

# Guaranteed-Issue Expatriate Term Life Insurance

**Financial Protection Your Family Can  
Rely On: No Medical Exam Required\***

## Low fixed premium for portable term life coverage up to USD 4 million in benefits.

Clements' guaranteed-issue term life insurance offers coverage you can depend on, even after leaving your job or retiring. Our new life program covers you worldwide at discounted rates previously available only to existing customers. What's more, Clements can issue this superior, family-protecting insurance to all eligible individuals living and/or working outside their home country without a medical exam.

According to the Life Insurance and Market Research Association, experts recommend having enough life insurance to replace income for 7 to 10 years. Unfortunately, the reality is that the typical married couple has less than half that amount\*\*. Clements Guaranteed-Issue Term Life Insurance makes it easy to financially protect your family with A-rated coverage and enjoy peace of mind.

### With a Clements life insurance policy, you get:

- Low premiums fixed throughout the term of the policy.
- No medical underwriting for policies up to USD 500,000.
- Benefits as high as 10 times annual salary, up to USD 4 million.
- Coverage against death as a result of illness, accidents and acts of war and terrorism.\*
- Financial protection that will stay with you regardless of whether you change jobs, retire, or move anywhere in the world.
- Coverage ideal as primary or supplemental life insurance.

## CLEMENTS ADVANTAGE

**5** Key International Personal Insurance Lines, Including Auto, Health, Life, Disability and Personal Property

**3** Global Offices

**1947** Year Founded

**1st** Expatriate Insurance Program for U.S. Foreign Service Officers

**6** Consecutive Years Receiving IIABA Best Practices Award

Get a quote at [clements.com](http://clements.com)

Or contact us at +1.202.872.0060  
[info@clements.com](mailto:info@clements.com)

# Guaranteed-Issue Expatriate Term Life Insurance

Enrolling in the term life insurance program from Clements ensures your beneficiaries will be protected financially. Coverage up to USD 500,000 requires no medical underwriting and the policy is fully portable.

Don't wait until it's too late to ensure guaranteed protection for your loved ones. Take advantage of this unique opportunity and enjoy peace of mind. Get the best policy for you and your family – one you can count on.



Get an Instant Quote at [clements.com/life](http://clements.com/life)

<b>Available Limits</b>	Up to USD 4 million (USD 500K without medical underwriting)
<b>Application</b>	Online enrollment form
<b>Premium Type</b>	Fixed, for the duration of policy
<b>Premium Payments</b>	Flexible payment plans available.
<b>Coverage Type</b>	<ul style="list-style-type: none"> <li>- Death All Causes, including life ending events as a result of illness and accident, war, terrorism, and political violence.</li> <li>- Death Natural Causes in high-risk areas (Iraq, Afghanistan, DRC, etc.)</li> </ul>
<b>Exclusions</b>	Suicide, death as a result of criminal act by insured, nuclear, chemical, biological terrorism
<b>Term</b>	Flexible, 1 to 10 year terms available
<b>Eligibility Age</b>	18-65
<p><b>Visit <a href="http://clements.com/life">clements.com/life</a> or contact us at <a href="mailto:info@clements.com">info@clements.com</a> for additional information</b></p>	

\* Verification of active employment and/or good health required for coverage up to \$500,000. Benefits above \$500,000 require medical underwriting. Death all causes except in locations defined as "high-risk". Medical underwriting required for "high-risk" locations.

\*\*LIMRA Facts About Life (Sept '09).