

Term Assurance

PRODUCT	TERM ASSURANCE
Description	Level Term - Death By Any Cause
Lives Assured	Own Life Life Of Another Joint Life First Death
Policy Owners Minimum age at entry Maximum age at entry	Individuals (single or joint), Companies and Trustees 18 years 70 years
Policy and Payment Details	
Premium Options and Frequency	Annual, Semi-Annual, Quarterly and Monthly Frequency premium loads <ul style="list-style-type: none"> Monthly - up to 5% Please note Premium frequency can only be changed at each policy anniversary.
Payment Term	Premiums are paid for the full term of the policy. Non-payments may result in the cancellation of the policy.
Policy Currency	US Dollars, British Pounds Sterling and Euros. The choice of policy currency automatically determines the currency in which the benefits will be stated and paid.
Premium Currency	The premiums must be paid in the policy currency.
Minimum Premium Payments (Applies to Annual & Monthly premiums)	US \$50 or the equivalent in Pounds Sterling or Euros.
Payment Methods	<ul style="list-style-type: none"> Standing Order (Pounds Sterling or Euros only) Credit Card Telegraphic Transfer Please note that either standing order or credit card must be used for premiums that are paid monthly. Premiums must be paid directly to UNILIFEGLOBAL Ltd
Premium Alterations	Changes to the payment method can be made at any time upon request.
Benefits	
Term Assurance	<p>Benefit provides a lump sum payment of the selected sum insured to a nominated beneficiary in the event of death by any cause.</p> <p>The quoted premium is guaranteed not to change throughout the policy term</p> <p>The Insured amount is selected at the start of the policy.</p>

PRODUCT	TERM ASSURANCE
Benefits	
Minimum Sum Insured Maximum Sum Insured	US \$50,000.00 or currency equivalent US \$6,500,000.00 or currency equivalent Higher sums insured can be considered. Please refer to the underwriter.
Waiver of Premium	Benefit waives regular premiums where the life insured is disabled and unable to work for a continuous period of at least six months. Policy premiums are waived until a return to work or until the policy anniversary preceding 60th Birthday of the life insured, whichever happens first.
Accidental Death	This Benefit provides an additional lump sum in the event of accidental death. Benefit ceases at age 70
Key Facts	
Anti -Money Laundering	Directives require that we uphold the highest standard of regulation in relation to the prevention of money laundering. In order to comply we require the following with all applications. Please note that these must be certified: <ul style="list-style-type: none"> • Copy of current valid passport or national ID card • Verification of address • Knowledge of the source and origin of the funds.
Policy Issue For Lives Resident Outside Of The European Union	Policies issued to applicants resident outside of the European Union will be issued by Guardrisk Life International Limited, who are regulated by the Mauritian Financial Services Commission.
Charges	All charges are factored into the underlying premium rates
Taxation	All benefits paid by Guardrisk Life International Limited or appointed administrator in the event of a claim will be paid to the claimant without any deduction of tax. The tax treatment of any benefits taken from the policy will depend upon the personal circumstances of the claimant, including their country of residence. Please consult your relevant financial professional if you are in doubt as to the extent to which you may be liable to any tax under this policy. Guardrisk Life International Limited or Unilife are unable to provide individual tax guidance and we recommend that you always seek professional tax advice.
Complaints	If for whatever reason you are not satisfied with the service we provide, then in the first instance the complaint should be emailed to: administration@unihealthandlife.com
More Information	If you require more information then initially we ask that you speak to your relevant financial professional. Full details of the T100 and Term Life products, including the policy terms and conditions, are available from your relevant financial professional. Alternatively you can visit: www.unihealthandlife.com
Guardrisk Life International	Ground Floor, Tower A, 1 CyberCity Ebene, Mauritius Telephone +230 454 0030 Fax +230 468 1733 www.guardrisk.co.za

PRODUCT	T100 ASSURANCE
Description	Term Assurance to Age 100 - Death By Any Cause
Lives Assured	Own Life Life Of Another Joint Life First Death Joint Life Second Death
Policy Owners Minimum age at entry Maximum age at entry	Individuals (single or joint), Companies and Trustees 18 years 65 years
Policy and Payment Details	
Premium Options and Frequency	Annual, Semi-Annual, Quarterly and Monthly Frequency premium loads <ul style="list-style-type: none"> • Monthly - up to 5% Please note Premium frequency can only be changed at each policy anniversary.
Payment Term	Premiums are payable up to the Policy anniversary immediately preceding the Life Assured's 100th birthday. If the Accelerated Premium option has been selected, Premiums are payable over the Accelerated Premium term defined in the Policy Schedule. If due premiums remain unpaid for more than 90 days from the Due Date, the policy may be cancelled, at the Company's discretion.
Policy Currency	US Dollars, British Pounds Sterling and Euros. The choice of policy currency automatically determines the currency in which the benefits will be stated and paid.
Premium Currency	The premiums must be paid in the policy currency.
Minimum Premium Payments (Applies to Annual & Monthly premiums)	US \$50 or the equivalent in Pounds Sterling or Euros.
Payment Methods	<ul style="list-style-type: none"> • Standing Order (Pounds Sterling or Euros only) • Credit Card • Telegraphic Transfer Please note that either standing order or credit card must be used for premiums that are paid monthly. Premiums must be paid directly to UNILIFEGLOBAL Ltd.
Premium Alterations	Changes to the payment method can be made at any time upon request.
Benefits	
Term Assurance	Benefit provides a lump sum payment of the selected sum insured to a nominated beneficiary in the event of death by any cause. Or Benefit provides a lump sum payment of the selected sum insured to the policyholder at age 100 upon request. (Not applicable to UK residents.) The insured amount is selected at the start of the policy. The quoted premium is guaranteed not to change throughout the policy term.

PRODUCT	T100 ASSURANCE
Benefits	
Minimum Sum Insured Maximum Sum Insured	US \$50,000.00 or currency equivalent US \$6,500,000.00 or currency equivalent Higher sums insured can be considered. Please refer to the underwriter.
Waiver of Premium	Benefit waives regular premiums where the life insured is disabled and unable to work for a continuous period of at least six months. Policy premiums are waived until a return to work or until the policy anniversary preceding 60th birthday of the life insured, whichever happens first.
Accidental Death	This Benefit provides an additional lump sum in the event of accidental death. Benefit ceases at age 70
Key Facts	
Anti -Money Laundering	Directives require that we uphold the highest standard of regulation in relation to the prevention of money laundering. In order to comply we require the following with all applications. Please note that these must be certified: <ul style="list-style-type: none"> • Copy of current valid passport or national ID card • Verification of address • Knowledge of the source and origin of the funds.
Policy Issue For Lives Resident Outside Of The European Union	Policies issued to applicants resident outside of the European Union will be issued by Guardrisk Life International Limited, who are regulated by the Mauritian Financial Services Commission. Policies issued to Mauritian residents will be issued by Metropolitan Life.
Charges	All charges are factored into the underlying premium rates
Taxation	All benefits paid by Guardrisk Life International Limited or appointed administrator in the event of a claim will be paid to the claimant without any deduction of tax. The tax treatment of any benefits taken from the policy will depend upon the personal circumstances of the claimant, including their country of residence. Please consult your relevant financial professional if you are in doubt as to the extent to which you may be liable to any tax under this policy. Guardrisk Life International Limited or Unilife are unable to provide individual tax guidance and we recommend that you always seek professional tax advice.
Complaints	If for whatever reason you are not satisfied with the service we provide, then in the first instance the complaint should be emailed to: administration@unihealthandlife.com
More Information	Full details of the T100 and Term Life products, including the policy terms and conditions, are available from your relevant financial professional. Alternatively you can visit: www.unihealthandlife.com
Guardrisk Life International	Ground Floor, Tower A, 1 CyberCity, Ebene Mauritius Telephone +230 454 0030 Fax +230 468 1733 www.guardrisk.co.za