

# imagine

## TTARP's New Golden Term to 100 Plan



### REQUIRED:

- Birth Paper  
*(electronic copy)*
- National ID or Passport
- Marriage Certificate  
and/or Divorce Decree

Introducing Term Life for TTARP Members –  
\$5,000; \$10,000; \$15,000; \$20,000; or \$25,000 coverage  
One simple form to complete *(see attached form)*.

**Now you can have Term Insurance to age 100 without a hassle. No Medical required.**

TTARP introduces a benefit you have been asking for. Life Insurance for Members Only: Golden Term to Age 100. This insurance coverage is a one of a kind plan **specifically** designed for members by TTARP and Mega Insurance Company.

To apply is very simple. You must be between the ages of 50 and 85 to qualify. You must be a current

financial member of TTARP. If not you can renew your membership or apply for membership now. There are seven (7) simple questions to be answered truthfully. Dishonest answers can result in a denial of claim. Once the first six (6) questions are answered "no", then you automatically qualify for insurance at a guaranteed low rate that remains the same for the rest of your life. Again! No medical is required.

**How to apply:** Fill out all spaces and questions. A beneficiary must be named who is over age 18. This speeds up the process so that a

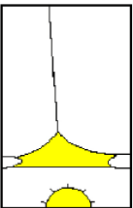
claim can be paid on the same day. Drop in your application to TTARP.

## SIGN UP NOW!!!

### MEGA INSURANCE & TTARP OFFERS:

- Guaranteed low rate
- Same day processing
- Same day claim payments
- Just 7 simple questions to get you started

### TTARP



The Golden Term to 100 Plan is a level term insurance. This means, once you start this plan and continue to pay the annual premium, you are guaranteed to have the same low premium for the rest of your life. You have a grace period of 30 days when your premium is due. So mark the date in your calendar. Your policy certificate, once received by Mega Insurance will be issued in 24 hours. The claims procedure is very simple and requires only a death certificate and the beneficiary's signature and can be paid within 24 hours. Maybe your children would like to pay for this plan on your behalf. That's Peace of Mind for them too.

## Frequently Asked Questions

**Q: I am a current member, Can my children pay for my insurance?**

*A: Yes, they can. It will give them peace of mind too.*

**Q: I am a diabetic like many of my TTARP friends, and I have things under control. Can I get insured?**

*A: As long as your diabetes is under control and you have none of the complications listed, you can qualify. (refers to question 4 of application)*

**Q: I had a heart attack 3 years ago, but I am fine now. Can I qualify?**

A: Yes as long as you have received no new treatment in the last 24 months. (refers to Question 3 of application)

**Q: I am in hospital with a broken hip. Can I get insurance?**

A: You can only apply when you are out of hospital and are not dependent on a wheel chair. (refers to question 1)

**Q: How much do I have to pay?**

A: From the table below, select your current age, the amount of coverage you want and your gender. **For example, the premium for a male 60 yrs, who wants \$20,000 coverage is \$881.00 annually.**

**Q: I noticed the insurance rates increase as age increases. Does this mean that my premium increases every year?**

A: NO. Your premium remains the same throughout your life up to age 100 when the policy stops.

**Q: Can I pay monthly?**

A: No. In order to keep the cost of the plan as low as it is, annual premiums are the only way to keep administration costs down.

**Q: Can I increase my insurance later on?**

A: Yes you can. However, Mega Insurance reserves the right to ask you to do a medical at your cost. You may be refused additional insurance depending on these results. The rate will also be higher because you will be older than when you first applied. We recommend that you get as much as you can afford now and lock in a guaranteed low price for life.

**Q: Why do women's rates cost less?**

A: Statistically women live longer than men. So, the mortality risk is lower in women.

**MEGA - Goldern Term to 100 Plan Premium Sheet**

	\$5,000.00		\$10,000.00		\$15,000.00		\$20,000.00		\$25,000.00	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
50 yrs	\$105.85	\$73.00	\$211.70	\$146.00	\$317.55	\$219.00	\$423.40	\$292.00	\$529.25	\$365.00
51 yrs	\$113.15	\$78.15	\$226.30	\$156.30	\$339.45	\$234.45	\$452.60	\$312.60	\$565.75	\$390.75
52 yrs	\$121.45	\$84.00	\$242.90	\$168.00	\$364.35	\$252.00	\$485.80	\$336.00	\$607.25	\$420.00
53 yrs	\$131.05	\$90.80	\$262.10	\$181.60	\$393.15	\$272.40	\$524.20	\$363.20	\$655.25	\$454.00
54 yrs	\$142.10	\$98.55	\$284.20	\$197.10	\$426.30	\$295.65	\$568.40	\$394.20	\$710.50	\$492.75
55 yrs	\$154.85	\$107.50	\$309.70	\$215.00	\$464.55	\$322.50	\$619.40	\$430.00	\$774.25	\$537.50
56 yrs	\$164.55	\$114.85	\$329.10	\$229.70	\$493.65	\$344.55	\$658.20	\$459.40	\$822.75	\$574.25
57 yrs	\$175.65	\$123.30	\$351.30	\$246.60	\$526.95	\$369.90	\$702.60	\$493.20	\$878.25	\$616.50
58 yrs	\$188.40	\$133.00	\$376.80	\$266.00	\$565.20	\$399.00	\$753.60	\$532.00	\$942.00	\$665.00
59 yrs	\$203.15	\$144.20	\$406.30	\$288.40	\$609.45	\$432.60	\$812.60	\$576.80	\$1,015.75	\$721.00
60 yrs	\$220.25	\$157.20	\$440.50	\$314.40	\$660.75	\$471.60	\$881.00	\$628.80	\$1,101.25	\$786.00
61 yrs	\$234.10	\$167.60	\$468.20	\$335.20	\$702.30	\$502.80	\$936.40	\$670.40	\$1,170.50	\$838.00
62 yrs	\$249.90	\$179.55	\$499.80	\$359.10	\$749.70	\$538.65	\$999.60	\$718.20	\$1,249.50	\$897.75
63 yrs	\$268.05	\$193.35	\$536.10	\$386.70	\$804.15	\$580.05	\$1,072.20	\$773.40	\$1,340.25	\$966.75
64 yrs	\$289.10	\$209.35	\$578.20	\$418.70	\$867.30	\$628.05	\$1,156.40	\$837.40	\$1,445.50	\$1,046.75
65 yrs	\$313.60	\$227.90	\$627.20	\$455.80	\$940.80	\$683.70	\$1,254.40	\$911.60	\$1,568.00	\$1,139.50
66 yrs	\$333.40	\$242.15	\$666.80	\$484.30	\$1,000.20	\$726.45	\$1,333.60	\$968.60	\$1,667.00	\$1,210.75
67 yrs	\$355.90	\$258.50	\$711.80	\$517.00	\$1,067.70	\$775.50	\$1,423.60	\$1,034.00	\$1,779.50	\$1,292.50
68 yrs	\$381.65	\$277.25	\$763.30	\$554.50	\$1,144.95	\$831.75	\$1,526.60	\$1,109.00	\$1,908.25	\$1,386.25
69 yrs	\$411.30	\$299.00	\$822.60	\$598.00	\$1,233.90	\$897.00	\$1,645.20	\$1,196.00	\$2,056.50	\$1,495.00
70 yrs	\$445.80	\$324.40	\$891.60	\$648.80	\$1,337.40	\$973.20	\$1,783.20	\$1,297.60	\$2,229.00	\$1,622.00
71 yrs	\$472.70	\$344.00	\$945.40	\$688.00	\$1,418.10	\$1,032.00	\$1,890.80	\$1,376.00	\$2,363.50	\$1,720.00
72 yrs	\$502.25	\$366.20	\$1,004.50	\$732.40	\$1,506.75	\$1,098.60	\$2,009.00	\$1,464.80	\$2,511.25	\$1,831.00
73 yrs	\$534.70	\$391.45	\$1,069.40	\$782.90	\$1,604.10	\$1,174.35	\$2,138.80	\$1,565.80	\$2,673.50	\$1,957.25
74 yrs	\$570.30	\$420.30	\$1,140.60	\$840.60	\$1,710.90	\$1,260.90	\$2,281.20	\$1,681.20	\$2,851.50	\$2,101.50
75 yrs	\$609.35	\$453.60	\$1,218.70	\$907.20	\$1,828.05	\$1,360.80	\$2,437.40	\$1,814.40	\$3,046.75	\$2,268.00
76 yrs	\$650.70	\$483.95	\$1,301.40	\$967.90	\$1,952.10	\$1,451.85	\$2,602.80	\$1,935.80	\$3,253.50	\$2,419.75
77 yrs	\$695.05	\$518.00	\$1,390.10	\$1,036.00	\$2,085.15	\$1,554.00	\$2,780.20	\$2,072.00	\$3,475.25	\$2,590.00
78 yrs	\$741.85	\$556.40	\$1,483.70	\$1,112.80	\$2,225.55	\$1,669.20	\$2,967.40	\$2,225.60	\$3,709.25	\$2,782.00
79 yrs	\$789.95	\$599.95	\$1,579.90	\$1,199.90	\$2,369.85	\$1,799.85	\$3,159.80	\$2,399.80	\$3,949.75	\$2,999.75
80 yrs	\$836.85	\$649.65	\$1,673.70	\$1,299.30	\$2,510.55	\$1,948.95	\$3,347.40	\$2,598.60	\$4,184.25	\$3,248.25
81 yrs	\$900.10	\$696.70	\$1,800.20	\$1,393.40	\$2,700.30	\$2,090.10	\$3,600.40	\$2,786.80	\$4,500.50	\$3,483.50
82 yrs	\$963.55	\$747.65	\$1,927.10	\$1,495.30	\$2,890.65	\$2,242.95	\$3,854.20	\$2,990.60	\$4,817.75	\$3,738.25
83 yrs	\$1,021.00	\$802.00	\$2,042.00	\$1,604.00	\$3,063.00	\$2,406.00	\$4,084.00	\$3,208.00	\$5,105.00	\$4,010.00
84 yrs	\$1,077.40	\$858.25	\$2,154.80	\$1,716.50	\$3,232.20	\$2,574.75	\$4,309.60	\$3,433.00	\$5,387.00	\$4,291.25
85 yrs	\$1,132.35	\$913.50	\$2,264.70	\$1,827.00	\$3,397.05	\$2,740.50	\$4,529.40	\$3,654.00	\$5,661.75	\$4,567.50