



# Decreasing Term Insurance

in Brief

## 5 - 30 year term



Subject to age at entry, any policy term between 5 and 30 years may be selected at application.

All in-force policies end on the policy anniversary immediately preceding the Life Insured's 75<sup>th</sup> birthday.

## Guaranteed Level Premium



Premium level is unaffected by changes to country of residence, lifestyle, occupation or travel obligations which occur after the start date, and is guaranteed to remain the same for the duration of the policy term.

## Guaranteed Decreasing Cover



Cover will decrease as originally set out in the Policy Schedule, unaffected by any changes to country of residence, lifestyle, occupation or travel obligations which occur after the start date.

**Please remember:**

Any changes which occur between the date of application and the policy start date, which would have resulted in you providing different answers on your application, must be disclosed before your policy is issued.

## Policy Overview

Policies available in USD, GBP or EUR



**Death by Any Cause**

Minimum age at entry is 18  
Maximum age at entry is 69



**Policy Basis**

Single Life  
Joint Life First Death  
Joint Life Second Death



**Premium Frequency Options**

Monthly  
Quarterly  
Semi-Annual  
Annual



**Premium Settlement Options**

Credit or Debit Card  
Bank Transfer  
Direct Debit

## Benefits and Riders Overview

- ◆ Death Benefit up to USD 6.5 million
- ◆ Terminal Illness Accelerator
- ◆ Optional Rider Benefits
  - ◆ Accidental Death Benefit  
Up to USD 1 million | Expires at age 70
  - ◆ Waiver of Premium Benefit  
Expires at age 60

## Policy Exclusions Overview

- ◆ Death by Suicide in first two years
- ◆ Active participation in War or Terror
- ◆ Assault or attempted assault
- ◆ Any act deemed a criminal offence

## Rider Exclusions Overview

- ◆ Accidental Death Benefit Exclusions
  - ◆ Intentional self-inflicted injuries
  - ◆ Suicide
- ◆ Waiver of Premium Benefit Exclusions  
Optional Rider Benefits
  - ◆ Failure to follow medical advice
  - ◆ Disability resulting from maternity  
Unless disability continues for 12 months after pregnancy



# Unisure Life Solutions

- Treating Clients Fairly
- Innovative Risk Solutions
- Outstanding Intermediary and Administration Support
- Effortless online quote, application, and policy management platform



## Why Decreasing Term Insurance

Decreasing Term Insurance is best suited for liabilities which reduce in value over time, such as mortgages, but we also see this product used for education planning protection and retirement planning protection.

### SOME TYPICAL USES

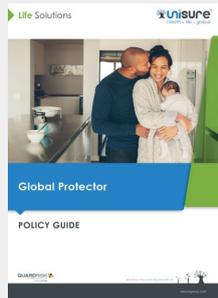
- Mortgage Protection
- Education Planning Protection
- Retirement Planning Protection

This chart illustrates how a USD 300,000 sum insured would decrease over a 20-year term.



Speak to your **financial or insurance adviser** about whether **Decreasing Term Insurance** is the right solution for **protecting your family or your business**.

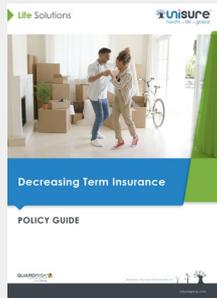
## Individual Life Solutions Available from Unisure



Global Protector



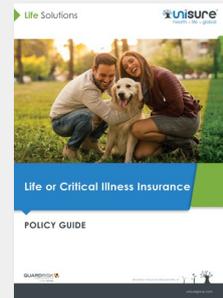
Term Insurance



Decreasing Term Insurance



T100



Life or Critical Illness

## Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

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Please specify within your query which country or area your enquiry relates to

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