



## International Life Membership Trust

### Life Benefits Designed Exclusively for Expats

Expatriates face unique risks both in terms of health and safety, therefore, ensuring your family's health and safety is a top priority. Guaranteeing their financial security if something happens to you must be another. Almost 20% of adults are likely to die before the standard retirement age of 65 and the number is most likely higher for expatriates due to increased risks abroad such as accidents or acts of political violence.

Clements offers membership to a Trust which provides death financial disbursements to your loved ones upon loss of life, protecting them against future financial burdens. The Membership Trust is suitable for many expatriates, especially for those with outstanding financial obligations, such as a mortgage or dependents.

#### **Life Membership Trust Benefits & Features:**

- No medical underwriting for membership up to USD 500,000\*
- Coverage against death as a result of illness, accidents and acts of war and terrorism\*
- Benefits as high as 10 times annual salary, up to USD 4 million
- 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 Lines, Including Auto, Health, Life, Disability and Personal Property

**3** Global Offices

**1947** Year Founded

**1<sup>st</sup>** Expatriate Insurance Program for U.S. Foreign Service Officers

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

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

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

# International Life Membership Trust

The Membership Trust offers death benefits to its members' designated beneficiary(ies), as long as all membership conditions are met. The trust is simply a legal agreement between three parties: the member who is providing contributions to the trust; the trustee, who holds the contributions on behalf of the member; and the beneficiary, who receives the benefits of the contributions. Member contributions are paid into and held in the Membership Trust until disbursement to the beneficiary upon death of the member, based on the terms of the Membership Trust.



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

<b>Available Limits</b>	10 times annual salary up to USD 4 million 1 to 10 year terms available
<b>Application</b>	Online enrollment form
<b>Contributions</b>	Flexible payment plans available
<b>Benefit Descriptions</b>	Death all causes, including illness and accidents [inclusive of war & terrorism*] or Death natural causes only applicable in certain countries
<b>Key Exclusions</b>	Suicide; death as a result of a criminal act by insured; death from nuclear, chemical, or biological weapons
<b>Eligibility Conditions</b>	<ul style="list-style-type: none"> <li>• Age range: 18-75</li> <li>• All applications subject to Actively at Work clause</li> <li>• Six month waiting period applies to all deaths from illness</li> <li>• Coverage is not available to residents of the U.S. or Canada and their territories and possessions.</li> </ul>

Visit [clements.com/life](http://clements.com/life) or contact us at [info@clements.com](mailto:info@clements.com) for additional information

\*Limits and restrictions apply. Subject to policy terms and conditions as well as Actively at Work clause. Subject to certain country restrictions. Coverage is excluded in the United States and Canada and their territories and possessions. Members moving to restricted countries, including the United States and Canada, must terminate their membership.