

Contact Us: To speak to a member of the Prudential Life Assurance Zambia team, call:

Prudential House, Plot 32256, Thabo Mbeki Road, Lusaka, Zambia
PO Box 31357, Lusaka | Tel: + 26 (0) 211 22 233, 222 234
Fax: + 26 (0) 211 220128 | Email: info@prudential.co.zm
www.prudential.co.zm

Central Park, Exchange Building, 1st Floor Cairo Road, PO BOX 31357,
Lusaka | Tel: + 26 (0) 211 228 109

First Floor Saturnia House, Corner Independence & Freedom Avenue
| PO BOX 20564, Kitwe Tel: + 26 (0) 211 228 109 | Tel: + 26 (0) 212 228 560,
22 612466

Ground Floor Finance House, President Avenue, PO BOX 71177, Ndola
| Tel: + 26 (0) 0212 613 113, 612 466

Room 17, 18, First Floor, Machi Complex, Mukulumpe, Road Town
Centre, Kasama. | Tel: +26 (0) 214 221 075

Zampost Main Building, 1st Floor, Opposite Barclays, Kabwe
Tel: + 26 (0) 215 221 026

Plot 3334 Chipata Eastgate Mall. | PO. Box 510874, Chipata

Chilolo House, Site 2, Mulemenda Road PO BOX 11109, Chingola
Tel: + 26 (0) 212 311 715

Plot No. ME7, Corner Old Macha & Livingstone Rd, PO BOX 630 005,
Choma | Tel: + 26 (0) 213 220 092

Stand No. 902, Mosi - o - Tunya Road, PO BOX 60140, Livingstone
| Tel: + 26 (0) 213 322 603

Room 131 /132, NAPSA Building , Independence Avenue
PO BOX 110349, Solwezi | Tel: +26 (0) 218 821290



Prudential plc is an Asia led portfolio of businesses that has been providing financial security for over 170 years. We exist to help our customers deal with their biggest financial concerns and to plan for their future with confidence through long-term savings and protection solutions such as health and life insurance, and retirement benefits.

Prudential has over 20 million customers worldwide and has operations in Asia, The United States, The United Kingdom and Africa. The business is listed on stock exchanges in London, Hong Kong, Singapore and New York.

In Zambia, Prudential is part of the fast growing life assurance industry with more than 120,000 clients and has presence in all the provinces across the country. We add value through our high-quality solutions, focus on economic growth, and care for the communities in which we operate.



PRUDENTIAL



Pru Dollar Platinum Saver

Stability and Consistency



About the Product

Pru Dollar Platinum Saver is a single premium savings policy, designed to allow regular withdrawals by the insured over a fixed period.

Features

- Issue Ages: 19-70, subject to a maximum maturity age of 75
- Policy terms: 5-20 years
- Single premium at policy issue; top-up premium may be paid any time after issue.
- Interest crediting rate based on Company earnings rate: target spread for PLAZ is 3.5%
- Life insurance benefit; payment of account value without surrender charge plus USD 1,300.00
- Charges to cover the cost of the life insurance will be deducted from the account value monthly
- Minimum single or top-up premium is USD 2,500.00
- Risk Premium Charge: USD 1.00

Policy Benefits

Partial withdrawal Benefit

The policyholder may make partial withdrawals up to 10.0% of the current account value after each completed year of the policy. If the policyholder chooses to withdraw less than 10.0%, the residual % carries forward and can be used in future years. Withdrawals are not limited to the policy anniversary, but a maximum of two withdrawals can be made in any policy year. The surrender charge is waived on these withdrawals.

Maturity Benefit

At the end of the policy term the policyholder will receive the full account value plus a maturity bonus, if no withdrawals have been taken.

Maturity Bonus

Paid at maturity, this is 'X'% of the account value at maturity, where 'X' is the policy term in years. If there has been top up premiums paid, 'X' is the weighted average time (in years) from premium payment date to maturity date for all premiums paid. This bonus is only paid if no partial withdrawals were taken.

Surrender Benefit

Twelve (12) months after policy inception, a surrender benefit is available. It is equal to the account value less the surrender charge. There is no surrender benefit during the first 12 months of the policy.