

New Life Agency[®] inc.

THE SURROGACY INSURANCE EXPERTS™



SURROGATE ACCIDENTAL DEATH PORTFOLIO

newlifeagency.com

Coverholder at **LLOYD'S**

LIC #OF13013

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SURROGATE ACCIDENTAL DEATH TABLE OF CONTENTS

PAGE NUMBERS ARE CLICKABLE FOR EASY NAVIGATION.

3

SHORT TERM SURROGATE ACCIDENTAL DEATH

Insuring the surrogate's family in the event of death during the matching phase.

4

SURROGATE ACCIDENTAL DEATH

Insuring both the surrogate's family and the intended parent(s) in the event of death.

5

LOSS OF REPRODUCTIVE ORGANS ADDITIONAL RIDER

In the event that the surrogate incurs a loss of reproductive organs this policy will pay a benefit to the surrogate.

6

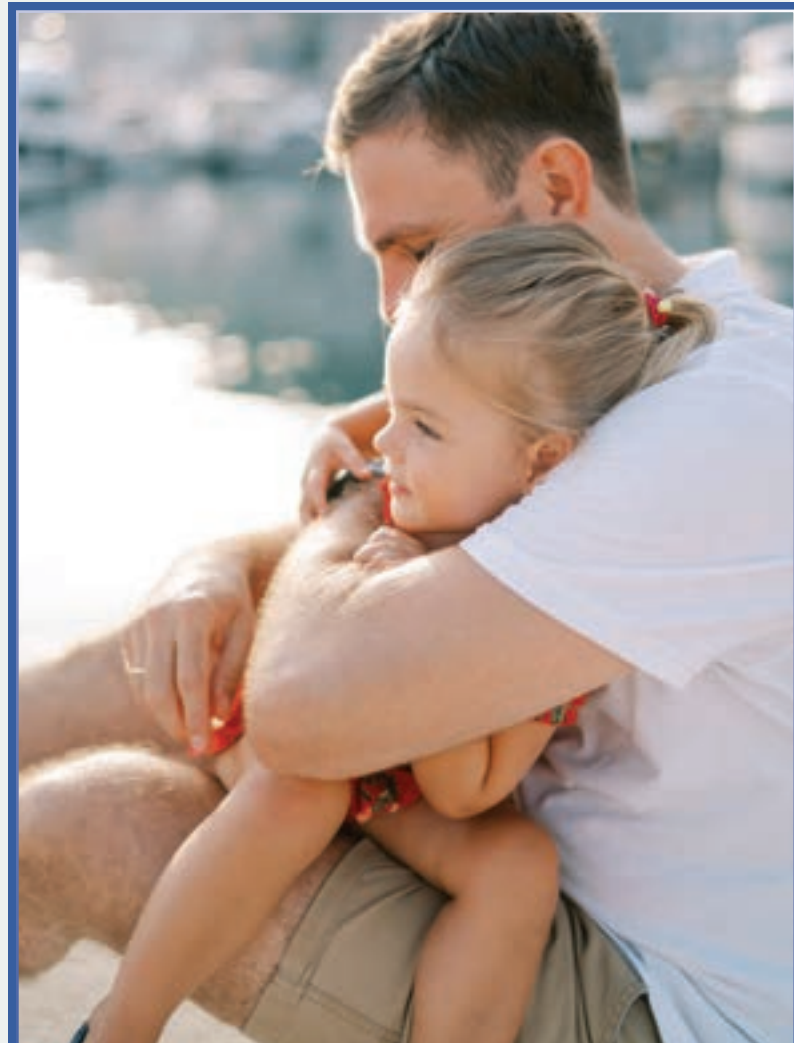
TOTAL DISABILITY ADDITIONAL RIDER

In the event that the surrogate incurs a total disability due to the pregnancy or birth, this policy will pay a benefit to the surrogate.

7

SURROGATE ACCIDENTAL DEATH POLICY HIGHLIGHTS

Important information and policy disclaimers that apply to all Surrogate Accidental Death policies.



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SHORT TERM SURROGATE ACCIDENTAL DEATH



POLICY OVERVIEW



NO UNDERWRITING NECESSARY



ALLOW FOR MULTIPLE BENEFICIARIES; INCLUDING INTENDED PARENTS



ONE TIME PAYMENT AND NEXT DAY APPROVAL



3 OR 6 MONTHS TERM LENGTH

POLICY / PLAN

PREMIUM AGE 21-40

PREMIUM AGE 41-45

3 MONTHS

\$22 / \$50,000 BENEFIT

\$27 / \$50,000 BENEFIT

6 MONTHS

\$33 / \$50,000 BENEFIT

\$41 / \$50,000 BENEFIT

EXAMPLE CALCULATION

35 year old Gestational Carrier with a 3 month policy and \$500,000 Maximum Benefit (Amount)

\$22

x

10

=

\$220

PREMIUM AMOUNT PER \$50,000 OF COVERAGE

TOTAL BENEFIT DESIRED DIVIDED BY 50,000

TOTAL PREMIUM DUE

POLICY DEFINITION

Policy provides indemnity (i.e. benefit amounts) payable in the event of the non-performance of the Match Agreement because of Accidental Death of the Surrogate, including death as a direct result of bodily injury as defined by the policy certificate.

EFFECTIVE DATE

Effective date is payment date. A Match Agreement must be in place at effective date as a condition of the policy. Policy is non-cancellable.

POLICY LIMITS

\$50K to \$750K for Surrogate Beneficiaries. \$0 to \$50K for Intended Parents as Beneficiaries. Maximum Policy Limit of \$750K. Policy can be purchased in increments of \$50K.

Pricing subject to medical underwriting and plan provisions.
 Prices subject to change. Taxes and fees are charged where applicable.
 Policy available for Surrogates ages 21-50. All policies underwritten by certain underwriters at Lloyd's of London.
 Please see page 7 for the full list of Policy Highlights and the sample policy certificate for complete policy details.

SURROGATE ACCIDENTAL DEATH



POLICY OVERVIEW



NO UNDERWRITING NECESSARY



ALLOW FOR MULTIPLE BENEFICIARIES; INCLUDING INTENDED PARENTS



ONE TIME PAYMENT AND NEXT DAY APPROVAL



UP TO 24 MONTHS COVERAGE

POLICY / PLAN

PREMIUM AGE 21- 40

PREMIUM AGE 41- 45

18 MONTHS

\$66 / \$50,000 BENEFIT

\$81 / \$50,000 BENEFIT

24 MONTHS

\$88 / \$50,000 BENEFIT

\$108 / \$50,000 BENEFIT

EXAMPLE CALCULATION

35 year old Gestational Carrier with a 3 month policy and \$500,000 Maximum Benefit (Amount)

\$66

x

10

=

\$660

PREMIUM AMOUNT PER \$50,000 OF COVERAGE

TOTAL BENEFIT DESIRED DIVIDED BY 50,000

TOTAL PREMIUM DUE

POLICY DEFINITION

Policy provides indemnity (i.e. benefit amounts) payable in the event of the non-performance of the Contract as a consequence of Accidental Death of the Surrogate, including death as a direct result of the pregnancy and/or bodily injury and/or death due to COVID-19, as defined by the policy certificate.

EFFECTIVE DATE

Effective date is medication start date or payment date, whichever occurs last. An executed contract must be in place at effective date as a condition of the policy.

TERMINATION DATE

Maximum Term Length of 18 or 24 months available. 18-month Term Length may be extended pro rata for any single birth up to a maximum of an additional 6 months, if birth does not occur before the 18 months.

CANCELLATION FEE

This policy can only be cancelled if no pregnancy was confirmed with a six-week ultrasound, and Premium will be refunded on a pro-rata basis less a \$50 cancellation fee upon approval. A letter is required from IVF clinic for cancellations to be considered.

POLICY LIMITS

\$50K to \$750K for Surrogate Beneficiaries. \$0 to \$250K for Intended Parents as Beneficiaries. Maximum Policy Limit of \$1 Million. Policy can be purchased in increments of \$50K.

Pricing subject to medical underwriting and plan provisions. Prices subject to change. Taxes and fees are charged where applicable. Policy available for Surrogates ages 21- 50. All policies underwritten by certain underwriters at Lloyd's of London. Please see page 7 for the full list of Policy Highlights and the sample policy certificate for complete policy details.

LOSS OF REPRODUCTIVE ORGANS RIDER



POLICY OVERVIEW



COVERAGE FOR PARTIAL AND FULL HYSTERECTOMY



COVERAGE FOR ANY REPRODUCTIVE ORGAN LOSS



UP TO \$50K FOR FULL LOSS

MAXIMUM BENEFIT AMOUNT FOR EACH LEVEL

PARTIAL HYSTERECTOMY OR ONE OVARY OR ONE FALLOPIAN TUBE BENEFIT AMOUNT	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	\$25,000
TOTAL HYSTERECTOMY OR BOTH OVARIES OR BOTH FALLOPIAN TUBES BENEFIT AMOUNT	\$6,000	\$10,000	\$15,000	\$20,000	\$30,000	\$50,000
LEVEL OPTIONS:	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5	LEVEL 6
TERM LENGTH: 3 MONTH POLICY FOR THE SHORT TERM SURROGATE ACCIDENTAL DEATH POLICY						
PREMIUM AGES 21-40	\$30	\$42	\$58.50	\$79.50	\$165	NOT APPLICABLE
PREMIUM AGES 41-45	\$60	\$84	\$117.50	\$159	\$330	NOT APPLICABLE
TERM LENGTH: 6 MONTH POLICY TERM LENGTH: 6 MONTH POLICY FOR THE SHORT TERM SURROGATE ACCIDENTAL DEATH POLICY						
PREMIUM AGES 21-40	\$60	\$84	\$117	\$159	\$330	NOT APPLICABLE
PREMIUM AGES 41-45	\$120	\$168	\$234	\$318	\$660	NOT APPLICABLE
TERM LENGTH: 18 MONTH POLICY FOR THE SURROGATE ACCIDENTAL DEATH POLICY						
PREMIUM AGES 21-40	\$180	\$252	\$351	\$477	\$990	\$1,600
PREMIUM AGES 41-45	\$360	\$504	\$702	\$954	\$1,980	\$3,100
TERM LENGTH: 24 MONTH POLICY FOR THE SURROGATE ACCIDENTAL DEATH POLICY						
PREMIUM AGES 21-40	\$240	\$336	\$468	\$636	\$1,320	\$2,100
PREMIUM AGES 41-45	\$480	\$672	\$936	\$1,272	\$2,640	\$4,100

Pricing subject to medical underwriting and plan provisions.

Prices subject to change. Taxes and fees are charged where applicable.

Policy available for Surrogates ages 21-50. All policies underwritten by certain underwriters at Lloyd's of London. Please see page 7 for the full list of Policy Highlights and the sample policy certificate for complete policy details.

TOTAL DISABILITY RIDER

POLICY OVERVIEW



UP TO \$250K COVERAGE
FOR TOTAL DISABILITY



NOT SUBJECT TO
BASE POLICY
EXCLUSION



FINANCIAL
SECURITY

MAXIMUM BENEFIT AMOUNT FOR EACH LEVEL

	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
LEVEL OPTIONS:	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
TERM LENGTH: 3 MONTH POLICY FOR SHORT TERM SURROGATE ACCIDENTAL DEATH POLICY					
PREMIUM AGES 21-40	\$16	\$26	\$36	\$46	\$56
PREMIUM AGES 41-45	\$23	\$33	\$43	\$76	\$63
TERM LENGTH: 6 MONTH POLICY FOR SHORT TERM SURROGATE ACCIDENTAL DEATH POLICY					
PREMIUM AGES 21-40	\$32	\$42	\$52	\$62	\$72
PREMIUM AGES 41-45	\$46	\$56	\$66	\$76	\$86
TERM LENGTH: 18 MONTH POLICY FOR SURROGATE ACCIDENTAL DEATH POLICY					
PREMIUM AGES 21-40	\$95	\$195	\$295	\$395	\$495
PREMIUM AGES 41-45	\$137.50	\$287.50	\$437.50	\$587.50	\$737.50
TERM LENGTH: 24 MONTH POLICY FOR SURROGATE ACCIDENTAL DEATH POLICY					
PREMIUM AGES 21-40	\$135	\$235	\$335	\$435	\$535
PREMIUM AGES 41-45	\$197	\$347.50	\$497.50	\$467.50	\$797.50

Pricing subject to medical underwriting and plan provisions.
 Prices subject to change. Taxes and fees are charged where applicable.
 Policy available for Surrogates ages 21-50. All policies underwritten by certain underwriters at Lloyd's of London.
 Please see page 7 for the full list of Policy Highlights and the sample policy certificate for complete policy details.

SURROGATE ACCIDENTAL DEATH POLICY HIGHLIGHTS

EFFECTIVE DATE	<p>Short Term Surrogate Accidental Death Policy: Effective date is payment date. A Match Agreement must be in place at effective date as a condition of the policy.</p> <p>Surrogate Accidental Death Policy: Effective date is medication start date or payment date, whichever occurs last. An executed Contract must be in place at effective date as a condition of the policy.</p>
TERMINATION DATE	<p>Short Term Surrogate Accidental Death Policy: Maximum Term Length of 3 or 6 months available.</p> <p>Surrogate Accidental Death Policy: Maximum Term Length of 18 or 24 months available. 18 month Term Length may be extended pro rata for any single birth up to a maximum of an additional 6 months, if birth does not occur before the 18 months.</p> <p>For full Termination Date clause for both the Short Term and Surrogate Accidental Death policies, please refer to policy certificate.</p>
ADDITIONAL RIDERS	<p>Loss of Reproductive Organs and Total Disability riders may be added to either the Short Term or Surrogate Accidental Death policy for an additional fee. Please see page pages 5 and 6 for Additional Riders available.</p>
UNDERWRITING	<p>No medical underwriting required for combined limits of indemnity up to \$750K for Short Term SAD and \$850K for Surrogate Accidental Death. Medical underwriting is required for Surrogate Accidental Death, for the combined limits of indemnity of over \$850K up to \$1 Million.</p>
BENEFICIARIES	<p>Multiple Beneficiaries may be chosen, inclusive of Intended Parent(s).</p>
CHANGE FEE	<p>If there is a change in the policy after the certificate has been issued, there will be a \$75 change fee.</p>
CANCELLATION FEE	<p>The Short Term SAD policy cannot be cancelled. The Surrogate Accidental Death can only be cancelled if no pregnancy was confirmed with a six-week ultrasound, and Premium will be refunded on a pro-rata basis less a \$50 cancellation fee upon approval. A letter is required from IVF clinic for cancellations to be considered.</p>

The Short Term SAD policy cannot be cancelled. *Pricing subject to medical underwriting and plan provisions. For a complete list, please refer to the policy certificate. Please contact your insurance Agent for full policy details.