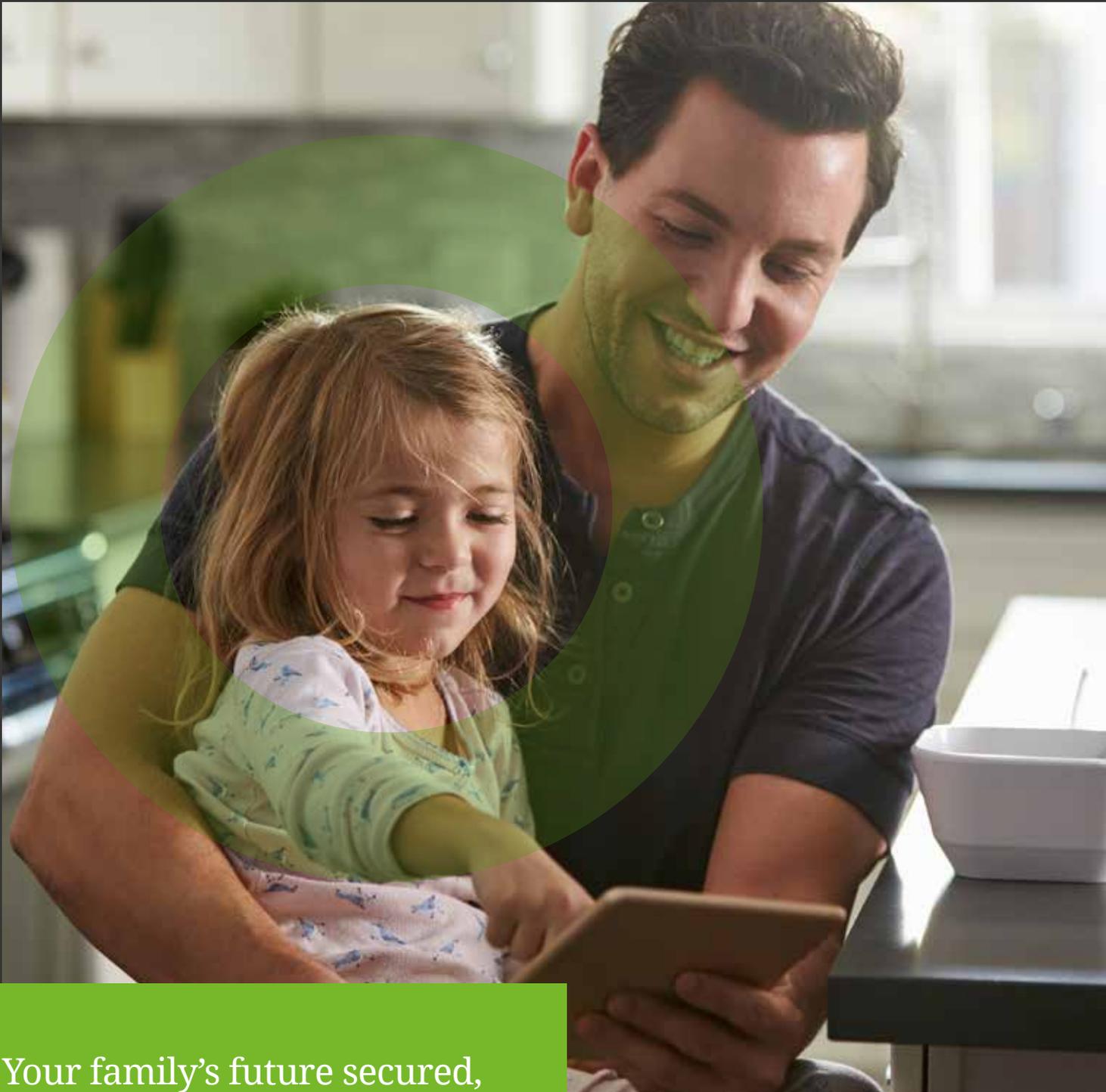


William  
Russell



Your family's future secured,  
your job done

International life insurance



## Choosing the expat life takes imagination. Securing the lifestyle takes a plan.

One that means you'll never have to let the unexpected stop you from following your dream. You know that the expat journey follows the road less taken. But it's a path you need not take alone.

William Russell is your partner for international insurance. We started out in 1992 as a family-run business, and we now support customers like you in more than 160 countries worldwide. We offer a range of plans that you can take with you as you move, renewing easily each year. The secret to our continued success is that international insurance is the only thing we do. We are a boutique insurance provider, fully independent, and free from the demands of shareholders or investors. Our only obligation is to you.

We know your challenges, understand your needs, and share your vision. Our customers trust us to deliver straightforward and affordable plans, covering their health, life, and income, wherever they are. They count on us to step into action when the unexpected happens.

Find out how our plans can secure your plans at [william-russell.com](http://william-russell.com).

# International life insurance.

## Designed for modern, expatriate lifestyles.

Securing life cover for you and your family while you're living and working overseas can be a challenge. You may find that your regular life insurance plan does not cover you abroad, or that you must pay an eye-watering additional premium for fully international cover. At worst, you could be faced with the prospect of cutting back on tomorrow just to balance the budget today. This needn't be the case. Talk to a provider that specialises in international life insurance for expats.

Our plans are fully international, meaning that you'll be covered in just about every country in the world.\* You'll stay fully covered whilst you're travelling, when you return home, or if you move to a new country.

You can insure your life up to US\$2 million, and your benefit will be paid directly to your nominated beneficiaries in the event of your death. You can renew your plan each year until you reach age 70, even if you fall ill or if your health deteriorates.

\*There is no cover in Iran, Syria, South Sudan, North Korea, Libya, Central African Republic or Yemen.

### Plans to get the most out of life.

With our life insurance plans, if you are diagnosed with a terminal illness that reduces your life expectancy to 12 months or less we will pay your life benefit early and directly to you. This will leave you free to manage your estate during your lifetime, and free to enjoy your time with your friends and family knowing that their future is secure.

Let's be honest – making plans for terminal illness isn't something that any of us want to do. We understand that a terminal illness diagnosis would put you and your family through a test that is unimaginably tough. We cannot change the diagnosis, but we can help you to control how you manage your life benefit and your personal affairs.



### Peace of mind for you, security for the ones you love.

Our plans provide financial security for your family in the event of your death by injury or illness.

With the accident benefit, you also have the choice to increase your level of cover by up to US\$500,000 with respect to death by accident.

Should you survive an accident but suffer life-changing or limb-threatening injuries, we will pay a percentage of your accident benefit directly to you.



# Life can move extremely fast. We do our best to keep up.

You've made the important decision to arrange life cover, so we're serious about getting your cover underwritten and in force without delay. For this reason, we have streamlined our medical underwriting procedures for the life plans and the optional accident benefit.

If you are under 50, in good health, and are seeking a life benefit of less than US\$750,000, arranging cover is usually as straightforward as completing a simple application form.

Should we require you to undertake a medical examination, you'll be free to visit any English-speaking medical doctor with recognised qualifications who is local to you. We'll even reimburse you for any reasonable and customary costs of medical examinations or tests once your cover is in force.

**Customers around the world have relied on us since 1992. How can we help you? Call us on +44 1276 486477 or visit [william-russell.com](http://william-russell.com).**

## Our plans and benefits.

Our life plans provide affordable insurance to safeguard your family's lifestyle overseas. Should you wish, you can add an accident benefit for extra peace of mind. The prices shown below are illustrative of our rates for individuals. Please note that pre-existing medical conditions and related conditions are not covered by our plans, unless you have told us about them and we have agreed to cover them.

We can also offer business plans to companies with three employees or more. To discuss a life plan for your business, please call our team on +44 1276 486477.

International Life Plan	Optional Accident Benefit
<b>Example price:</b> <b>US\$75 per month<sup>1</sup></b>	<b>Example price:</b> <b>US\$68 per month<sup>2</sup></b>

<sup>1</sup>Price for a 40-year-old wishing to secure US\$500,000 life cover.

<sup>2</sup>Price for someone aged between 18-69 wishing to secure US\$500,000 accident cover.

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| <ul style="list-style-type: none"> <li>✓ Insure up to 20x your annual salary, up to US\$2,000,000 (limited to 5x for business plans)</li> <li>✓ Worldwide coverage</li> <li>✓ Cover available for customers aged 18-69</li> <li>✓ Annually renewable until age 70</li> <li>✓ Early payment of the life benefit upon diagnosis of a terminal illness, where the prognosis is 12 months or less</li> <li>✓ Cover available for individuals and businesses</li> </ul> | <ul style="list-style-type: none"> <li>✓ Up to US\$500,000 additional accident cover</li> <li>✓ Worldwide coverage</li> <li>✓ Only available when bought with a life plan</li> <li>✓ Annually renewable until age 70</li> <li>✓ Pays a cash benefit to your beneficiaries if you die as the result of an accident (or, if you suffer a permanent disability, the benefit will be paid to you)</li> <li>✓ Cover available for individuals and businesses</li> </ul> |
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