

The Excess Premium Option

For nearly a century Pan-American has satisfied the needs of our Latin American clients. We have earned a trusted reputation based on tradition, stability, financial strength, and a commitment to deliver on our long-term obligations with our insureds, their families and their businesses.

Our Universal Life products are designed to preserve personal wealth and to provide funds when unexpected financial needs occur.

Protection for your family, planning for your retirement, funding for education, and planning for business succession require a flexible product that can adjust to your personal financial needs.

As an insured with a Universal Life policy, you have the option to accelerate your plan to use our **Excess Premium Option** to fund your retirement and establish a fund for your children's college tuition.

The Excess Premium Option offers very unique advantages in today's financial environment.

The key advantages of our **Excess Premium Option** are:

- 1 The excess premium deposited to your Universal Life policy has a lifetime guaranteed rate of 4.5%.
- 2 Excess premiums have no investment risks and are guaranteed at 4.5%.
- 3 The insured has access to these funds through partial withdrawals or through a policy loan at no net cost (subject to some regulations).
- 4 Excess premiums can offer an added death benefit to a person interested in investing his or her capital on a risk free basis.
- 5 Surrender charges are only applicable to the cash value build up of the policy, which is purchased (subject to some regulations).
- 6 There is no "country risk" involved, as funds are in U.S. dollars and guaranteed by a company with almost 100 years of insuring people and families in Latin America.
- 7 Excess premiums are not subject to any jurisdictional taxes.

On the reverse side are examples of how you can accelerate solutions for your financial needs through our **Excess Premium Option**.