

“Building Trust from Continent to Continent”

Who is the Plan Administrator?

MultiNational Underwriters®, headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of international travelers. As the flagship company of the Noel Group, we benefit from the experience of a corporate leadership team that covers over 6 million travelers a year. Our international claims specialists, medical professionals and client relations specialists are available 24 hours a day, 7 days a week to answer your questions and respond to your needs. Whether you have lost your luggage or are in need of Emergency Medical Evacuation, you will find our service team to be prompt, compassionate, and highly professional.

Who is the Insurer ?

Lloyd's, the largest and oldest insurance market in the world, is the insurer of the IC+ Term Life Plan. Rated A (Excellent) by AM Best Company, and A (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident, health, and life insurance arena and is well known for its innovative products and services. Literally millions of people, in almost every country of the world, rely on Lloyd's for their insurance needs.



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PBC-433-101.07.06

IC+ Term Life Insurance

Life Coverage that Goes Far & Beyond



IC+ Term Life Insurance

- International Term Life Coverage
- One to Ten Year Terms
- Travel Assistance Services



IC+ International Term Life Insurance is Different

MultiNational Underwriters® (MNU) offers a unique life insurance plan not available from traditional life insurance companies. Together with our partners at Lloyd's, London, MNU has created an international term life insurance program that addresses the challenges of international relocation, living and working. While many companies automatically reject your application if you intend to leave or are currently outside the United States, MNU's IC+ Term Life Insurance Plan is capable of providing life insurance coverage while you live or work in many countries around the world.

MultiNational Underwriters® builds security and trust with term life insurance for international citizens living abroad. In the case of untimely death of you or your spouse, the insurance may help to:

- Provide cash and income immediately following death
- Prevent a family from losing its standard of living
- Pay debts and taxes
- Provide income for your children's education

Getting a quote and making an application for IC+ International Term Life could not be easier. Instant quotes and applications are available online at www.mnui.com.

Completed applications will be reviewed by our underwriters and in most cases coverage can be bound in five business days. Act today and protect your financial future.

Policy Options

- Basic Plan (Basic): Policy Limit Paid at Death
- Terminal Illness (TI): ½ of Policy Limit Paid when Diagnosed with Terminal Illness and 12 Months or Less to Live
- Double Indemnity (AD): 2x Policy Limit Paid when Death is Result of Covered Accidental Injury
- Maximum coverage amounts up to \$2 million.
- Up to ten year terms available

Assistance Services

The following Travel Assistance Services are available to you 24 hours a day, 7 days a week while your IC+ Term Life Plan is in effect.

Pre-Trip Health and Safety Advisories – Call us for current passport, visa, inoculation and vaccine requirements, as well as up-to-date travel safety advisories.

Livetravel® Services – We will make emergency travel and itinerary changes for you including rebooking flights, hotel reservations and ground transportation arrangements.

BagTrak® – We are the industry leaders in tracking lost baggage. We will help you locate your lost baggage, and deliver it to you anywhere in the world.

Emergency Message Relay – We will relay messages to your family, friends and co-workers, helping you to maintain contact during an emergency.

Emergency Cash Transfers – We will assist you in arranging and obtaining cash transfers anywhere in the world.

Additional Services:

- Medical referrals
- Up-to-the-minute travel medical advisories
- Assistance with prescription drug replacement
- Dispatch of a doctor or specialist
- Emergency travel arrangements for family members
- Lost passport or travel documents assistance
- Embassy and consulate referrals
- Legal and accounting referrals
- Bail bond assistance
- Translation and interpretation assistance



IC+ Term Life Travel Assistance Services are not insurance benefits, and provision of any Assistance Service is not a guarantee of any other benefit under the IC+ Term Life Plan.

What are the Underwriting Requirements?

1. Application – All Applicants must complete an Application For Insurance, which is available online.
2. Financial Questionnaire – If the total amount of Life Insurance applied for (all companies) is greater than or equal to \$350,000, a Financial Questionnaire is required. The Questionnaire will be provided following receipt of the Application, or you may request a copy in advance from MultiNational Underwriters®. The purpose of purchasing the insurance will affect which Financial Questionnaire will be required.
3. Medical Questionnaire – A Medical Questionnaire, completed by a licensed Physician within 30 days of the Application, is required when the amount of Life Insurance is at or exceeds the following:

Age	Amount
35 or Under	\$225,000
36 to 45	\$187,500
46 to 50	\$150,000
51 to 55	\$112,500
56 to 60	\$ 75,000
61 to 65	\$ 37,500
66+	Any amount

Note: These requirements apply to applicants meeting standard underwriting guidelines. Individual consideration will be given to individuals with medical histories falling outside of standard underwriting guidelines, and a Medical Questionnaire may be required.

How do I Apply?

Quotes and Application for IC+ Term Life Insurance are available online at www.mnui.com, or contact MultiNational Underwriters® directly for complete details.

This product is available only to individuals residing outside the US at time of Application or intending to depart the US prior to the effective date of coverage. Other residency and citizenship restrictions apply.

Client Zone

Whether you have misplaced your benefit booklet, need assistance with a claim, or have a question about benefits, Client Zone is always ready to respond.

- Change personal information
- Obtain forms to file claims
- Locate doctors and hospitals
- View travel advisories

Access Client Zone by visiting <https://zone.mnui.com/clientzone/>