



# Life Insurance for you and your family



## Our History

Olé emerges as the rebirth of Amedex, an international insurer created in 1986 and relaunched in 2019, pioneering in offering international products in LATAM. As of 2021, it consolidates as Ole Life, registered in Puerto Rico.

## Who Are We?

We are the first insurance company to offer a 100% digital life insurance, with an innovative online subscription process to provide the best service to our agents and clients. We aim to promote the insurance culture in Latam and the Caribbean with clients in more than 30 countries.

## Our Mission

Protecting our customers with the best coverage so they can enjoy their lives with peace of mind. In addition, our unique customer experience offers easy, quick, and efficient insurance purchase and protection for their loved ones.

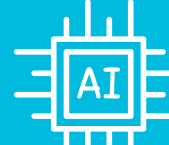


Financial Strength Assessment of B++.pca (Good)  
Long-Term Issuer Credit Assessment of "bbb" pca (Good).

## WHY CHOOSE US?

  
100% Digital Process

  
Dynamic Questions

  
Use of Artificial Intelligence

  
Guaranteed Fixed Premiums

  
Automated Verification

## Foundation Legal

- Registered in the United States since 2019 (Jurisdiction: Puerto Rico)
- Legally authorized to sell to residents of LATAM and the Caribbean (Class 5 License)
- In compliance with the standards and practices of insurers in the United States
- The National Association of Insurance Commissioners in the United States (NAIC) acts as consumer protection.

**NAIC**  
National Association of Insurance Commissioners



## Support Financial Reinsurance

PartnerRe

**A+**  
A.M. BEST

**A1**  
MOODY'S

**A+**  
STANDARD & POOR'S

**AA-**  
FITCH

**RGAR**

**A+**  
A.M. BEST

**A1**  
MOODY'S

**AA-**  
STANDARD & POOR'S

**A**  
FITCH

Munich RE 

**A+**  
A.M. BEST

**Aa3**  
MOODY'S

**AA-**  
STANDARD & POOR'S

**AA**  
FITCH

# Our products

## Easy Term

\* Coverage from USD\$100,000 to USD\$1,000,000.

\* Simplified subscription without medical exams.\*

## Master Term

\* Coverage from USD\$1,000,000 to USD\$10,000,000.

\* Simplified subscription.

Ages of <b>Hiring</b>			
Term 10	Term 15	Term 20	Term 30
18 - 75 years	18 - 70 years	18 - 65 years	18 - 55 years

\* Restrictions apply

# Life benefits

## Advance for terminal illness

Included

Advance payment of up to 50% of your Death Benefit upon receiving a terminal illness diagnosis with a life expectancy of less than 12 months. This payment will not exceed \$250,000.

## Disability or accidental death

Payment of up to 100% of the amount of your benefit under this coverage resulting from loss of limbs, disability, or death resulting from an accident.

## Premium refund

Refund of accumulated premium when you purchase this benefit you can receive 100% of the base premium and the premium of this coverage\* at the end of the contracting term.

For 15-year term (base premium only), for 20 and 30-year terms (base premium plus the premium for the return of premium coverage)