

WHOLE LIFE INSURANCE

Security for your family with
permanent protection that will
stand the test of time.

Bahamas Head Office:

Independence Drive,
Nassau
Tel: 242-461-1000
Fax: 242-361-2524

Branch Offices:

Carmichael Road,
Nassau
Tel: 242-341-7142
Fax: 242-361-6862

Rosetta Street,
Nassau
Tel: 242-322-1801
Fax: 242-356-3626

Queen's Highway,
Freeport
Tel: 242-352-7209
Fax: 242-352-7200

George Town,
Exuma
Tel: 242-336-3035
Fax: 242-336-3038

Marsh Harbour,
Abaco
Tel: 242-367-5601
Fax: 242-367-5604

Turks & Caicos:

Providenciales
Tel: 649-946-4060 / 649-339-4060
Fax: 649-946-4061





FEATURES & BENEFITS

Death Benefits

Your Whole Life Plan offers insurance protection for the entire duration of your life, providing it is paid. On your death, your beneficiary will receive whichever of the two amounts below is greater.

Policy Loan

The policy owner may borrow up to 90% of the Cash Surrender Value of the plan, minus any indebtedness to BAF.

Retirement Funding

Over the long term, if you no longer need the death benefit protection, accumulated cash values can be accessed through policy loans or surrender to supplement retirement income.

Mortgage Protection

Your policy guarantees the lender that they will be repaid in the event of your death. Any remaining value of your plan will be paid to your beneficiary after the lender's collateral assignment has been satisfied.

Supplements & Riders

The following coverage can be added to your plan for a small additional premium.

- Accidental Death & Dismemberment
- Waiver of Premium Benefit (for Disability)
- Accelerated Benefit Care (in case of Terminal illness)

WHOLE LIFE INSURANCE

A Whole Life insurance plan is permanent life insurance that protects you for your entire life and can never be cancelled, once the premiums are paid.

Whole Life insurance builds modest cash value over time.

Building cash values

Level Premium. Your Whole Life insurance premium will never change once the policy is paid. This benefit means that low premiums that are available to you in your younger years will remain constant as you age.