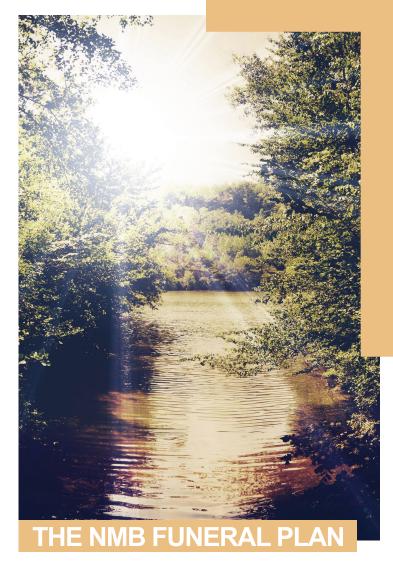
NMB BANK HEAD OFFICE

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Registered Commercial Bank.

IN PURSUIT OF EXCELLENCE

Tel:(+263) (4) 759651-9. email:enquiries@nmbz.co.zw,
Website:www.nmbz.co.zw

Underwritten by Old Mutual Life Assurance Company Zimbabwe Limited OLDMUTUAL



Registered Commercial Bank.

THE NMB FUNERAL PLAN

POLICYHOLDER

BENEFITS

MINIMUM ENTRY AGE

MAXIMUM ENTRY AGE

There can only be one policyholder

18 years last birthday for adults

0 years last birthday for children

20 years last birthday for children

74 years last birthday

LIFE ASSURED Policyholder and anyone on whom there is

insurable interest

 The cover amount is paid out to beneficiaries on the death of the life assured

• There are two types of benefit levels:

• Four benefit levels for those between 18 and 65 years and children under 21 years: 500; 1 000; 2 000; & 5 000.

 Three benefit levels for those between 66 and 74 years: 500; 1 000; & 2 000

WAITING PERIOD Accidental death – no waiting period, benefits paid immediately.

Natural causes death - 3 months waiting period for 18 to 65 years group

- 6 months waiting period for 66 to 74 years

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SURRENDER/PAID UP VALUE

PREMIUM PAYMENT

REINSTATEMENT

No surrender/paid up value benefit shall be paid.

• Premiums are due on the first of each month

Premiums may be prepaid for twelve months

 Premium payment period is 10 years- after this client enjoys free cover until death

Premium rates are based on benefit level and age group

• Single Premium payment option available

• If premium is not paid – there is 30 days

grace period with cover

 If premium is not paid again – policy enters reinstatement period without cover

 The reinstatement period is 3 months, if premium is not paid, policy lapses. There are 3 – 3 months reinstatement periods in the life of the policy

MEDICAL UNDERWRITING

No financial underwriting.

No medical underwriting.

FINANCIAL UNDERWRITING

CLAIMS UNDERWRITING

- The cover amount is paid out to the nominated beneficiary
- Claimant must produce:
 Policy document
 Original burial order

the underwriter

Police report if accidental death Claimant's ID

• Any other requirements as requested by

RECURRING MONTHLY PREMIUM

Term	500	1000	2000	5000	Members only
10Yrs	3.00	4.00	7.00	16.00	Age 18-65 yrs

Term	500	1000	2000	5000	Child
10Yrs	1.00	2.00	3.00	4.00	Age 20 yrs and below

^{*} These premiums are for illustrative purposes. Contact NMB for current premiums.

RECURRING MONTHLY PREMIUM

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Term	500	1000	2000	Members only
10Yrs	5.00	10.00	17.00	Age 66-74 yrs

^{*} These premiums are for illustrative purposes. Contact NMB for current premiums.