

PREMIUM TERM LIFE insurance

Financial Support

Protecting What Matters Most

Section 1 – What This Insurance Covers

- Financial protection for your family during the policy term
- Lump-sum payout to beneficiaries if the insured person passes away
- Return of premiums paid if the policy term ends without a claim
- Optional riders depending on policy structure and coverage
- Long-term financial protection with a savings-like benefit

Section 2 – Who This Is For

- Families seeking financial protection with guaranteed benefits
- Professionals with mortgages or financial obligations
- Parents planning security for their children
- Individuals who want protection while keeping the possibility of premium refund

Section 3 – Key Benefits

- ✓ Life insurance protection for your loved ones
- ✓ Return of premiums at the end of the policy term (if no claim occurs)
- ✓ Financial security and peace of mind

Section 4 – How It Works (Simple Steps)

1. Choose the coverage amount and policy term
2. Pay regular premiums during the policy period
3. If no claim occurs, premiums may be returned at policy maturity (depending on contract terms)