



Who are we?

We specialise in the provision of life insurance for people living outside the UK.

We have over 25 years' experience in this specialist insurance market and can provide competitive insurance policies people in the majority of countries throughout the world.



Term Assurance

Pure protection at a low cost

One of the main purposes of life assurance is to provide protection. Life Term Assurance provides protection for a set period of time at a low cost. It's designed to:

- Provide money for your family or dependants in the event of your death
- Pay off a mortgage and any other outstanding loans in the event of your death
- Provide money for a business in the event of the death of a 'keyman' (someone whose presence is vital to the continued success of your business), partner or shareholder.

Guaranteed cash

Term Assurance guarantees the payment of a cash sum in the event of death during the term of the plan. It provides pure protection, contains no savings element.

Guaranteed Premiums

The premiums are guaranteed at the outset not to increase during the term of the policy.

Global UK Life is an appointed representative of Pendulum Financial Management Ltd who is authorised and regulated by the Financial Conduct Authority in respect of any regulated products sold in the UK. The business written by Global UK Life is usually unregulated.

Who can have term assurance?

Anyone resident outside the United Kingdom who is 18 or over can apply to be covered by a Life Term Assurance, subject to the following limits:

Plan	Currency	Policy term Minimum	Maximum	Maximum Expiry Age
Level Term Assurance	Euro, Sterling £, US\$	1 Years	80 Years	99

And there's more ...

Our non-smoker discount could make Term Assurance an even more attractive choice for you.

Quotation and Application

To obtain a quotation, or to complete the application form, please visit **www.globaluklife.com**. You can complete the forms on line, or download them and return by post.

The quotation is only a guide, and will be subject to a fully completed application form.

Underwriting

All applications will be medically underwritten, any medical examination fees will be at the applicants expense.

All reasonable fees will be refunded once the policy has gone into force.



Talking about tax...

The tax position relating to the policy will vary according to personal circumstances and, in some cases, the way in which the policy is written.

The tax position of your policy depends on current law, and therefore may be liable to change.

Taxation details

The sum assured becomes payable on death during the term of your policy. Under current law, it is free from UK Income Tax and Capital Gains Tax. Provided that the policyholder is not UK domicile and that the policy document is lodged outside the UK at the time of death, the benefit should not be liable to personal taxation.

Contact Us

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