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PRODUCT NAME	GUARDIAN PRODUCT

The fidelity Life Guardian product is a Funeral relate product whose objective is to provide the short term financial requirements which arise immediately after the burial of a breadwinner. It acts as a Bridge to the void left created by modern trends in our society which has weakened the traditional role of guardian/**Sara Pavana/Umgcini**

- Benefits under this policy are paid out monthly for a period of 12 months.
- The benefits may be used to meet basic family needs such as school fees, utility bills and food provisions at the time the family will be waiting for the settlement of survivor's pension or the deceased breadwinner's estate.
- Benefits will be payable to a nominated beneficiary or naturally to a spouse or children.
- No medicals are required.
- Proceeds under this plan do not form part of the deceased person's Estate.
- Premiums are paid monthly, quarterly, half yearly or yearly for a closed period of 20yrs
- The plan comes with a six months waiting period.
- There is no waiting period for accident related deaths.