

 FIDELITY LIFE ASSURANCE OF ZIMBABWE LIMITED	Fidelity Life Assurance Group Head Office Fidelity House 66 Julius Nyerere Way Harare Zimbabwe
Customer Services Contacts	E-mail: marketing@fidelitylife.co.zw +263-4 – 750927 – 34 +263-4 – 751723
PRODUCT NAME	WHOLE OF LIFE POLICY

1. Provides cover for life whereas premiums are payable for a selected term. The plan is a profit earning policy and can be accepted as collateral by financial institutions. Premiums can be paid monthly, quarterly, half yearly or yearly. When taken up as a whole life policy the proceeds under this policy would provide for one or all of the following needs;
 - 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
 - v. The Whole of Life option 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. Alternatively the policyholder can convert the plan to an Endowment whose proceeds can 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.