

Blue Sky Plus



METROPOLITAN
SWABOU

The Blue Sky Plus product is an individual life term policy that provides death, accidental death, hospital and a savings benefit to the main life assured. A number of riders can be added on the main life as well as the family members. The product offers an automatic step in the death benefit at specific duration intervals.

Blue Sky Plus further offers optional retrenchment benefit, tombstone benefit, funeral and hospital benefit for family and main life assured, additional death cover and additional accidental death benefit for the spouse.

Compulsory benefits for main life

Compulsory Benefit for Principal Life Assured	Cover	Premium
Death	N\$100 000 – First 3 years	N\$200
	N\$150 000 – After 3 years	
	N\$200 000 – After 6 years	
Accidental Death	N\$50 000	
Hospital Benefit	N\$250 per day	
Investment Account		N\$50
	Total Monthly Premium for all benefits	N\$250

Additional benefits (optional)

Plan	Life To Be Assured	Cover	Premium
Principal Life Assured	Retrenchment	N\$30 000 (N\$5 000 payable per month for a period of 6 months)	N\$50
	Tombstone Benefit	N\$10 000	N\$15
Spouse	Death	N\$75 000	N\$60
	Accidental Death	N\$50 000	N\$20
	Funeral cover	N\$15 000	N\$20
	Tombstone Benefit	N\$10 000	N\$15
	Hospital Benefit	N\$250 per day	N\$10
Children (6)	Funeral Cover	N\$4 000	N\$6
		N\$6 000	N\$8
		N\$8 000	N\$10
	Tombstone Benefit	N\$10 000	N\$15
	Hospital Benefit	N\$250 per day	N\$10
Parents(4) & Extended Family (4)	Funeral Cover	N\$3 000	N\$45
		N\$6 000	N\$90
		N\$9 000	N\$135
		N\$12 000	N\$180

The product further has a free funeral benefit for the main life if the main life assured has 2 or more active policies for at least 2 years or more for N\$10 000.00 with Metropolitan Swabou.

If Principle Life Assureds spouse takes out the additional benefit life cover of N\$75 000 (and premiums are paid up to date) and the spouse dies in a motor vehicle accident, the company will pay the Principle life Assured an amount of N\$50 000 Accident cover at no extra cost.

Free reward

Reward for Principal Life Assured	Cover	Premium
Free funeral benefit, when Principal Life Assured has 2 & more active policies, which are older than 5 years	N\$10 000	
A no claim bonus of 20% of 10 years premiums paid is refundable if no death/hospital claim occurred		

Waiting periods applicable

Benefit	From date policy/ benefit commenced
Death and funeral cover due to natural causes , policyholder, spouse & Children	6 months
Death and funeral cover due to natural causes, Parents, Extended Family	6 months
Suicide	2 Years
Accidental Death	Receipt of first premium
Hospital Benefit	After 3 days in hospital
Tombstone Benefit	6 Months
Retrenchment Benefit	6 Months
Partial surrender and surrender values	3 years

Ages and terms:

ANB (age next Birthday) Under the age of 55

Life Assured	# Lives	ANB at Entry		Expiry Age		Term	
		Min	Max	Max	Dependant	Min	Max
Main	1	18	56	65		9	47
Spouse	1	18	56		Main	9	47
Child	6	-	24	25	Main	1	25
Parent	4	18	74		Main	9	47
Extended family	4	18	74		Main	9	47

Premium Growth

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

Non-Forfeiture

When the investment fund of the policy is insufficient to cover a premium, the policy will lapse.

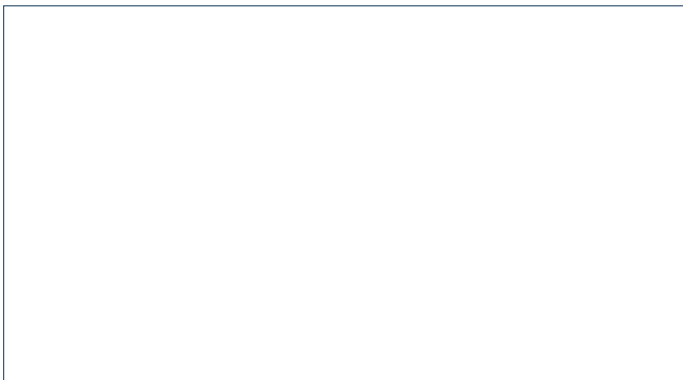
Payment Methods Monthly:

Bank Debit order
Stop Order

Payment Method Annually:

Bank Debit order only

For more information, please contact us on:



**METROPOLITAN
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For more information, please contact us on
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www.metropolitan-swabou.com.na