PACIFIC CROSS

Protection You Can Trust,
Flexibility You Need.

TERM LIFE PLAN
E-PROTECT

Secure your family's future with flexible, affordable coverage. No medical check-up required for coverage up to USD 100,000. Choose your terms and enjoy peace of mind, backed by a AAA reinsurer

www.pacificcross.com

What is Term Life Plan **E - Protect** ?

PACIFIC CROSS

Term Life Plan E Protect is a flexible life insurance plan that provides financial security for you and your loved ones. It features competitive rates and a simple application process. Enjoy peace of mind with global protection that adapts to your needs, whether short-term or long-term.

WHY CHOOSE TERM LIFE PLAN E PROTECT ?

- **Very Competitive Price**
  Affordable premiums with just 6 medical questions. No medical check-up required for coverage up to USD 100,000.
- **Global Coverage & Portability**
  Coverage up to USD 1 million, valid worldwide, and your policy remains effective no matter where you go.
- **AAA-rated global reinsurer support**
  Providing trusted worldwide protection

Additional Information:

- **Minimum entry age: 18**
- **Last entry ages:** 65 I 60 I 55 I 50 for 5-, 10-, 15-, and 20-year terms
- **Please refer to the rates tables below:** Refer to the attached Excel file (Country A, B - Male/Female)
- **Sum Assured options:** 50k, 100k, 150k, 200k, 250k, 300k, 500k, 1M
- **Policy fee:** 35$ for 50k-100k SA plan
  50$ for 150k-200k SA plan
  75$ for 250k-300k SA plan
  100$ for 500k-1M SA plan

Premium Rates Overview

Premium rates are determined by factors such as age, gender, **smoker or non-Smoker** and the sum assured. Here's an overview:

POLICY FEE	SUM ASSURED PLAN
35 USD	50k - 100k
50 USD	150k - 200k
75 USD	250k - 300k
100 USD	500k - 1M

COUNTRY-SPECIFIC RATES

Premium rates for different countries are available in the attached Excel files. Please refer to the specific rates for your country and gender:

Country A	Country B
Male	Male
Female	Female

Country List & Additional Multipliers

Some countries may have additional premium multipliers based on risk factors. Below is the list of countries and their respective multipliers:

Country	Multiplier	Country list
Australia	0%	A
China	0%	A
Hong Kong	0%	A
Indonesia	25%	B
Japan	0%	A
Malaysia	25%	B
New Zealand	0%	A
Philippines	25%	B
Singapore	0%	A
South Korea	0%	A
Thailand	0%	A
Taiwan	0%	A
Vietnam	25%	B
Laos	25%	B
Cambodia	25%	B

Medical Requirements

Sum Assured (USD)	Up to 45 Years	46-55 Years	56-65 Years	Above 65 Years
0-50,000	None	None	None	Medical Exam (B)
50,001-100,000	None	None	Medical Exam (B)	Medical Exam (B), C
100,001-250,000	None	Medical Exam (B)	Medical Exam (B), C	Medical Exam (B), C, F
250,001-500,000	B, C, F	B, C, F	B, C, F	B, C, F
500,001-750,000	B, C, F	B, C, F, H	B, C, F, H	B, C, F, H
750,001-1,000,000	B, C, F, H	B, C, F, H	B, C, F, H, ExECG	B, C, F, H, ExECG

Key:

- **B = Medical Examination**
- **C = Microurinalysis**
- **F = Full Blood Test**
- **H = Financial Questionnaire completed by Life Assured**
- **ExECG = Exercise ECG**

Full Blood Test Shall Include the Following:

- CBC (Complete Blood Count): WBC & Differential Counts, Hb, HCT, MCV, MCH, and Platelets.
- Glucose Fasting Blood Sugar: Measures blood sugar levels after fasting.
- Lipids: Total Cholesterol, HDL Cholesterol, LDL Cholesterol, and Triglyceride levels.
- Liver Function Tests: ALP, SGOT, SGPT, GGTP, A/G Ratio (Albumin & Globulin), Total Bilirubins, and AFP.
- Renal Function Tests: Urea, Creatinine, and Uric Acid.
- HIV 1&2 and HBsAg: Tests for HIV and Hepatitis B surface antigen.