

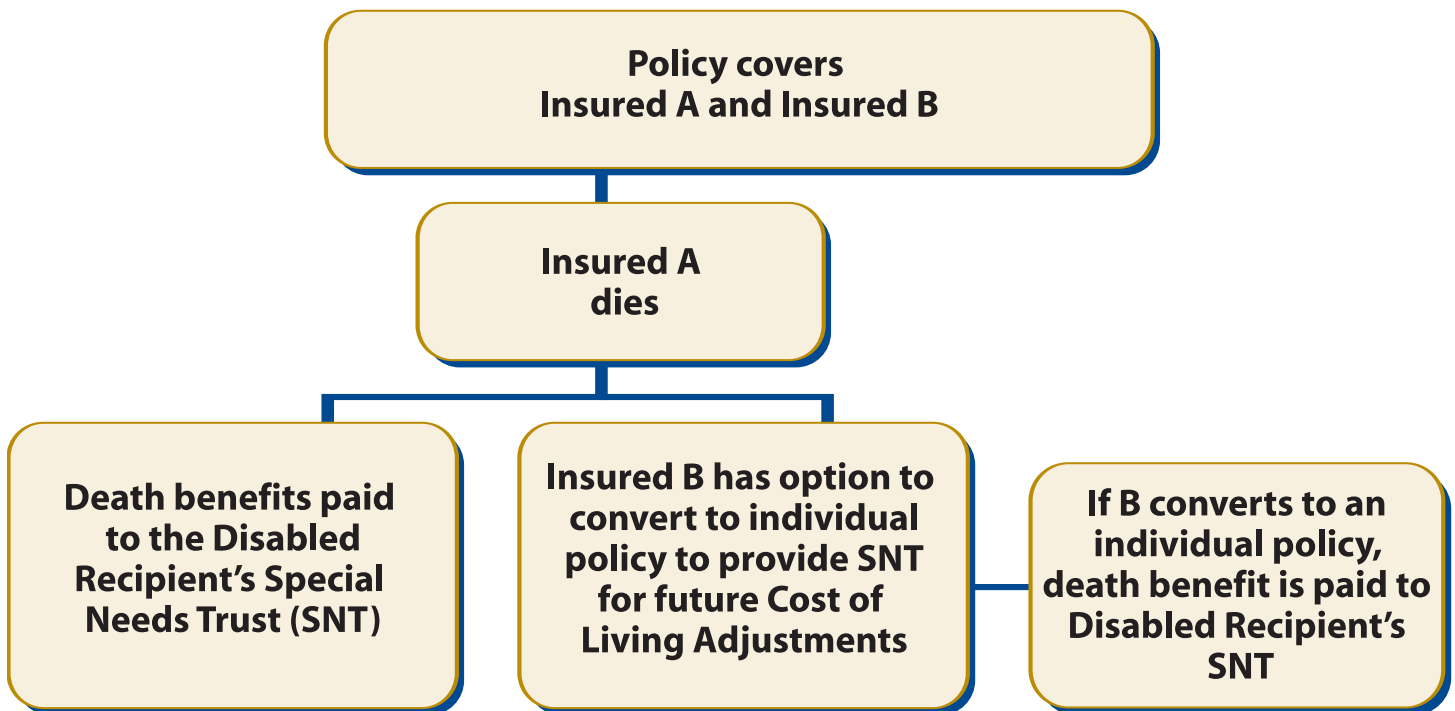
A Lifetime of Protection for Those Who Need It Most

As parents of a disabled child, perhaps the most important question you will have to answer is: What will happen when I am no longer here? How can I ensure that my disabled loved one will receive the same level of care, personal attention, and life fulfilling activities without me? An uncertain future can be frightening, but the good news is that the future does not have to be uncertain at all.

Pan-American Life Insurance Company and Life Enrichment Programs Foundation, Inc. have come together to provide a way for parents to ensure the financial future of a disabled child and maintain all services and programs selected for that child. The plan is simple, easy to understand, and most important, proven effective.

The life insurance used with this program is a state-of-the-art joint universal life insurance policy that insures two or more lives under a single policy. The death benefit under this plan is payable on the first death of a joint insured, with an option to continue coverage on the surviving insured(s). This death benefit will help in providing the necessary funds to provide services and programs according to the agreement between the family and the Life Enrichment Foundation. You should review the agreement to make sure the life insurance proceeds will be used in the manner you desire.

Here's how it works:



Founded in 1911, New Orleans-based Pan-American Life Insurance Company has a long and established history of providing its policyholders with trusted financial security. The company employs more than 800 worldwide, providing top-rated life insurance, worksite benefits and financial planning services in 43 states, the District of Columbia (DC), and Puerto Rico. Its international operations, offering life and group health insurance throughout Latin America, includes affiliates in Panama, Guatemala and Colombia, and branch offices in Ecuador, El Salvador and Honduras.

Life Enrichment Programs Foundation, Inc., a non-profit organization, is committed to providing such resources and experiences as to promote the happiness, welfare and development of people with disabilities. They coordinate a continuum of special needs services, programs, personal, household and technological improvements that addresses the complicated needs of a disabled individual. It is financed through funds deposited in either Pooled or Private Special Needs Trust or a Pooled Disability Trust.

Protección de por Vida para Aquellos que Más la Necesitan

Como padres de un niño incapacitado es posible que la pregunta más difícil que tengan que contestar sea: ¿qué va a pasar cuando yo no esté? ¿Cómo puedo asegurarme de que esta persona tan querida que se encuentra incapacitada continúe recibiendo el mismo nivel de cuidados, atención personalizada y pueda disfrutar de la vida si yo ya no estoy presente? La incertidumbre del futuro puede asustar a muchas personas, sin embargo, hay buenas noticias ya que el futuro no tiene por qué ser tan incierto.

Pan-American Life Insurance Company y Life Enrichment Programs Foundation, Inc. se han unido para proveerles a los padres una forma de asegurar el futuro financiero de un niño incapacitado y mantener los servicios y los programas que han seleccionado para ese niño. El plan es simple, fácil de entender, y más importante aún, su eficiencia ha sido comprobada.

El seguro de vida que utiliza este programa es el plan “Pan-American Life First-to-Die”, una moderna póliza de seguro de vida conjunta que asegura dos o más vidas bajo una misma póliza. Los beneficios por muerte que ofrece este plan se cobran al fallecer el primer asegurado de la póliza conjunta, con una opción para continuar la cobertura de el/los asegurados que sobrevivan. Este beneficio por muerte ayudará a proveer los fondos necesarios para proporcionar servicios y programas según el acuerdo entre la familia y Life Enrichment Foundation. Usted debe revisar el acuerdo para asegurarse que las ganancias del seguro de vida se van a utilizar como desea.

Funciona de la siguiente manera:

