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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.

PruSmart Lady Plan



For the Woman That Deserves More.



PRUDENTIAL

Pru Smart Lady Plan

1

Who can be eligible for cover?

Any woman minimum age at entry for you is 18 years age your next birthday.

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 minimum policy term is 10 years.
- The maximum policy term is 20 years.

5

What is the age limit for a policy holder?

- Under the maternity complication rider option, the minimum age entry is 18 years the maximum is 35 years.
- Cover for maternity complication benefit cease at 40 years

6

What benefits can I expect within this policy?

A. Death benefit

- In the event of death of the policy holder the benefits payable shall be a lump sum of the selected Life Sum Assured less any female-related and critical illness benefits paid during the term paid out to the nominated beneficiary or trustee.
- The policy ceases at death of the policy holder

B. Female related and critical illness benefit

- Benefit payment on this cover will be based on the approved percentages of the Life Sum Assured for each illness covered. Should death occur after a female related critical illness benefit is paid out, only the balance cover will be payable.
- FCI conditions are only covered on a once off basis

C. Hospitalisation benefit

- In the case of hospitalisation of the Life Assured, a fixed amount will be paid will be payable per day after (3) consecutive days in hospital
- This benefit is limited to a maximum period of (15) days of hospitalisation per policy year

D. Maternity complication rider option

- Different conditions will attract benefits at the rate applicable per condition
- 1st pregnancy 100% of maternity Sum Assured
- 2nd pregnancy 75% of maternity Sum Assured
- 3rd pregnancy 50% of maternity Sum Assured
- Thereafter 0% of maternity Sum Assured

E. Mid-term cash bonuses (kitchen and wardrobe)

- 25% of the maternity benefit will be payable as a cash bonus benefit every 5 years if the policy is in force

F. Maturity benefit

- At maturity of the policy the benefit less any mid-term cash bonuses paid out should the policy holder survive to that time

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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.

8

Is there any waiting period?

- A (6) six-month waiting period will apply with respect to Life, FCI and hospitalisation benefits
- A (1) one-year waiting period will apply with respect to Maternity complications benefits.

9

What is the lapse rule?

- If the premiums are not received within three calendar months from the due date, the policy will lapse (end).
- During the lapse period, all risk benefits such as death, critical illness and disability waiver benefits cease to apply.
- For direct bank deductions we will remove you from our collection schedule after two missed payments to avoid you having a CRB issue.
- The policy can only be re-instated on the condition that it has not lapsed for more than one calendar year and that all the outstanding premiums will have been paid with interest.
- The policy will not be reinstated if it lapses beyond reinstatement (i.e. after one calendar year of the 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

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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