



INTERNATIONAL

A division of Morgan White Group

DIVISION PROFILE

CREATIVE SOLUTIONS
—FOR—
DIVERSE MARKETS

AN INNOVATIVE LEADER

in International Life, Dental & Vision, Critical Illness, Medical,
Disability Insurance and Investment products

Located in Miami, Florida, MWG International is recognized nationally and internationally as one of the most efficient and trustworthy third-party administrators in the world. For nearly three decades the company has built a reputation as a trailblazer in the international insurance arena. MWG International is a division of Morgan White Group, a privately held group of companies with annual revenue of over \$100 million.

Bringing over 45 years' experience to the table, the President of MWG International, Raul Pozo, has successfully guided the company's growth for over 27 years. Mr. Pozo credits his team of professionals, with more than 70 years combined experience, for helping MWG International consistently prove to be a leader within the international insurance market.



(Left to Right)
Rick Eaton - CFO,
David White - CEO,
and Johnny Morgan - Vice President



"In 1987, John J. Morgan and I founded Morgan White Group. MWG has grown into a holding company comprised of eleven wholly owned subsidiaries. Our success has been achieved by creating and delivering creative insurance products to the marketplace which cannot be found anywhere else. Our guiding principal has always been to find an underserved market and design a product to fit.

"Through the years, we have been extremely blessed with success and growth. Our achievements are due to the fact the Lord delivers the best people to work for and work with. We are eternally grateful to Him."

A handwritten signature in black ink that reads "David R. White".

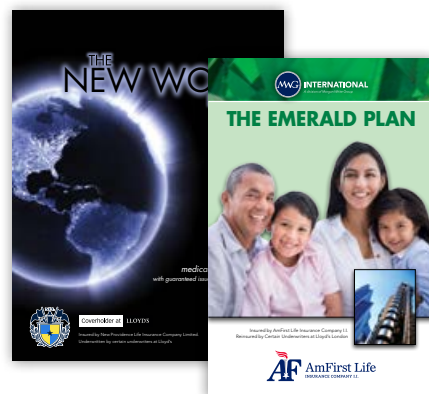
David R. White, *RHU*, Chief Executive Officer

CUTTING-EDGE PRODUCTS

for the Latin American and Caribbean Markets

Medical

MWG International continues to meet the ever-growing challenges and demands for excellence and cost-effective insurance in the Latin American and Caribbean markets. The company provides the market with quality benefits, competitive prices, stable reinsurance, and unparalleled service to our clients. In addition to paying millions of dollars in claims, we are at the forefront of providing new and innovative insurance products to our customers.



Disability

Although MWG International is a leader in the insurance industry, we saw the need to diversify and offer the most cutting-edge disability insurance known in Latin America. Our disability products are not only for professionals, but also for individuals in need of a policy which can protect them in the event they become ill or are injured. An MWG International disability policy allows our neighbors in Latin America to retain strong economic standards in order to have a stable and dignified life.



Investment and Savings Products

We have also developed unique and dependable investment and savings products which are completely guaranteed by our company. These products are created for small investments between \$2,000 and \$100,000. The investor has the freedom to decide how many years he or she wants to invest, and how much they want to invest, in order to have a certain amount saved and available when needed.



MEET OUR TEAM

Decades of experience serving the international market



Raul Pozo

President of MWG International

Raul Pozo has been in the insurance business for over 40 years. Following his military career, Raul became an insurance professional who, to this day, enjoys his position and responsibilities at the helm of MWG International. He has served as a producer and member of the Life Insurance President's Cabinet, Sales Director for U.S. Life Insurance Company in Latin America, and Marketing Director for Corporate Life Insurance Company. Raul is an experienced lecturer in the Life and Health insurance industry, and during his many years as President of MWG International, has developed valuable relationships which remain steadfast today.



Luyen Vivar

General Manager

luyen.vivar@morganwhiteintl.com



Ramon Arcay

International Marketing Director

ramon.arcay@morganwhiteintl.com



Katie Hughes Martin

Marketing Manager

Caribbean Islands

katie.hughes@morganwhiteintl.com



Luis Beltran

*Marketing Executive
Latin America*

luis.beltran@morganwhiteintl.com



Roger Asencio, MD

*Chief Underwriter and
Medical Director*

roger.asencio@morganwhiteintl.com



Maria Garcia

*New Business and
Renewals Director*

maria.garcia@morganwhiteintl.com



Annice Tucker

General Manager of NPL

annice.tucker@newprovidencelife.com

MWG International has numerous experienced doctors on board led by a highly qualified Medical Director. With these well-respected professionals on our team, claims can be processed quickly and accurately.

OUR CARRIERS

MWG International's products are underwritten and reinsured by strong partners

AmFirst Life Insurance Company I.I.

AmFirst Life Insurance Company I.I. (formerly AmFirst Insurance Company, Ltd.), 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 policyholders in Latin America and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, savings, and investment markets. The company provides superior personal service backed by cutting-edge technology along with the confidence of being insured by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. 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.



Lloyd's of London

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world – building resilience for businesses and local communities and strengthening economic growth around the world.

New Providence Life Insurance Company Limited

NPL, a Bahamas based insurer, provides cutting-edge insurance products for the needs of every individual. When it comes to assembling life, health, dental & vision, disability and critical disease products for the Bahamian community, the NPL team breaks the mold. NPL combines fresh ideas with unparalleled customer service to provide individuals, families and seniors the coverage they deserve for a fraction of what it would cost elsewhere. New Providence Life Insurance Company Limited is a subsidiary of AmFirst Insurance Company domiciled in Oklahoma City, Oklahoma USA.



OUR CARRIERS CONTINUED...

MWG International's products are underwritten and reinsured by strong partners

AmFirst Insurance Company

AmFirst Insurance Company (AmFirst), an Oklahoma (USA) domiciled insurer, began writing health insurance business in 1999. On May 23, 2016, A.M. Best upgraded AmFirst's financial strength rating (FSR) to A- (Excellent) and the credit rating (ICR) to "A-". AmFirst is a licensed insurer in the British Virgin Islands and many states across the U.S. AmFirst is approved to write life, dental, vision, disability, medical and investment products. AmFirst customers have peace of mind knowing their insurance policies are backed by world class reinsurers, such as Lloyd's of London. AmFirst Insurance Company is a wholly-owned subsidiary of AmFirst Holdings, Inc. of Jackson, Mississippi USA.



Monitor Life Insurance Company of New York

Monitor Life Insurance Company of New York, a wholly-owned subsidiary of AmFirst Insurance Company, was established in Utica, New York in 1972. On May 23, 2016, A.M. Best upgraded Monitor's financial strength rating (FSR) to A- (Excellent) from B++ (Good) and the issuer credit ratings (ICR) to "a-" from "bbb+". Monitor Life sells supplemental medical and dental products. Monitor Life has stood strong, stable and secure in both good and difficult economic times, ready to meet the needs of its policyholders. Monitor Life continues to make outstanding strides in the supplemental market and has increased market share year after year. We are excited about what our future holds and look forward to continuing to serve our policy holders with superior customer service.

ACCESS TO THE BEST HOSPITALS IN THE U.S.

We have negotiated special arrangements for our medical policyholders

If you are covered by one of the many medical plans offered by MWG International, you have access to many of the best medical facilities in the United States.

If you are admitted to one of our Extra Bonus Hospitals for 48 hours or more, the following benefits are available:

- Reduction of deductible up to \$5,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$800
- Hotel accommodation reimbursement up to a maximum of \$150 per day for a period of 4 days
- Rental car reimbursement up to \$50 per day for a maximum of 5 days



Should you choose to seek treatment in one of our Super Special Hospitals, you will also experience additional benefits such as:

- Reduction of deductible up to \$1,000
- Coinsurance is waived
- Airfare reimbursement up to a maximum of \$500 if treatment is received in USA

24 Hour Emergency Service

Our telephone center is open day and night to receive calls from any part of the world. The medical personnel at MWG International are highly qualified to handle any situation 24 hours a day.



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