

 <small>your insurance advantage</small>	Zimnat Life Assurance Company Zimnat House Corner 3 rd Street/ Jason Moyo Avenue Harare Zimbabwe
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PRODUCT NAME	WHOLE LIFE PLAN

This is a Whole Life Plan without profits. A conventional insurance plan, wherein a lump sum is paid on the death of the Life assured. The premiums may be paid on a monthly, quarterly, half-yearly or annual basis in advance. The plan has minimum cover of \$5000 with no maximum limit. The plan however has a minimum entry age of 18 years and a maximum of 60 years.

After you are gone and no longer here is to run around to make sure that your family taken care of, be rest assured that the Zimnat Whole Life Plan has your loved ones covered. The Zimnat Whole Life Plan will give you the following benefits:

- (a) The sum assured is paid as a lump sum is on death of the policyholder (life assured)
- (b) Guaranteed liveable income for your family in the event of death of a bread winner.
- (c) Takes care of the immediate costs associated with death.
- (d) Gives you free will writing service after the first year's premiums have been paid
- (e) Helps pay off your mortgages and other outstanding debts in the event of death of the life assured.
- (f) The plan is also an effective way of providing funds for estate expenses

The Zimnat Whole Life Plan has the following benefits and features

- (g) The sum assured is paid as a lump sum is on death of the policyholder (life assured)
- (h) Free will writing service after the first year's premiums have been paid

Riders-

These benefits are optional to the policyholder and have separate premiums that will be added onto the whole life premium.

- **Accidental Death Benefit (ADB)**

If the policyholder dies due to accidental causes, the benefit payable will be 100% of the basic sum assured.

- **Total Permanent Disability benefit (TPD)**

Upon Satisfactory proof of Disability, the benefit payable will be 75% of the basic sum assured.

- The sum assured will increase by 60% of the chosen premium escalation rate. The premiums will automatically increase at the chosen premium escalation rate at each policy anniversary. The escalation rates to choose from are: **0%, 2.5%, 5%, 7.5% and 10%**

Premium and benefit escalation will cease on the policy being:

- Paid-up
- Surrendered
- Lapsed
- At the end of the premium payment term

Medical Requirements - Medicals are required

After the death of a breadwinner, looking after somebody's family is expensive, who will look after yours? Take advantage of the Zimnat Whole Life Plan and make the right decision for a better and financial stress free tomorrow for your loved ones.