADOR	M	49	OWNER	14	ACUTE MYOCARDIAL INFARCT	900,000.00
VENEZUELA	M	65	MANAGER	15	CANCER	750,000.00
NICARAGUA	F	33	MERCHANT	3	CEREBRAL INFARCT	700,154.00
ECUADOR	M	63	ADMINISTRATOR	6	SEPTIC SHOCK	500,554.00
PERÚ	F	60	JEWELRY DESIGNER	8	CANCER	500,000.00
MEXICO	M	63	MERCHANT	16	SEPTIC SHOCK	500,000.00
NICARAGUA	M	56	MERCHANT	7	CARDIORESPIRATORY INFARCT	251,221.00
MEXICO	F	47	ADMINISTRATOR	6	CARDIAC ARRHYTHMIA	250,583.00
PERU	M	42	MANAGER	2	DROWNING	250,122.00
PERU	F	47	NURSE	4	BRONCHOPNEUMONIA	250,121.00
PERU	M	42	MANAGER	3	CARDIORESPIRATORY INFARCT	250,000.00
MEXICO	M	45	MANAGER	12	CANCER	250,000.00
COSTA RICA	M	52	MANAGER	5	ACUTE RENAL INSUFFICIENCY	250,000.00
COLOMBIA	M	56	PHYSICIAN	18	HOMICIDE	250,000.00
PERU	M	62	MANAGER	21	CANCER	250,000.00
PERU	M	65	MANAGER	26	CANCER	240,653.00
PERU	M	46	MANAGER	1	PNEUMONIA	203,764.00
COLOMBIA	M	79	MANAGER	17	LEUKEMIA	200,000.00
BOLIVIA	M	54	MANAGER	6	ACUTE MYOCARDIAL INFARCT	162,235.00

Includes only the 20 top cases

CLAIMS PAID HEALTH 2018



PLAN	ROLE	COUNTRY	MEDICAL CONDITION	AMOUNT US\$
FLEXI III	MAIN INSURED	VENEZUELA	END STAGE RENAL DISEASE	1,384,452.00
MERIDIAN II	DEPENDENT	ECUADOR	JUVENILE IDIOPATHIC SCOLIOSIS	1,177,077.00
FLEXI III	MAIN INSURED	VENEZUELA	MALIGNANT NEOPLASM OF LUNG	1,119,549.00
SERIE 3000	MAIN INSURED	COLOMBIA	MALIGNANT NEOPLASM OF PANCREAS	1,051,910.00
FLEXI	MAIN INSURED	PERU	SPINAL STENOSIS	1,001,777.00
MERIDIAN II	MAIN INSURED	HAITI	HODGKIN LYMPHOMA	981,555.00
FLEXI III	DEPENDENT	MEXICO	LIVER CELL CARCINOMA	868,376.00
AZURE	MAIN INSURED	ECUADOR	MALIGNANT NEOPLASM OF PINEAL GLAND	769,833.00
MERIDIAN II	MAIN INSURED	ECUADOR	MALIGNANT NEOPLASM OF LUNG	736,946.00
SERIE 2000	MAIN INSURED	HONDURAS	SPONDYLOSIS	706,203.00
IDEAL	DEPENDENT	ECUADOR	MALIGNANT NEOPLASM OF BRAIN	660,907.00
AZURE	MAIN INSURED	ECUADOR	NEOPLASM OF BREAST	630,161.00
FLEXI	MAIN INSURED	VENEZUELA	ATRIAL FIBRILLATION	578,571.00
MERIDIAN II	DEPENDENT	NICARAGUA	MATERNITY COMPLICATION	578,215.00
AZURE	SPOUSE	ECUADOR	FOLLICULAR LYMPHOMA	563,106.00
SERIE 3000	SPOUSE	PERU	LEUKEMIA	558,183.00
FLEXI III	DEPENDENT	VENEZUELA	PARKINSON'S DISEASE	542,587.00
MERIDIAN II	SPOUSE	PERU	GUILLAIN-BARRE SYNDROME	475,966.00
SERIE 3000	MAIN INSURED	COLOMBIA	ACUTE LYMPHOBLASTIC LEUKEMIA	467,873.00
SERIE 2000	MAIN INSURED	MEXICO	HEMOLYTIC ANEMIA	432,923.00

Includes only the 20 top cases

Since the incorporation as Best Meridian Insurance Company, BMI Financial Group has been responsible for the payment of

over US\$ 1 billion

in benefits to policyholders worldwide



PRODUCTS



PRODUCTS





LIFE INSURANCE



TERM LIFE

UNIVERSAL LIFE

INDEXED LIFE

WHOLE LIFE

GROUP LIFE

Term 95

LifeTime

Best Indexed

Best Guarantee

Term 100

Nova

Horizon

Uniterm

Univida

Uniplus

Unidos

RIDERS



HEALTH INSURANCE



SERIE 3000

MERIDIAN II

AZURE

FLEXI PLAN III
LATIN AMERICA

IDEAL

GROUP HEALTH

RIDERS



TRAVEL ASSISTANCE



DAILY
PLAN

MULTI-TRIP
ANNUAL PLAN

EXTENDED
STAY PLAN

FAMILY
PLAN

STUDENT
PLAN

CORPORATE
PLAN

COVERAGE OPTIONS

CLÁSICO	US\$10,000
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ULTRA	US\$30,000
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ULTRA 50	US\$50,000
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ULTRA PLUS	US\$60,000
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VIP	US\$100,000
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VIP PLUS	US\$250,000
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BMI ACCESS

Bmii
COMPANIES



The BMI Access Service Center provides **24x7 assistance and exclusive benefits** to all BMI health insureds.

Available at no additional cost.

When the insured contacts BMI Access a **Medical Coordinator** will be assigned to provide guidance and help coordinate any service or eligible benefit under their health policy.

PERSONALIZED AND EXCLUSIVE ASSISTANCE

COMFORT, SAFETY, AND PEACE OF MIND

SECOND
MEDICAL OPINION



MEDICAL
APPOINTMENTS



TRANSPORTATION
SERVICE



HOSPITAL
COORDINATION



EMERGENCY
TRANSPORTATION



PRESCRIPTION
DRUGS



ACCOMMODATION
SERVICES



SPECIAL
SERVICES



MEDICAL
PASSPORT





AGENT
TOOLS

Bmii
COMPANIES

- Website www.bmicos.com
- BMI Agent Portal
 - Commissions - paid weekly via direct deposit
 - Client Portfolio - per customer, policy number, company, branch, year
 - Policy status - received, issued, in force, pending, cancelled
- Online Quote
 - For PC
 - For iPad - iPhone - Android
- Online Applications
- Continuous Training Programs
- Sales Contests
- Support for your administrative staff
- Savings Plan
- Agent Major Medical Plan and Life Insurance.

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BMI Companies