

CASH PROTECTOR PLAN



*Don't be caught without a safety net
if trouble comes your way.*

While there may be no defense against a major disease, there is one against the medical costs associated with it.

The Cash Protector Plan gives you the security you need to handle related expenses not covered by your major medical plan.

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Why was the Cash Protector Plan created?

No matter what precautions you take, a major disease or accidental death can affect you. The emotional, physical and financial tolls on you and your family are devastating. The Cash Protector Plan gives you the security you need at the time you or your loved ones need it most.

What does the Cash Protector Plan cover?

Benefits are payable, after the policy has been in effect for 180 days, on the occurrence of a first diagnosis of the Insured with any of the following: Cancer, heart attack, stroke, blindness, coma, hearing loss, loss of speech, paralysis, or non-occupational accidental death.

Health and Mortality Facts:

- 2014 federal data suggests 23.4% of Americans die from heart disease. Cancer is to blame for 22.5% of deaths, followed by accidents at 5.2% and stroke at 5.1%.
- According to the report for the 2014 National Health Interview Survey, 22.5 million American adults, age 18 and older, reported experiencing vision loss.
- The Center for Hearing and Communication reports hearing loss affects 48 million people in the United States. Hearing loss can occur at birth or develop at any age.

Optional Cash Value Rider

Should you decide to surrender your policy after ten years, our cash value rider allows you to receive up to 40% of your premium back. The surrender value of the policy increases by 4% each year after the tenth year. If you keep this policy in place for 25 years, you will receive all of your money back either from the policy or the cash value rider.

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Cash Protector Plan Features at a Glance

- We pay benefits directly to you when you are first diagnosed, or to the beneficiary upon accidental death
- Available to those up to age 65
- Maintain this policy for 10 years and receive 40% of your premium back (upon policy surrender) with our cash value rider
- Maintain this policy for 25 years and receive all of your money back (upon policy surrender) either from the policy or cash value rider



**Underwritten by
AmFirst Life Insurance Company I.I.**

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. On June 27, 2018, 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.



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