

 OLDMUTUAL	Old Mutual Head Office Harare 100 The Chase Emerald Hill Harare, Zimbabwe
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PRODUCT NAME	LIFE PLAN

Summary of Cover

LIFE Plan

- The Old Mutual **Paid-up Life Plan** where premiums are paid up to age 65, but cover is for whole of life.

Further choice is afforded by choosing between the cash back and non cash back options. On the cash back option, 50% of all premiums paid within each 5 year period are refunded at the end of the period, as long as the policy is in force.

Standard features

- Maximum benefit of \$75 000
- No medical tests
- Simple registration process
- Policies can be ceded

Waiting periods

- No waiting periods for accidental death.
- 6 months waiting period for death due to natural causes. This applies to cover of \$20,000 and below.
- For cover above \$20,000 there is a twelve-month stepped waiting period for death due to natural causes as follows:

Sum Assured	Death occurring within 1- 6 months	Death occurring after 6 months to 12 months	Death occurring after 12 months
US\$	US\$	US\$	US\$
20,000 and below	0	Cover Amount	Cover Amount
25,000	0	20,000	Cover Amount
50,000	0	20,000	Cover Amount
75,000	0	20,000	Cover Amount