

PAN - A M E R I C A N
LIFETIME TERM

A SINGLE PREMIUM
TERM LIFE PLAN
WITH A LIFETIME
DURATION

Pan-American Lifetime Term was created to meet the insurance protection and wealth transfer needs of the mid to high net worth clientele niche, who seeks a single premium payment instrument to achieve their financial goals.

Pan-American Lifetime Term is a single premium term life plan with guaranteed lifetime coverage. The single premium payment will allow the policy to remain in force until the death of the insured.

PAN-AMERICAN LIFETIME TERM IS THE IDEAL LIFE INSURANCE COVERAGE FOR THOSE INDIVIDUALS SEEKING:



Wealth Transfer
Solutions



Family and/or
Business Life
Insurance
Protection Coverage



Guaranteed
Lifetime Life
Insurance
Coverage



Single Premium
Payment



No Cash
Value Plan

ISSUE
AGES:

20-75

CLASSIFICATIONS:

**PREFERRED
NON-TOBACCO,
NON-TOBACCO,
TOBACCO**

MINIMUM
FACE AMOUNT:

\$500,000

MAXIMUM
FACE AMOUNT:

\$5,000,000*

*HIGHER FACE AMOUNTS MAY BE CONSIDERED UPON REQUEST.

This plan can be sold and underwritten by PAIIC (Pan-American International Insurance Corporation) and PAACII (Pan-American Assurance Company International, Inc.).



NEXGEN UL: Key Features

Pan-American NexGen is a Universal Life product, with several key features to differentiate it from other UL products. NexGen is a unique solution for high net worth and corporate clients.

Flexible Issue Age (Up to Age 90)

NexGen coverage can be issued up to age 90. This allows individuals, who would otherwise not be able to obtain coverage due to their age, to achieve important financial objectives such as the protection and transfer of wealth. This flexibility also benefits businesses looking to provide coverage to key executives and decision makers whose ages restrict their insurance options.

Return of Premium Death Benefit

In addition to the level and increasing death benefits included in most UL policies, NexGen offers a return of premium death benefit option, which pays the original face amount of the policy and returns all of the premium paid into the policy, less any partial surrender.

This option is ideal for corporations who purchase key executive coverage for their employees. In those instances, the death benefit is paid to the insured's beneficiaries and the premium is returned to the employer.

Primary Insured Term Rider

This primary insured term rider allows the primary insured to add term life coverage to their UL policy. The rider can provide up to eight times the base coverage at a lower cost than if the insured were to purchase an equivalent amount of base coverage.

Accidental Death Rider

In the event that the main insured dies in an accident, their beneficiary will receive the face value of the rider (not to exceed \$250,000.00) in addition the base policy death benefit. If the person dies in an accident that involves a common carrier – like a bus, airplane, taxi or train – the beneficiary will receive twice the amount of the rider as well as the base policy death benefit.

The information in this brochure is intended to provide a description of the product. It is not a contract or agreement



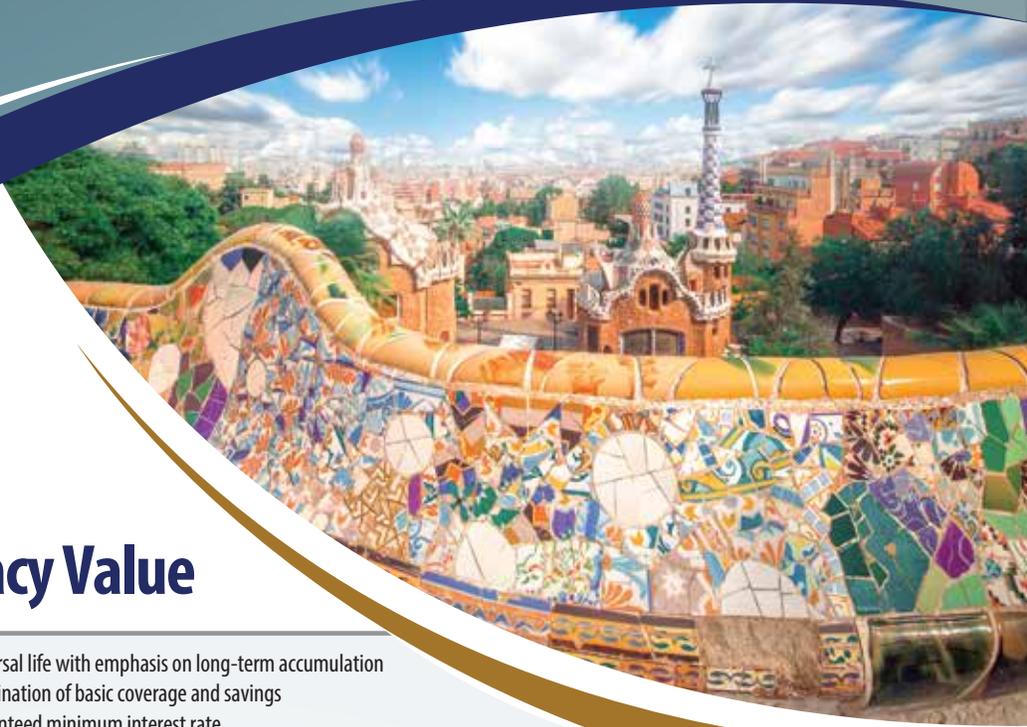


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| TYPE OF POLICY | <ul style="list-style-type: none"> • Universal Life plan with excellent cash value accumulation and moderate target premiums • Has both minimum and target premiums |
| ISSUE AGES | <ul style="list-style-type: none"> • 18 – 70 Preferred Non-Tobacco • 18 – 90 Standard Non-Tobacco • 0 – 90 Standard |
| MATURITY DATE | At age 120 |
| COVERAGE | <ul style="list-style-type: none"> • Minimum: US\$200,000 • Maximum: No-predetermined maximum¹ |
| DEATH BENEFIT OPTIONS | <ul style="list-style-type: none"> • Level: the selected face amount of the policy is paid upon the death of the insured • Increasing: the selected face amount of the policy plus its accumulated value (net of any loans) is paid upon death of insured • Return of premium: pays the original face amount of the policy and returns all of the premium paid into the policy, less any partial surrender |
| CREDITED INTEREST RATES | <ul style="list-style-type: none"> • Guaranteed Rate: 3.0% • Current rate is guaranteed for the first policy year • Non-guaranteed interest bonus of 1.0% credited starting on the 16th anniversary of the policy |
| CASHVALUE WITHDRAWAL | <ul style="list-style-type: none"> • Policy loan: loans can be taken out using the cash value of the policy as collateral. The loan will be subject to interest charges • Partial surrender: a portion of the cash value may be withdrawn at any time after the first anniversary of the policy. The death benefit will be reduced by the amount of the withdrawal |
| OPTIONAL RIDERS | <ul style="list-style-type: none"> • Additional Primary Insured • Other Insured • Critical Illness • Terminal Illness • Waiver of Monthly Deductions • Accidental Death Benefit |
| PRODUCT SOLUTIONS | <ul style="list-style-type: none"> • Planning for Retirement • Education Funding • Family Protection • Wealth Transfer |

¹ The maximum coverage will be subject to individual evaluation, country of residence, and reinsurance capacity.

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Pan-American Legacy Value

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| TYPE OF POLICY | <ul style="list-style-type: none"> • Universal life with emphasis on long-term accumulation • Combination of basic coverage and savings • Guaranteed minimum interest rate • The target and minimum premium are the same |
| ISSUE AGES | <ul style="list-style-type: none"> • 20-75 Preferred Non-Tobacco • 18-75 Non-Tobacco • 0-75 Standard |
| COVERAGE | <ul style="list-style-type: none"> • Minimum: US\$200,000 • Maximum: No-predetermined maximum¹ • The original face amount can be increased or decreased after the first year. After the first year you have the option to increase or decrease the original face amount |
| DEATH BENEFIT OPTIONS | <ul style="list-style-type: none"> • Level: the selected face amount of the policy is paid upon the death of the insured • Increasing: the selected face amount of the policy plus its accumulated value (net of outstanding loans and surrenders) is paid upon death of insured |
| CREDITED INTEREST RATES | <ul style="list-style-type: none"> • Guaranteed Rate of 3.0% • Current rate is guaranteed for the first policy year • An additional amount (currently 0.5%) is credited starting on the 16th anniversary of the policy |
| CASHVALUE WITHDRAWAL | <ul style="list-style-type: none"> • Policy loan: loans can be taken out using the cash value of the policy as collateral. The loan will be subject to interest charges • Partial surrender: a portion of the cash value may be withdrawn at any time after the first anniversary of the policy. The death benefit will be reduced by the amount of the withdrawal |
| OPTIONAL RIDERS | <ul style="list-style-type: none"> • Additional Primary Insured • Other Insured • Critical Illness • Terminal Illness • Waiver of Monthly Deductions • Accidental Death Benefit |
| PRODUCT SOLUTIONS | <ul style="list-style-type: none"> • Planning for Retirement • Education Funding • Family Protection • Wealth Transfer |

¹ The maximum coverage will be subject to individual evaluation, country of residence, and reinsurance capacity.





Pan-American Tradition Plus

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| TYPE OF PLAN | <ul style="list-style-type: none"> • Universal life with level premiums to provide guaranteed coverage for 20 years |
| ISSUE AGES | <ul style="list-style-type: none"> • 20-65 Preferred Non-Tobacco • 18-65 Non-Tobacco and Standard |
| COVERAGE | <ul style="list-style-type: none"> • Minimum: US\$200,000 • Maximum: No-predetermined maximum¹ |
| DEATH BENEFIT OPTIONS | <ul style="list-style-type: none"> • Level: the selected face amount of the policy is paid upon the death of the insured • Increasing: the selected face amount of the policy plus its accumulated value (net of any loans) is paid upon death of insured |
| CREDITED INTEREST RATES | <ul style="list-style-type: none"> • Guaranteed Rate of 3.0% • Current rate is guaranteed for the first policy year • An additional amount (currently 0.5%) is credited starting on the 16th anniversary of the policy |
| CASHVALUE WITHDRAWAL | <ul style="list-style-type: none"> • Policy loan: loans can be taken out using the cash value of the policy as collateral. The loan will be subject to interest charges • Partial surrender: a portion of the cash value may be withdrawn at any time after the first anniversary of the policy. The death benefit will be reduced by the amount of the withdrawal |
| OPTIONAL RIDERS | <ul style="list-style-type: none"> • Additional Primary Insured • Other Insured • Critical Illness • Terminal Illness • Waiver of Monthly Deductions • Accidental Death Benefit |
| PRODUCT SOLUTIONS | <ul style="list-style-type: none"> • Family Protection • Buy Sell Agreement • Mortgage Protection |

¹ The maximum coverage will be subject to individual evaluation, country of residence, and reinsurance capacity.





Pan-American Centennial 20

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| TYPE OF PLAN | <ul style="list-style-type: none"> • 20-year level premiums • Competitive rates • Term insurance |
| ISSUE AGES | 20-65 years |
| COVERAGE | <ul style="list-style-type: none"> • Minimum amount is US \$500,000 • Maximum amount is US \$5,000,000¹ |
| MODE OF PAYMENT | Annual or Semi-Annual |
| CONVERSION PRIVILEGE | This plan can be converted into Universal Life coverage before the 15th year of the policy and before the insured reaches the age of 75. Additionally, if the conversion is made before the term policy's 5th year, payments can be credited without surpassing 50% of the target premium of the new Universal Life policy. |
| ADDITIONAL BENEFITS | <ul style="list-style-type: none"> • Waiver of Premium: if the insured becomes disabled premium payments will be suspended². The policy coverage will remain in effect for the period specified in the contract. • Terminal Illness: if the insured is diagnosed with a terminal illness and their death is expected to occur within a 12-month period, an advance payment of the death benefit is paid to the insured. The amount of the advance payment is 50 percent of the death benefit up to a maximum of US\$250,000. • Dependent Children: this plan allows dependent children to be covered on the same policy at a reasonable rate. |

¹ The maximum coverage will be subject to individual evaluation, country of residence, and reinsurance capacity.

² Suspension of premium payments is subject to the insured providing the company with proof of disability as defined in the rider.





Pan-American Centennial 30

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| TYPE OF PLAN | <ul style="list-style-type: none"> • 30-year level premiums • Competitive rates • Term insurance |
| ISSUE AGES | 20-65 years |
| COVERAGE | <ul style="list-style-type: none"> • Minimum amount is US \$500,000 • Maximum amount is US \$5,000,000¹ |
| MODE OF PAYMENT | Annual or Semi-Annual |
| CONVERSION PRIVILEGE | This plan can be converted into Universal Life coverage before the 25th year of the policy and before the insured reaches the age of 75. Additionally, if the conversion is made before the term policy's 5th year, payments can be credited without surpassing 50% of the target premium of the new Universal Life policy. |
| ADDITIONAL BENEFITS | <ul style="list-style-type: none"> • Waiver of Premium: if the insured becomes disabled premium payments will be suspended². The policy coverage will remain in effect for the period specified in the contract. • Terminal Illness: if the insured is diagnosed with a terminal illness and their death is expected to occur within a 12-month period, an advance payment of the death benefit is paid to the insured. The amount of the advance payment is 50 percent of the death benefit up to a maximum of US\$250,000. • Dependent Children: this plan allows dependent children to be covered on the same policy at a reasonable rate. |

¹ The maximum coverage will be subject to individual evaluation, country of residence, and reinsurance capacity.

² Suspension of premium payments is subject to the insured providing the company with proof of disability as defined in the rider.





Pan-American Centennial 100

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| TYPE OF PLAN | <ul style="list-style-type: none"> • Level premiums to age 100 • Competitive rates • Term insurance |
| ISSUE AGES | 20-70 years |
| COVERAGE | <ul style="list-style-type: none"> • Minimum amount is US \$500,000 • Maximum amount is US \$5,000,000¹ |
| MODE OF PAYMENT | Annual or Semi-Annual |
| CONVERSION PRIVILEGE | This plan can be converted into Universal Life coverage at or before the insured reaches the age of 75. Additionally, if the conversion is made before the term policy's 5th year, payments can be credited without surpassing 50% of the target premium of the new Universal Life policy. |
| ADDITIONAL BENEFITS | <ul style="list-style-type: none"> • Waiver of Premium: if the insured becomes disabled premium payments will be suspended². The policy coverage will remain in effect for the period specified in the contract. • Terminal Illness: if the insured is diagnosed with a terminal illness and their death is expected to occur within a 12-month period, an advance payment of the death benefit is paid to the insured. The amount of the advance payment is 50 percent of the death benefit up to a maximum of US\$250,000. • Dependent Children: this plan allows dependent children to be covered on the same policy at a reasonable rate. |

¹ The maximum coverage will be subject to individual evaluation, country of residence, and reinsurance capacity

² Suspension of premium payments is subject to the insured providing the company with proof of disability as defined in the rider.

