



Lifestyle Protector

Invest your savings money

What Matters to You, Matters to Us

Together we can 

Customer Care Contact Details

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METROPOLITAN



Lifestyle Protector is designed for an individual to enjoy the benefits of endowment with life and accidental cover. It further provides a maturity benefit at the end of the policy term.

Available Plans:

Plan	Compulsory Benefits	Cover	Monthly Premium
Plan 1	Life Cover	N\$ 50 000	N\$ 105
	Accidental Death	N\$ 50 000	N\$ 20
	Savings Benefit		N\$ 250
	Total Premium		N\$ 375
Plan 2	Life Cover	N\$ 75 000	N\$ 130
	Accidental Death	N\$ 50 000	N\$ 20
	Savings Benefit		N\$ 250
	Total Premium		N\$ 400
Plan 3	Life Cover	N\$100 000	N\$ 155
	Accidental Death	N\$ 50 000	N\$ 20
	Savings Benefit		N\$ 250
	Total Premium		N\$ 425

Clients have the option to choose an investment premium higher than N\$250.

Investment Terms:

- Minimum 9 years
- Maximum 47 years

Entry Ages:

- Minimum entry age: 18
- Maximum entry age: 56

Premium Growth

If you add Premium Growth to your policy, your premium automatically increases by either 0%, 5%, 10% or 15% each year to keep up with inflation. The increase will be applied to the savings benefit only.



Policy Interest Free Loans

Interest-free loans will be available from the investment account at six-monthly intervals after the policy has been in force for at least 12 months. For 6-monthly interval, the interest-free loan will be calculated as **5 x average premium for that interval**.

Although not compulsory, repayment is encouraged to ensure better growth of the investment fund and higher returns at the maturity date. Repayment of the loan can be made any time.

Accumulated Loans

Loans not taken up are allowed to accumulate and can be taken up as an **Accumulated Loan** at any time.

Full Surrender

A surrender value will only be made available from 24 months onwards. Should you wish to surrender your policy within the first 24 months, no surrender value will be payable.





For more information, please contact:

Windhoek	0612973100 / 3104
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Gobabis	062563537 / 8 / 9
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Luderitz	063203670
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