

the bucket list plan

DESPITE ALL ELSE,
DREAMS CAN STILL COME TRUE



In the movie 'The Bucket List', the two main characters are each diagnosed with a terminal illness. As such, rather than wallow in the depressing inevitability of it all, they made a list of all the wonderful, thrilling and exciting items that they had always wanted to do and then spent their remaining time ticking off those items to live their remaining life to the full.

It is hard to imagine that each of us could at any time, regardless of age, lifestyle or status, face a similar dreaded diagnosis - or even suffer a debilitating illness or injury that has life changing consequences.

Such devastation is hard to comprehend and even harder to predict. One day all is well, the next we find ourselves in a very different and grimmer reality. Suddenly, life becomes very precious and many of us reflect that perhaps we have not had as much out of life as we would want.

Unfortunately, unlike the main characters in the movie, many of us lack the financial resources to afford a Caribbean cruise or to travel around the world, take a trip to Peru, Australia or pursue any of those other wondrous bucket list dreams...

...That is, until now!

THE COLD HARD FACTS

- ▶ 1 in 2 people born after 1960 will be diagnosed with some form of cancer during their lifetime ¹
- ▶ Around 7 million people in the UK live with the daily debilitating effects of Cardio Vascular Disease ²
- ▶ There are at least 20,000 cases of major traumatic injury each year resulting in death or major disability and a further 28,000 requiring care ³
- ▶ In the UK, 571,700 people die each year, around 75% of them having been diagnosed with a terminal condition ⁴

¹ Cancer Research UK
² British Heart Foundation
³ National Audit Office England
⁴ Marie Curie

*Even in the face of adversity,
you can still live life to the full!*



WHEN LIFE ITSELF BECOMES VERY PRECIOUS THEN
IT'S TIME TO LIVE LIFE TO THE FULL...



When your Bucket List becomes the most important thing to you

Having a Bucket List Plan changes everything because should the worst happen, you have the option to change the paradigm.

You can take what life has dealt and use it as your opportunity to enjoy your life to the full... Travel the world, enjoy adventures and have experiences that, until now, many of us could only dream about.

The Bucket List Plan offers you all this and it's easy...

Here's how it works: In the unfortunate event that you are diagnosed with a terminal illness or a life-changing injury or illness, your Bucket List Plan will trigger and provide you with the means and the funds to activate your bucket list dreams.

You will have access to our personal Concierge service that assists you by arranging will makes all your arrangements by assisting, booking and paying for your bucket list adventures... Your plan even covers the cost of a friend or partner to accompany you!

As the name 'Bucket List' implies, it is a list of dreams, goals, madcap ideas, adventures, activities and must do's to experience prior to 'kicking the bucket'.

And, the time when people think about all the things they haven't done or are yet to do is when life is short... For some it is a time of regret but it is also a time when people want to live their lives the most.

Unfortunately, for many, the financial resources to carry out these wishes, for themselves or a loved one, is beyond their means.

The Bucket List Plan is designed to change all of that.





Have the time of your life...

CLAIMING FOR YOUR BUCKET LIST BENEFITS

The purpose of the Bucket List Plan is to provide you with the funds and the means to be able to pursue and do all the things you want to do - at the time when it matters the most.

In the event of making a claim on your the plan, you simply contact the Bucket List Concierge (contact details in your policy pack) to access your benefits. The Concierge will then provide you with full assistance and support in carrying out your bucket list wishes.

JUST A FEW OF THE ADVENTURES, EVENTS, JOURNEYS, ACTIVITIES, TRIPS, MAGICAL MOMENTS AND MUST DO'S THAT YOU COULD ADD TO YOUR BUCKET LIST:

- ✓ Tour Europe
- ✓ Do a parachute jump
- ✓ Enjoy Disneyland
- ✓ Go scuba diving
- ✓ Visit the Grand Canyon
- ✓ Enjoy afternoon tea at the Ritz
- ✓ Fly around the World
- ✓ Visit relatives abroad
- ✓ Go hot air ballooning
- ✓ See the Northern Lights
- ✓ Take a road trip
- ✓ Go on a Mediterranean cruise
- ✓ Travel on the Orient Express
- ✓ Visit Petra in Jordan
- ✓ And many more dream adventures!



You can choose from two fully inclusive plans to meet your budget and aspirations:

BUCKET LIST PLAN - STANDARD

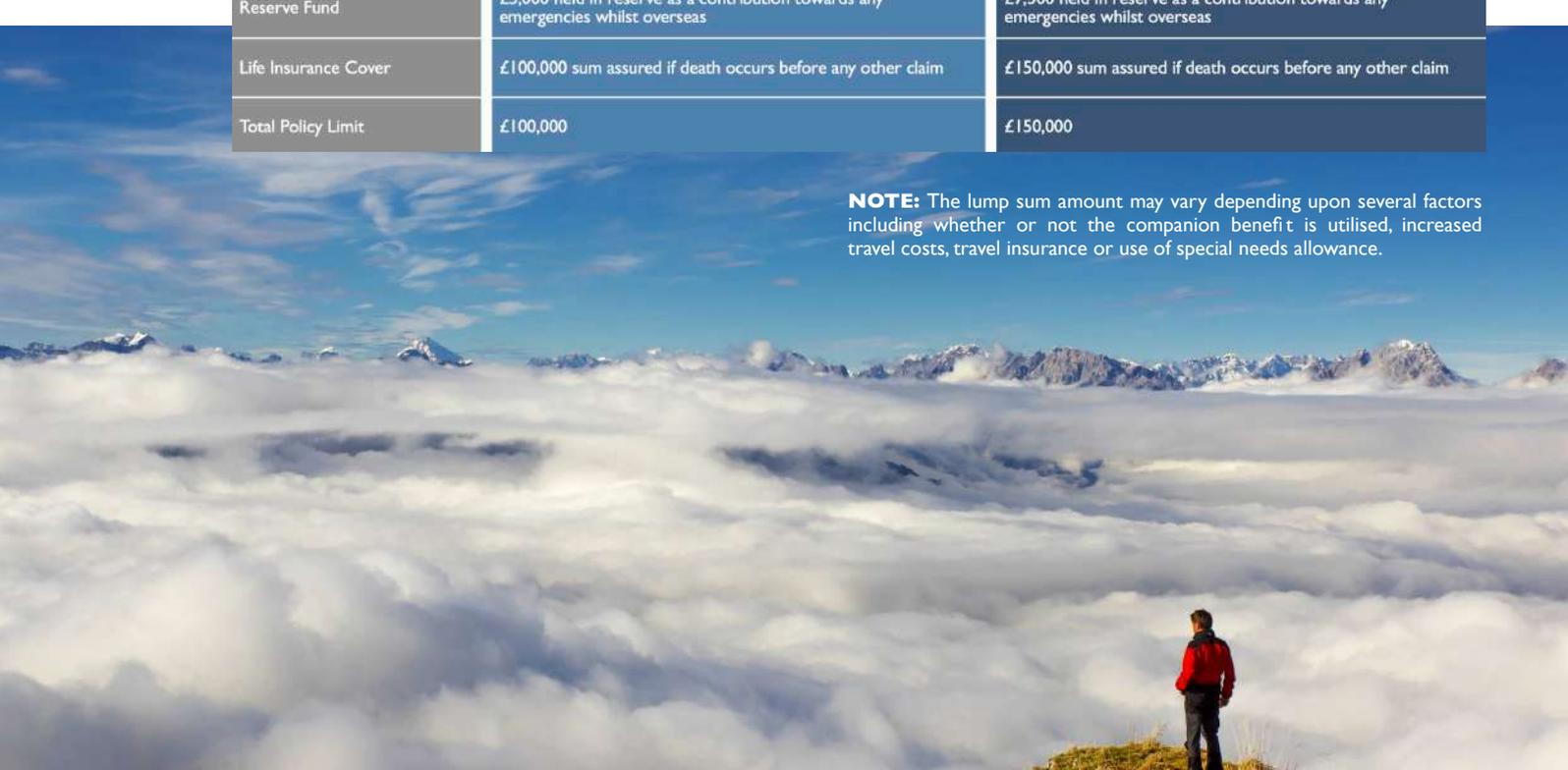
This is the lower cost option and provides you with a wide and varied bucket list experience. You also receive the other essential benefits and a generous lump sum to spend as you please.

BUCKET LIST PLAN - ELITE

ELITE offers you all that you would receive with the Standard Plan but provides more cash to fulfil your dreams plus business class flights and 5 star hotel accommodation (where available). You also receive a higher lump sum to use at your discretion.

Benefits	STANDARD	ELITE
Bucket List Items	Insured's choice of activities, destinations, excursions and other bucket list wishes within the total policy limits less other benefits	Insured's choice of activities, destinations, excursions and other bucket list wishes within the total policy limits less other benefits
Concierge Service	Organise and pay for travel, accommodation and bucket list items	Organise and pay for travel, accommodation and bucket list items
Take a Companion	Includes cost of travel (in same class), shared accommodation with the insured and participation in Bucket List items	Includes cost of travel (in same class), shared accommodation with the insured and participation in Bucket List items
Travel Costs	Covered for economy class travel	Covered for business class travel (where available)
Accommodation Costs	Covered for 4 star accommodation (where available)	Covered for 5 star accommodation (where available)
Daily Cash Allowance	£150 per day during travel to a maximum of 30 days	£225 per day during travel to a maximum of 30 days
Lump Sum	£30,000 (insured may elect to reduce this amount to increase other benefits)	£45,000 (insured may elect to reduce this amount to increase other benefits)
Special Needs Allowance	Limited special requirements benefit for travel, accommodation, transport and sundries (deducted from total policy limit)	Limited special requirements benefit for travel, accommodation, transport and sundries (deducted from total policy limit)
Travel Insurance Fund	£2,000 contribution towards the cost of travel insurance	£3,000 contribution towards the cost of travel insurance
Reserve Fund	£5,000 held in reserve as a contribution towards any emergencies whilst overseas	£7,500 held in reserve as a contribution towards any emergencies whilst overseas
Life Insurance Cover	£100,000 sum assured if death occurs before any other claim	£150,000 sum assured if death occurs before any other claim
Total Policy Limit	£100,000	£150,000

NOTE: The lump sum amount may vary depending upon several factors including whether or not the companion benefit is utilised, increased travel costs, travel insurance or use of special needs allowance.



How does the Bucket List Plan work?

The great news is that the plan is very simple...

You do not need to choose your bucket list choices until the time of claim. There is no pressure.

If and when the time comes you have the world at your feet and can then choose the trips, adventures and activities as you please to the limits of your plan.

As you would expect, and to keep premium rates affordable, there is a total policy limit. However, we believe you will find the benefits and the limit very generous and more than adequate to fulfil your lifelong dreams.

And, you also receive a very handy lump sum that you can use to add to your bucket list plans or spend how you wish.

The Concierge

The Bucket List Concierge is at your service. If you need to claim then firstly consult your policy document for the Concierge contact details and the claims process.

Following a confirmed diagnosis, the concierge will consult with you and document your bucket list instructions.

They will book and pay for flights and other travel arrangements, hotel accommodation, activities, excursions and any other items according to your wishes (subject to the plan limits).

They are also available to you for any issues or emergencies that may occur during your bucket list trips or activities.

KEY BENEFITS

1. Create your own your bucket list itineraries (we can help)
2. A full personal concierge service that arranges everything for you
3. Travel and accommodation costs
4. Daily spending money
5. A cash lump sum
6. Take a companion
7. Emergency medical costs, repatriation and special needs allowance
8. Alternative full cash benefit if you do not wish or are unable to claim your bucket list benefits
9. Life insurance cover
10. Cover your spouse or partner too



Travel the world...

Terminal Illness

If following a diagnosis by medical specialists of a condition that forecasts your death within the following 12 months then you may make a claim on the policy. The claim remains valid regardless of whether or not death occurs within that time frame.

Serious Illness or Injury

You may claim on the plan if you suffer a serious illness or injury that in the opinion of medical specialists is beyond any prospect of recovery or improvement. If you are in employment, this would mean that the condition prevents you from engaging or performing in an occupation that is suited to your education, training and/or experience for the remainder of your natural working life. If you are a homemaker, part-time worker or not employed, this would mean that the condition prevents you from carrying out certain work tasks.

Alternate Policy Limit Lump Sum

If for any reason you cannot or do not wish to avail yourself of your bucket list benefits and associated benefits, then you may instead opt to take the policy total limit as a lump sum.

Life Insurance Cover

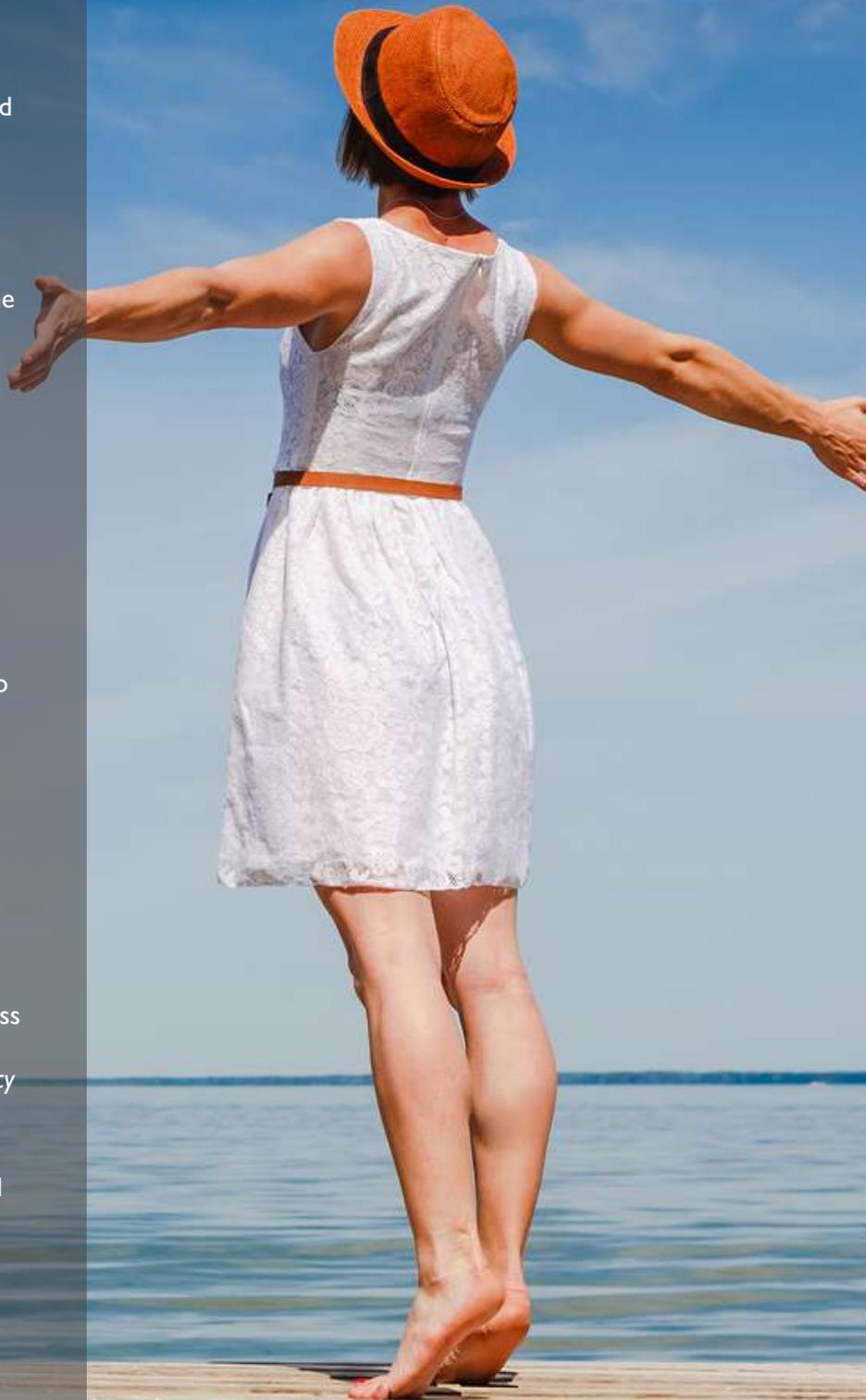
The entire total policy limit will be paid as a cash benefit in the event of the insured's death prior to any other claim on the policy.

Eligibility

To be accepted for the Bucket List Plan you must be aged between 18 and 65 (although once accepted the plan can run until you are 70) You must also be a resident of the UK. You can, of course, cancel at any time.

Please note that certain high risk occupations are excluded from the plan and serious injury or illness benefits are not payable if the condition was caused as a result of a hazardous pursuit (see *policy documentation for further details*).

You can learn more about the terms and conditions of the plan in the policy document and summary information document available for download from the website.





Learn more and get a quote for your
own Bucket List Plan at:

<https://www.thebucketlistplan.co.uk>



RESURETY

T: 020 3475 8011

W: www.resurety.co.uk

E: info@resurety.co.uk

A: Resurety Ltd
1st Floor, 50 Mark Lane,
London EC3 3QR

The Bucket List Plan is underwritten by Isle of Man Assurance Limited trading as IOMA Life and IOMA Insurance. Authorised by the Isle of Man Financial Services Authority. A list of the names of directors and officers of the company is available for inspection at the registered office of the company. Company registered in the Isle of Man No. 003792C. Registered Office: IOMA House, Hope Street, Douglas, Isle of Man, IM1 1AP, British Isles

Tel: +44 (0) 1624 681200

E-mail: info@iomagroup.co.im

Web: www.iomagroup.co.im

Resurety Ltd is an appointed representative of Compass Underwriting Limited who is authorised and regulated by the Financial Conduct Authority and entered on the FCA register (register.fsa.gov.uk) under reference 304908. Resurety Ltd is registered in England & Wales as a company, number 11904769.