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About Prudential

At Prudential, we understand that building a brighter tomorrow starts today. As one of the world's oldest and strongest life insurers, we have been helping our customers create better, more secure futures for more than 168 years. Today, we serve around 25 million customers in the UK, the US, Asia and Africa.



Prudential Zambia

Prudential Pensions Management Zambia is an experienced provider of high quality pensions fund management and administration services; gratuity scheme management; high quality secretarial services and annuity consultancy services. It is a subsidiary of Prudential Plc, an international financial services group with £509 billion of assets under management.

Prudential has been providing long term protection and savings opportunities for more than 168 years, from serving working families in Victorian Britain to supporting 24 million insurance customers around the world today. The company was founded in 1848 on the principles of integrity and security - symbolised then, as now, by the face of Prudence.

Prudential is listed on stock exchanges in London, Hong Kong, Singapore and New York. We provide protection and savings opportunities to our customers, social and economic benefits to the communities in which we operate, and long term value for investors.

By offering security, pooling savings and making investments, we help to drive the cycle of growth in Zambia and are proud to meet the savings and protection needs of thousands of Zambians.

PruFlexi Farewell Plan



Say goodbye with dignity.



PRUDENTIAL

Pru Flexi Farewell Plan

1 Who can be eligible for cover?

- The minimum age at entry for You and Your spouse is 19 years age next birthday and the maximum age at entry is 61 years age next birthday. Only one spouse is allowed on the policy. Cover ceases once the policy term expires.
- The minimum age at entry is 21 and the maximum age at entry is 75 for extended family members. The maximum number of extended family members on one policy is ten (10).
- The minimum age at entry is 1 next birthday (apart from still-born) and the maximum age at entry is 21 age next birthday for children. The maximum number of children on one policy is six (6).

2 Do I need medicals in order to qualify for cover?

No medicals are required unless you're wanting cover for K350,000 and above

3 Can I pay my premiums in any currency?

No premiums and benefits will be paid in the legal currency of the republic of Zambia (ZMK)

4 What does a policy term look like?

The policy terms are 10, 15 or 20 years

5 Is there a waiting period on this policy?

- A waiting period of 6 months will apply during which, on passing on within the waiting period of any life assured, only a return of premiums on that life is paid (excluding the policy fee). If You happen to pass on within the waiting period, then the policy ceases.
- The full premiums you paid less the policy fee are payable to you Beneficiary or Estate.

6 What benefits can I expect within this policy?

A. Death Benefit

In the unfortunate event of your passing or the passing of your spouse, child, extended family member covered on the policy, the relevant percentage of the selected Sum Assured becomes payable to you or to the Beneficiary or appointed Administrator to Your estate.

The benefit percentages per insured life will be determined as follows:

- Main Member (You): 100%
- Your Spouse: 100%
- Your Child: 50%
- Extended Member: 50%

Packages are offered from where you select your Sum Assured as follow;

- The lowest package Impala, benefit ZMW 10,000 and the highest package benefit, Waterbuck ZMW 50,000

B. Accidental Double Benefit (ADB)

In the unfortunate event of your passing or the passing of your spouse due to an accident, double the selected Sum Assured will be payable to the Beneficiary or appointed administrator to your estate.

C. Non-Claim Cash Back

A non-claim cash back benefit (10%) of total premiums (paid in the previous 60 months) will be payable every 5 years if no claim has been made with at least 54 out of 60 monthly premiums

7 having been paid, less the policy fee.

D. Hospitalization Benefit

A hospitalization benefit provides 5% of the Sum Assured every year for You only if You have been in hospital for at least 3 consecutive days. The hospital benefit will cease on Your 65th birthday.

E. Return of Premiums

If any of the covered lives (accept for the Main Life Assured) die during the 6 months waiting period from natural causes and the policy is active, the total premium paid on behalf of this life will be refunded less the policy fee.

What is the frequency in paying premiums?

- You can choose to make payments monthly, quarterly or half yearly
- It is your responsibility to ensure that we receive the premium on the scheduled date
- Premiums are payable in advance or before the first day of the selected payment frequency unless you lose your life suddenly, cancel the policy or there is a waiver of premiums benefit in force.
- If the first premium required for the commencement of the policy is not received within six (6) months, your entire application for insurance will become invalid and you will be required to make a fresh application for which cover shall only begin on the day we receive first premium.

9 What is the lapse rule?

This policy does not lapse

10 Am I able to make any amendments to my policy and when can I do this?

- One or more beneficiaries to benefit may be appointed on terms and conditions quoted by Prudential on request. Any nomination can be changed at any time by you. All changes should be done in writing and confirmed by the Head Office of Prudential.
- If the nominated children will be minors at maturity, you can nominate a trustee at the inception(start) of the policy who can receive the benefits on behalf of the nominated children should you happen to pass on prior to the maturity of the policy.
- In the event where the trustee dies first, or his/her appointment is cancelled, a replacement should be made. Any provision made in the "Last Will and Testament" with regards to the appointment or cancellation of a trustee will not be considered in the payment of the benefits of the policy. In the absence of a valid trustee, the benefits of the policy will be payable to your estate.

11 How does the Geographical condition affect residents in Zambia on a work permit and their nominated beneficiaries wanting to get a policy?

- People on work permits are classed as a permanent resident of Zambia
- All the lives insured should be classed a permanent resident in Zambia at the time of application, but the insured lives are not prohibited from travelling outside Zambia.
- No benefits will be paid if you are a permanent resident of a foreign country. We have the sole prerogative to waive this restriction.

Policy Definitions

Acceptance Date	Acceptance Date is the date on which Prudential approves your application for a policy.
Active Policy	Expected premiums are being paid or policy has not lapsed.
Beneficiary	A beneficiary is an individual or estate which receives, or may become eligible to receive benefits under this insurance policy as stated by the Policyholder.
Maturity Date	This is the end date of the policy at which time the Sum Assured is expected to be paid out if the policy has been kept active throughout the term.
Nominated Beneficiary	This is the child who should receive the benefit proceeds. The maximum number of children is 4 on the policy.
Paid-Up Value	The Paid-Up Value is the reduced benefit that remains if the policyholder decides to stop paying premiums, but still wishes to keep the policy in force. During the paid up period, all premium waivers fall off.
Policy holder	This is the person who takes out the policy; owner of the policy.
Policy Start Date or Issue date	The first day of the month following the month in which we received the first premium.
Policy Term	The total number of years the policy is expected to be active.
Premium	This is the regular payment made by the policyholder toward this policy. Minimum is K250 per month inclusive of the policy fee.
Sum Assured	This is the amount selected at the start of the policy as the amount which should be paid out at maturity for purposes of supporting the nominated children's education needs.
Surrender Value	The Surrender Value of the policy is the cash amount available should the Policyholder decide to terminate the policy.
Trustee	This is the person chosen to receive the proceeds of the policy on behalf of the minor nominated children if any of the nominated children is a minor in the event the policyholder happens to pass on prior to the maturity of the Policy.
Monthly Premium Rates	These Premiums are subject to K20 monthly policy fee and 31% insurance Levy (tax) on gross