

# Amoré Life Insurance Key Facts

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## Coverage You Need

Term Life Insurance offers a simple and effective way to secure coverage. By paying a regular premium for a set term, you ensure that your family will receive the benefit amount if you pass away during this period.

## Tax-Free Benefits

Your loved ones can receive the full benefit amount without worrying about taxes. Amoré Life Insurance payouts are typically tax-free, providing financial security when it's needed most.

## Flexible Term Options

Choose a coverage term ranging from 5 years to 40 years, allowing you to tailor your policy to fit your needs and financial goals.

## Customizable Coverage

Our Term Life Insurance can be tailored to your specific needs. Choose from various coverage amounts and term lengths to create a plan that perfectly aligns with your financial goals and personal circumstances.

## Lifetime Coverage

Enjoy peace of mind knowing you're covered for life. Amoré Life Insurance ensures that your protection lasts as long as you do, with options for permanent coverage that never expires.

## Trust in You

We trust that you will complete the application truthfully. Your honesty ensures a smoother process and helps us provide you with the best possible service without the need for additional tests.



# Amoré Life Insurance: Things You Should Know

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Your premiums are guaranteed for the term of the policy. They will not increase.

A 30-day grace period is provided for premium payments, giving you peace of mind and extra time to make payments without worrying about losing coverage immediately if a payment is missed.

At the end of the policy term, your policy will automatically renew at a higher premium to ensure continuous coverage, even if your health changes. If you remain in good health, you may want to explore new policy options and cancel the existing one. We will contact you before the term ends to discuss your choices.

Please ensure that the information you provide is accurate and complete. Inaccurate details may affect your eligibility for coverage. Your honesty and attention to detail are crucial for a smooth process.

You will receive a life insurance benefit: this pays a lump sum up to \$2,000,000 if you die from any medical or accidental cause, subject to the terms and conditions of your policy.

You will receive a fracture benefit: this pays a cash lump sum of \$1,000 if you, your spouse, or your children suffer a fracture from an accidental injury.

Your insurance policy will be underwritten by Humania Assurance Inc.

