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PRODUCT NAME	ENDOWMENT POLICY

1. The Fidelity Life Endowment is a profit bearing policy which has minimum investment tenure of 10 year to a maximum of 25 years. The policy can have life cover or can stand as a pure investment without life cover. Premiums are payable monthly, quarterly, half yearly or yearly. In the event of premature death of policyholder, the policy with lie cover pays out Life Cover plus bonus. The money may be used to meet the following financial obligations;

- i. Liveable income to dependants of the deceased breadwinner.
- ii. Offset unsecured debts of the departed
- iii. Avail funds to offset estate duty
- iv. Provide inheritance to one's grandchildren

The option with life cover can be taken up with the following optional benefits;

- a) Double accident benefit which provides for the payment of double the life cover where policyholder dies as a result of an accident.
- b) Disability capital which avail capital amount should the policyholder sustain permanent disability as a result accident related injuries.
- c) Five year Cash back.

2. On maturity both options pay maturity benefit which may be used to address the following;

- i. To finance a business project
- ii. To offset debts in preparation for retirement
- iii. Replace aging vehicle
- iv. Renovate one's house
- v. Enhance retirement earnings.