Botswana Life CEO
honoured internationally

Client Services improves communication with clients

Botswana Life Leads the Conversation on the Future of Insurance

Life on Dihutso Close

STOP PRESS: BREAKING NEWS
Botswana Life staff raise a whooping P183,751.55 for Abbie Ntshabele!!!
Life is a journey...
Plan with Mortgage Protector Plan

Even in his absence, my husband has created a comfortable home for our family

Mortgage Protector Plan:
- Take it up as security against your home loan, making sure that in the event of your death, your family doesn’t lose the home
- Every year, the amount that you’re insured for decreases in line with the decreasing mortgage loan
- The policy allows you to take it up on a joint life basis and have the benefits paid to you or your partner on the death of the other
- It has a minimum premium of P80 and a minimum term of 5 years

Contact Botswana Life for a comfortable retirement.
Call: 362 3700 | visit: www.botswanalife.co.bw
SMS: “Life” to 17337
A big thank you to you, Our Client.

We have just wrapped up another hectic but fulfilling year at Botswana Life. This is an opportune moment to say “thank you” to each and every one of you, our valued clients. When we reflect back on the last 12 months, we realise that the journey could not have been half as fulfilling as it has been, without you.

Our commitment to you remains the same: to work tirelessly to improve the standard of our product and service offering. Indeed, this newsletter will give you a summary of our customer service achievements in 2014. We have made some improvements to various facets of our service delivery: our communication with clients, the efficiency of our internal systems, processes and the accessibility of our service. Botswana Life remains committed to its mission of growing and protecting the wealth of our stakeholders. This is evident in the growing value of benefits we pay back to our clients every year. In 2013 alone, we paid back P1billion to our clients in claims and benefits. The 2014 figure will become public after our year-end results are audited and announced in early March this year.

However, I wish to assure you that as a Botswana Life client, you are insured with a partner that has financial stability, is sustainable and committed to honouring its promise to you.

Our Sekgantshwane 2014 strategy aimed to position Botswana Life as a benchmark life insurance company. As the market leader in Botswana, we have demonstrated our leadership in many ways, one of them being to lead the industry through innovation. Our Lifewards card remains the only card of its kind in Botswana and Africa. Our web-based life administration system positions us as the only system locally that has the portability to enable us to service our clients from anywhere. Our plan in 2015 and beyond is to continue to find innovative ways of improving our value proposition to you.

This year, we celebrate 40 years of existence. This is a huge milestone for us and all our stakeholders, including you the client. These last 40 years represent invaluable experience and knowledge of the insurance business. We have weathered arguably the most challenging of times, such as the 2008/2009 global economic meltdown, and we survived.

We have proven our endurance in this industry and the market knows us well. We look forward to another 40 years and more, with a sense of confidence in our abilities, and eagerness for what the future holds. We are poised to continue fighting to be your financial planning partner of choice. Over the last 40 years, we have not only contributed to the financial growth of individual clients but we have been a key player in the development of our country’s economy. During the past five years we have invested over P4.5 billion in government and corporate bonds in Botswana.

Through these loans, we are facilitating the growth of private businesses as well as creation of jobs, infrastructure development and many other activities in the country.

We are proud of what we have been able to contribute to this nation so far, but we realise that we could not have achieved this without the support of our clients; and the business that they have entrusted in us.

Therefore, I thank you for a great journey so far. I thank you for being part of the Botswana Life family in 2014. We highly value your business and will strive to continue nurturing our relationship with you for mutual benefit. We look forward to giving you exceptional service in 2015 and beyond.
As the Botswana Life family, we were thrilled to learn of the nomination of our CEO, Catherine Lesetedi-Letegele, among Africa’s Most Influential Women in 2014.

The nominations are run by CEO Magazine, a South Africa-based monthly business publication which aims to serve as a platform for the celebration of excellence in organisations and for the transformation of organisations.

The nomination recognised Lesetedi-Letegele’s achievements in the insurance industry, her contribution to the industry and the positive impact that this has had on the economy of Botswana.

Her career in life insurance spans over 23 years, 20 of which have been with Botswana Life.

The Most Influential Women finalists went through a rigorous process of interviews with a judging panel and on Wednesday 30th July 2014, announcement of the winners was done at a breakfast session in Midrand, South Africa. Lesetedi-Letegele emerged as the winner of the Country, Regional and Continental awards in the Financial Services category.

This is an outstanding honour for which we congratulate Mma Lettegele.

Awards of this nature do not only recognise her as an individual, but are also a reflection of the institution that she leads.
Life cover is a long-term insurance product that protects the financial security of your beneficiaries in the event of your death. This is the primary purpose of life insurance. However, there are many other uses.

Rather than using life cover to only benefit your family after you have passed on, you can also use it to benefit you while you’re alive. You can use life cover for the following:

Acquiring property: if you wish to invest in real estate and need to apply for a loan from a financier such as a bank, you can use your life cover policy as security for the loan.

Financing a business: if you wish to start a new business venture or capitalise an existing one, your life cover policy can act as security when you apply for a loan.

This brings us to the question of “who needs life insurance”? Admittedly, not all of us need life insurance, but most of us do. It is highly recommended for you if you:

Have a spouse: you want your spouse to pay off any family debts and continue living the lifestyle they’re accustomed to if you pass away.

Have children: you want your children, especially if they are young, to continue to be provided for, whether you’re there or not. Life cover can ensure that if you pass away, your children can pay off your debts and still continue to have financial security.

Are a bread winner with dependants other than spouse and children: some of us have young siblings, parents and extended family that are financially dependent on us. A life cover policy will ensure that they are provided for, even in your absence.

Own property: a life cover policy will enable your family to clear debt on any property you own, so that the property can be bequeathed upon the family instead of being repossessed by the financier. In addition to this, your dependents will be required to pay estate duty when they inherit your property. Your life cover policy can assist them to pay this tax. The proceeds from your life insurance policy are tax exempt.

Your life cover policy should not only benefit your family when you pass away; you can still use it as security to pursue other interests you have, such as entrepreneurship. It can also be used to limit financial loss in the event of the death of a key employee in your business or allow you to buy out a deceased partner.

The requirements for taking out a life cover policy are very simple:

• Get financial advice from an accredited Personal Finance Adviser such as a Botswana Life agent. This is an opportunity to discuss your needs, current financial commitments and the products available to meet your needs.

• Select your desired cover level and term, looking at your current and future financial commitments. You will be required to fill application forms and provide supporting documents such as a recent payslip and Omang. At this point, you also need to nominate your beneficiaries – friends and family who the benefits of the policy will be paid out to upon your death.

• Undergo the required medical exams.

Once you have been issued a policy document, ensure that your policy remains up-to-date with premium payments, as not making payment can result in your claim not being honoured when the time comes.

Botswana Life offers an array of life cover products, such as Motlhokomedi, Mortgage Protector, Pinagare Premium Life Cover and Professional Term Assurance.

Talk to one of our agents today and get covered!!
There is no doubt that communication is the bedrock of every relationship; whether personal or professional. The nature of communication has evolved over the years, thanks to technological developments. Things have also changed in terms of communication expectations, especially between companies and their customers. Both are finding easier, faster, more effective ways of keeping in touch with each other.

The constant feedback that we get from our clients, through surveys, suggestion boxes and other feedback mechanisms, have shown that our clients value regular communication just as much as we do. In 2014, we focused a lot of attention on establishing new ways of communicating with our clients, in order to nurture our relationship and keep clients in the know about the status of their business with us. Some of the changes in communication that our clients experienced include the introduction of SMS communication and email, in addition to posted letters.

In order to speed up communication about cash backs, encashment, amendments, maturities, covered persons about to reach their termination, general terminations and claims, we implemented an SMS line during the second half of 2014. This SMS communication delivers messages to the affected clients much faster than snail mail, enabling the client to make the necessary arrangements regarding the status of their policy.

One of the benefits of this is that clients are able to note abnormalities on their policies early, and rectify them. In addition, our SMS line is being used for promotions, campaigns and celebrating milestones such as birthdays with our clients.

In 2014, we also took the improvements on communication with clients further, by introducing a culture of interacting with our clients on a social level, and showing our appreciation for how far we have come together. This enables both parties to engage meaningfully in a face-to-face set-up, and get to know each other better. As a result of this initiative, a number of our clients enjoyed an outing to some of the notable social activities in our community such as the comedy show by renowned Ugandan comedian Kansiime Anne, which was held at Thapong Visual Art Centre.

This initiative enables us to develop a good rapport with our clients by meeting not only through business but on a more relaxed atmosphere as well. This is a small token of appreciation to our clients, which we intend to build on. Clients can look forward to participating in more activities of a similar nature in the future.

We believe that there are many ways through which we can enhance the relationship we have with our clients. The feedback that you provide us through our branches and Contact Centre is very valuable in showing us where we need to make improvements.
In the past, planning for the ‘golden years’ was a simple exercise; people who worked for large companies were given a defined benefit pension on retirement, meaning they received a substantial percentage of their working salaries during their retirement years.

It was a privilege to belong to these pension funds and it was affordable because retirees did not live for prolonged periods once in their golden years. Things are very different now; companies struggle to afford this kind of pension scheme, as life expectancy has significantly increased. Fortunately, people today have a wide variety of retirement plans to choose from. Understanding the different products is vital, as choosing the wrong one can mean you miss your retirement objectives.

Company pensions

A pension plan (fund) is a company-organised savings scheme that allows you and the company to save before tax earnings in a long-term investment vehicle for your retirement. When you retire, you may take up to one third of the value of the pension (of which all or a portion may be tax free and the balance taxed) that you can spend any way you wish. The remaining two thirds must be converted to purchase a recognised annuity that will pay you a monthly income normally for life.

While company pensions are a great idea, you can no longer rely on a single savings plan to secure your financial security. On top of this, many people also switch jobs and spend their retirement fund pay out, which creates a financial concern as they don’t accumulate a nest egg.

Retirement and living annuities

If you are self-employed or your company does not offer a savings plan, a retirement annuity (RA) should form part of your investment portfolio. Most people have heard of retirement annuities, and many are invested in them, but few understand what they are.

The main difference between an RA and a company pension plan is that RAs are paid for by individuals who are self-employed or who work for a company that has no retirement scheme. Additionally even individuals employed by companies that offer a pension plan for employees can take up retirement annuities to increase the “golden years” nest. Retirement annuities are individual, tax-efficient retirement savings plans. At retirement, retirement savings are converted into a stream of income normally payable for life.

Endowment Policies

An endowment policy is a savings agreement with a life insurance company. The usual term of investment is five years. You can invest a lump sum of money, or you can invest on a monthly basis via a debit order.

During the time you are invested, the insurance company will distribute your money across various assets, such as stocks, bonds, property and cash, and will handle any income tax liabilities before distributing net earnings to the policyholder.

Investing in the stock market

Time has shown that investing in shares in the stock market is one of the most reliable investment options available.

Share prices fluctuate, so buying stock is not without its risks, but over the long-term, they generate good results.

Technology has given us access to information that used to be the exclusive domain of the institutional investors.

Now we can research anything that sounds like a good investment with a computer or cellphone. But investing in the stock market without knowledge is risky, so you need to read a few books and perhaps attend a course or two.

* Excerpt taken from Money Marketing, 23/01/2015
In the month of November 2014, Botswana Life Insurance Limited went on a Road Show in Serowe and Molepolole. The main objective of the Road show was to take the brand to the people, raise awareness about the importance of insurance and interact with our current and potential customers.

The first Road Show was hosted in Serowe at the Old Mall next to Carnival Furniture’s on the 22nd of November 2014. It was evident a giant was in town with the enormous inflatable white dome donned with Botswana Life colours.

Prior to the main event, the Company hosted the community leaders in Serowe for a cocktail dinner at the White Palace Hotel where the stakeholders networked, learned more about Botswana Life and discussed issues pertaining to the product and service offerings of the the company.

Mr. Thomas Masifhi, the Head of Client Service and Business Support presented highlights on Botswana Life, the macro-economic factors affecting the business and what the future strategies of the business are.

In his presentation, he highlighted that in 2013, Botswana Life paid over P1billion to clients in claims and benefits. This figure is evidence that Botswana Life is committed to deliver on its obligations to it customers.

The second Road Show was hosted in the village of Molepolole on the 28th November 2014 at Mafenyatlala mall where throngs of people graced the inflated “Botswana Life House” to learn about all that was on offer, education and product-wise.

The Road Shows will continue into 2015 where Botswana Life will visit more areas across the country. Be on the lookout as we take insurance to the people.
Botswana Life leads the conversation on the future of insurance

As the market leader in the life insurance industry, Botswana Life continues to play its leadership role by taking an active part in key industry forums that shape policy, regulatory and strategic issues with the aim to develop and grow the sector.

Most recently, the company had representation at the 37th conference of the Organisation for Eastern and Southern African Insurers (OESAI) held in Gaborone in November 2014. Botswana Life’s Head of the Actuarial department, Ms. Sethunya Molosiwa, was a guest speaker at the conference, discussing the economic benefits of a vibrant insurance industry.

Her presentation focused on the macro-economic benefits of life insurance, which include wealth management; providing a social safety net to individuals; providing employee benefits; improving individual credit risk profile; as a source of infrastructural development capital; a source of other long-term investments; further development of the financial sector; employment creation; and reducing the burden of social grants on the government. These benefits demonstrate the fact that the insurance industry is key to the socio-economic growth of any country. Although insurance as a profession is a few hundred years old, Botswana’s life insurance sector is relatively young. Botswana Life Insurance Limited, which is the oldest in the market, will celebrate its 40th anniversary in 2015.

The biggest growth in the sector has been realised in the last 10 years, with the entry of a number of competitors, as well as the setting up of the regulatory body, the Non-Bank Financial Institutions Regulatory Authority (NBFIRA), which came with different regulatory frameworks for the industry.

It is on the back of these developments that all industry players need to engage on how to shape the future of insurance in Botswana. The leadership at Botswana Life is committed to being a key contributor to the growth and development of the industry in Botswana.

The company has a seasoned leadership and staff with immense experience in the industry, who have over the years shown dynamism in embracing the changes that have happened in the industry and the economy in general.

One of the challenges to the industry that Ms. Molosiwa highlighted in her presentation at the OESAI Conference, is the serious shortage of skills necessary to fully develop the life insurance industry on the continent.

Currently, skills such as Insurance Accountants, Actuaries, Software Developers and Insurance Professionals are in short supply in Botswana. Botswana Life is playing a significant role in developing some of these skills for the local market.

The company is the only life insurer in Botswana with an in-house Actuarial department, which is the engine room in an insurance company as it provides mortality analyses and applies mathematical techniques to develop products and enable client service.

The company is assisting these professionals and others such as Accountants and Insurance Professionals with grants to pursue qualifications in their different areas. In addition, the company sponsors insurance agents, brokers and staff to acquire basic insurance skills by studying courses such as Certificate of Proficiency (CoP) in Long-term Insurance.

Despite the challenges that face the industry, Botswana Life is optimistic that the future is exciting for all, clients included. As such, the company will continue to pursue strategies that ensure growth and prosperity for all its stakeholders.
The Liferewards Card; more than just a bank card

The aptly-named Liferewards also has a built-in rewards programme. This is the first product of its kind to be launched by an insurance company in Botswana. The card was launched in June 2013.

Liferewards is offered to our clients as an alternative payment mode to cheque and Electronic Funds Transfer (EFT) for their claims and benefits. The card can be reloaded with amounts up to P50,000 and be used to transact at Automated Teller Machines (ATMs), Point-of-Sale (PoS) machines and for Internet transactions.

There are no monthly fees and the card can be used worldwide at any VISA PoS and ATM machine.

The card also has rewards linked to it, which enables the card holder to enjoy discounts with an array of retailers all over Botswana. This is Botswana Life’s way of thanking our loyal clients and ensuring that they save as they spend.

To date, Botswana Life has partnered with:
- BIHLSure - 10% discount
- Seabelo’s Transport - 7.5% discount on bus fares
- SefCash (Sefalana Cash and Carry, Shoppers and Sefalana Hyper) - 3.5 to 5% discount
- Jack’s Gym - 12.5% discount
- Motovac - 3% discount
- Avis Car Hire - Refer to Avis discount Structure
- FSG-Funeral Services Group
- Notwane Pharmacy

To facilitate easier movement of funds from other banks to the Liferewards card, EFT has been enabled. The details needed are as follows:

Bank: BancABC
Account Name: BancABC Card Payment Setl Acc
Account Number: 1011479310701
Branch Code: 550067
Beneficiary: The PREPAID CARD NUMBER (16 DIGITS) that should be credited.

In 2013 Botswana Life launched a unique prepaid card called Liferewards. The card, which is underwritten by BancABC and supported by Visa, enables Botswana Life clients to be paid their claims and benefits into the card, then transact with it in the same way as a debit card.

Swipe ‘N’ Win Competition

It has become a tradition for the Liferewards Team to come up with an end of year promotion to give back to all the clients who have and use their card for purchasing. The swipe and win promotion started on the 9th December 2014 and will run until the 9th March 2015. All our clients with the Liferewards card just need to swipe for their goods at any store and they stand a chance to win P1000 weekly.

We’re giving away P5000 every week. If you swipe at a Sefalana Cash and Carry, Hyper Store or Shoppers you could also win a Samsung 42 inch TV every month. All clients who swiped but did not win the P1000 weekly cash prize are still eligible for the P20 000 draw.
A unit linked policy is an insurance product that primarily serves as a savings or investment policy, although life cover can be attached to the policy. With a unit linked policy, some or all of the policyholder premiums are used to buy units in a unit linked fund.

A unit linked fund pools individual policyholder premiums into one large fund. This allows you to combine your money along with other policyholders. This then provides you with an opportunity to invest in a much wider range of assets.

The unit linked funds are managed by professional investment managers.

Unit prices determine how many units you can purchase in the unit linked fund. They also determine the value of your policy, as policy value is essentially equal to the number of units purchased multiplied by the current unit price.

Unit prices are determined by investment performance of the underlying assets. The fact sheets below show historical performance and investment characteristics of each of Botswana Life’s unit linked funds:

### UNIT LINKED FUNDS FACT SHEET

**Fund details as at 31st December 2014**

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<td>Ex-IGI Fund</td>
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<td>35.80</td>
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**Fund Prices**

**Unit Price History**

**Fund Returns**

**Annualised Returns**

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<th>Fund</th>
<th>1 yr (p.a)</th>
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<th>5 yrs (p.a)</th>
<th>10 yrs (p.a)</th>
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<tr>
<td>Mompati Life Fund</td>
<td>6.7%</td>
<td>9.8%</td>
<td>7.2%</td>
<td>11.2%</td>
</tr>
<tr>
<td>Mompati Retirement Annuity Fund</td>
<td>6.1%</td>
<td>11.3%</td>
<td>7.8%</td>
<td>11.1%</td>
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<tr>
<td>Mompati Educator Fund</td>
<td>6.7%</td>
<td>8.2%</td>
<td>6.7%</td>
<td>12.8%</td>
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<tr>
<td>Offshore Gold Fund</td>
<td>3.8%</td>
<td>17.2%</td>
<td>11.0%</td>
<td>9.7%</td>
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<tr>
<td>Ex-IGI Fund</td>
<td>6.9%</td>
<td>10.4%</td>
<td>7.7%</td>
<td>10.8%</td>
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<tr>
<td>CPI*</td>
<td>4.4%</td>
<td>6.1%</td>
<td>6.7%</td>
<td>8.1%</td>
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*C Consumer Price Index

**Disclaimer**

The information contained in this document does not constitute investment advice by Botswana Life. Whilst every attempt has been made to ensure the accuracy of the information contained herein, Botswana Life cannot be held responsible for any errors that may occur. Past performance cannot be relied on as an indicator of future performance. Investment performance will depend on the growth in the underlying assets, which will be influenced by inflation levels in the economy and the prevailing market conditions.
Lenaneo la phitlho la Mosako Funeral Plan, ke thulaganyo ya phitlho ya madi a a kwa tlase, e e bonwang kwa Botswana Life. Lenaneo le, le siametse batho ba ba sa boneng dituelo tse di kwa godimo. Mme lefa dituelo tsa gago di le kwa godimo, o ka le tsaa, o le tseela babereki ba gago mo lapeng jaaka badisa, kana mme yo o tlhokomelang mo lapeng. O ka le tseela gape masika a gago ba o ba tlhokomelang.

Mosako Funeral Plan ke lenaneo la dituelo tse dipotlana, mme le ka akaretsa ba le bantsi mo lelapeng la gago. Dituelo tsa kgwedii le kgwedii di simolola fela ka bobotlana jwa P40, go ya kwa godimo, go tswa gore o batla gore ba lelapa ba duelwe madi a a kana kango. Ka Mosako Funeral Plan, o ka ipoloka, wa boloka re kana mme wa gago wa lenyalo, batsadi ba gago le bag a re kana mme wa gago wa lenyalo. Mo godimo ga ba, o ka tse halfa bana ba gago ba le barataro. Fa o eletsa go tsenya ba masika mo lenaneong le, le ka go letla gore o dire jalo, go sena palo e kgomang setho.

Fa wena kana re/mme wa gago wa lenyalo a tlhokafala, Mosako Funeral Plan e ka duelwe madi a a kana ka P12,000 tlhogo e le madi a phitlho. Fa ngwana yo o dingwaga di magare ga lesome le borataro (16) go ya kwa go masome a mabedi le motso(21) a tlhokafala, e duelwe P12,000. Ban aba dingwaga tse di borataro go yeng kwa go tse di lesome le botlhano ba duelelwa P3,000. Fa ngwana a le lesea(0) go yeng dingwaga tse thano(5), Mosako e duelwe P1500,.00. Fa mongwe wa ba leisa a tlhokafala, e duelwe go ya ka dingwaga tse di nankotsweng fa godimo.

Mosako Funeral plan e motlhofo go duelelwa. O ka duelwe kwa lekalane teng le lengwe le lengwe la Poso Botswana ka bophara, kana ka lenaneo la MyZaka, la Mascom. Go motlhofo go ikwadietsa Mosako. O tshwanetse wa bo o le dingwaga tse di masome le borobabobedi (18) kana go feta go ikwadisa le ba lelapa la gago.. Ikopanye le ba Botswana Life kwa 364 5100. Fa o setse o nale Mosako Funeral Plan, o ka ikwadietsa MyZaka kwa Mascom, ka go leletseng maga la *167# mo mogaleng wa gago wa letheka.
Maitumelo Setlhong shines at the Diamond Service Awards

Botswana Life Insurance Limited’s own Service Consultant, Maitumelo Setlhong flew the Botswana Life flag way high at the just ended Diamond Service Awards.

Maitumelo won the Product Knowledge award, this award is given to 6 people and she was one of the winners. Not only for this category, her other two award nominations were for the Going the Extra Mile Award (G.E.M) and the Service Consistency Award, of which were won by other nominees.

Celebrating her service excellence just didn’t end there, Maitumelo was recognised at the annual Botswana Life Christmas Party and Recognition Awards for other achievements.

Other Botswana Life employees shining at the Diamond Service Awards included Jacqueline Livingstone and Makgetla Leikhutile who were both nominated for the Service Reliability Award, these were won by other nominees.

Nonetheless we celebrate with them their achievements to being recognised thus far.
Botswana Life has added new services to its Call Centre. The new services are as follows:

- Funeral claims
- Mmoloki cash backs
- Encashment
- Refunds
- Simple amendments
- Financial Amendments
- Stop payments
- Corporate annuity
- Requisition of surrender value
- Product inquiries
- Post mail inquiries
- Published client list
- Strike date inquiries
- Misallocated funds
- Contact numbers
- Fraud inquiries
- Conservation inquiries

Documents required for processing the new tasks:

- EFT Form
- Certified copy of ID
- Payslip or Bank Statement

Operating Hours:

- 0800hrs - 1700hrs Monday, Tuesday, Thursday and Friday
- 0900hrs - 1700hrs Wednesdays

Closed on weekends and public holidays
Dihutso Close, is a picturesque neighbourhood in the residential area of Extension 45. It’s a non-thoroughfare road that ends in a cul-de-sac. Occupying the homes is a close knit community of neighbours whose personal trials and tribulations create a series of overlapping stories that find their resolution in the wise investments they have made with their insurer, Botswana Life.

Meet Ntate James and Mma Gase. They are one of the first people to move onto Dihutso Close. They are both retired and they live a quiet life filled with gardening and attending all the church gatherings. They live with their son Innocent and his fiancée. Ntate James is a stubborn old man who likes to be in control of everything but Mma Gase loves him for that. He came in one day from a funeral and started telling his family how he wanted to be buried and how the ceremony should be. He used his cash back from his Lore Master Plan policy to prepare his garden in anticipation of his passing, which was still a long way off. But as a forward thinking man, he used the benefits from his funeral policy while he was still alive to ensure that he had his way when the time came.

This is just one of the stories from Dihutso Close which gave rise to a series of commercials that brought Dihutso Close to life through television and radio. The young and older characters were played by seasoned and amateur Batswana actors who were auditioned by the Botswana Life marketing team and the producers for TV and radio. The commercials were produced in 3 months and a total of 180 people were involved from the crew, to the actors, voice over artists, script writers and extras.

A deliberate decision was taken to use Batswana for all of the roles above as a contribution to arts and culture and nurturing local talent. This decision was vindicated when looking at the quality of the acting and the production standards.

This form of drama commercial was a first of its kind in the country and it pushed the boundaries of the Botswana Life team and the producers’ creativity. It aimed at telling a compelling story about life and death. It aimed at making our clients introspect on whether they are covered in order to leave a lasting legacy and create wealth for their children.
Botswana Life Clients enjoy the tickles of Uganda’s Kansiime Anne

In the spirit of client appreciation, Botswana Life ran a competition for its active clients to win tickets to the much-anticipated Kansiime Anne Show on the 29th November 2014 at the Thapong Visual Arts Centre in Gaborone.

This was another initiative by the Client Services department to enable Botswana Life to show appreciation to clients and engage with them outside of business in a more relaxed environment. And what an ambiance it was, filled with laughter and sheer joy.

Twenty clients won tickets to the show, complete with a branded hamper of an umbrella, shopping carry bag, pens and caps.

Accompanying the winners at the event, the Client Services Manager for Fairgrounds Branch, Mrs. Florence Matome said that it is pivotal to nurture relationships between BLIL and its clients so as to truly get a proper reflection of who they are and how we can service them better.

Be on the lookout for more competitions running in our Branches. Who knows, you may be the next lucky client to win tickets to one of the many amazing events happening in and around Botswana.

FAQ

Is it true that no more than three siblings can claim for their parent on their funeral policy, even though they each had a separate policy and they had each covered their parent?

False. Contrary to popular belief, we at BLIL pay out benefits to every policy holder no matter how many other policy holders have covered the same individual.

For example, in most cases all siblings are expected to contribute in some way to the funeral of their parent. Taking out an individual funeral policy for your parent ensures that you will be able to make a meaningful contribution on the day.

This is also the case if an individual has taken multiple funeral policies out for their parent. All of these policies will pay out upon the passing of the parent.
P20 000 UP FOR GRABS
with The Liferewards Card

Swipe with your Liferewards card and stand a chance to win one of five P1000 cash prizes every week and a grand prize of P20 000!!!

Swipe at a Sefalana or Shoppers store and stand a chance to win a Samsung 42” TV

T’s & C’s apply
For more information contact: 362 3700
For more on Botswana Life products: SMS “Life” to 17337

Promotion runs from 9th December 2014 to 9th March 2015
Customer Feedback Channels

If you are not satisfied with our service, you may escalate your complaint/query as follows:

1. **Branch Manager**
   - **Head Office**
     - Plot 50676, Fair Ground Office Park
     - P/Bag 00296, Gaborone
     - Tel: 364 5100
     - Fax: 390 5884
   - **Lobatse Branch**
     - Plot 474/5/6
     - 1st Khama Avenue
     - P/Bag 105, Lobatse
     - Tel: 533 1422
     - Fax: 533 1423
   - **Palapye Branch**
     - MAM Estates, Unit 3/4
     - PO Box 10449, Palapye
     - Tel: 492 2332
     - Fax: 492 2416
   - **Selibe Phikwe Branch**
     - CBH Mall, Unit 3, Plot 2675
     - P/Bag 0081, Selibe Phikwe
     - Tel: 261 4226
     - Fax: 261 5834
   - **Francistown Branch**
     - Botswana Life House
     - P/Bag F283, Francistown
     - Tel: 241 3581/241 3325
     - Fax: 241 4614
   - **Gaborone Branch**
     - Turnstar Building (Next to Nandos)
     - Main Mall
     - P/Bag 00296, Gaborone
     - Tel: 318 8977
     - Fax: 318 1802/03
   - **Maun Branch**
     - Ngami Centre
     - P/Bag 140, Maun
     - Tel: 686 0129
     - Fax: 686 0126

2. **Client Services Manager**
   - **The Customer Service Delivery Manager**
     - Botswana Life Insurance Limited
     - Plot 50676, Fair Ground Office Park
     - P/Bag 00296, Gaborone
     - Tel: 364 5100
     - Fax: 390 5884
     - Email: complaints@blil.co.bw

3. **Head of Client Services & Business Support**
   - **Head of Client Services & Business Support**
     - Botswana Life Insurance Limited
     - Plot 50676, Fair Ground Office Park
     - P/Bag 00296, Gaborone
     - Tel: 364 5100
     - Fax: 390 5884

4. **Chief Executive Officer**
   - **Botswana Life Insurance Limited**
     - Plot 50676, Fair Ground Office Park
     - P/Bag 00296, Gaborone
     - Tel: 364 5123
     - Fax: 390 5884

5. **NBFIRA**
   - **Non-Bank Financial Institutions Regulatory Authority**
     - **Chief Executive Officer - CEO**
       - Private Bag 00314, Gaborone
       - Tel: 310 2595 / 368 6100
       - Fax: 310 2353

Innovation | Integrity | Teamwork | Service Excellence
Botswana Life Staff, acting through their organizational volunteer programme Lesedi broke the bank when they raised over P183,751.55 for Abian Ntshabele’s cancer treatment. The latter, a beautiful 14-year-old from Mochudi is one unfortunate angel.

When most her age were immersed in books prepping for their PSLE, Abbie was undergoing various excruciating treatments. She was diagnosed with metastatic Immature Teratoma, a rare form of cancer.

Doctors had given Abian only a few months to live as of December last year if she did not get the required medical assistance/surgery. The costs for her surgery which was to be conducted in China including transport and accommodation, add up to more than P400 000.00

Botswana Life Staff took heed and developed initiatives to help raise funds. Amongst them the most successful being donating a leave day to this cause. Other initiatives included shoe size money match, t-shirt sales, cool time sales and scones sale.

Speaking at the handover of the cheque to the Ntshabele Family, the Chief Executive Officer of Botswana Life and Sponsor of Lesedi Volunteer Programme applauded each and every staff member for supporting this truly remarkable initiative.

Adding that showing compassion, love and care for others in our society embodies what Botswana Life instills in its employees, Botho. A special mention to one of our staff members who donated 10 leave days as well as the Premiums Department and its various sections (BSPA, Liaison and Banks) in leading the initiative.

Representing the family Mr. Machel Ntshabele who is also an employee of Botswana Life extended his heartfelt gratitude to his fellow employees for hearing a cry from a mother in a dire situation. He thanked in many folds all those who saw it fit to Help Abbie Get Well.

From Botswana Life, we wish Abbie a very successful surgery and a speedy recovery and can’t wait to see her bouncing about.
BLIL giving back

Botswana Life continued with the spirit of giving back to the community the 2nd half of the year in 2014. Here are some of the pictures from the activities that BLIL sponsored and took part in.

What our clients said...

WOW!! I am impressed, excellent service from Botswana Life. As for the Debit/Visa card, you are the best Botswana Life.

Today is my happiest day. God sent me an Angel by the name Maitumelo Setlhong. She was kind, smiling and beautiful. The lady helped me; she wiped my tears away with love and great service. Bravo Maitmelo.

Just to commend Ronald for efficient and fast service. Something that took a couple of visits and several phone calls took him 5 minutes to solve! Well done!

We were helped with humility by polite officer content on professionalism and product knowledge. That is the service we received from Ms Keitumetse Mokgacha.

Really impressed by the service I received from Mmonie. She really helped me in many things that I did not understand. I left her desk with more than knowledge but comfort that I made the right decision in choosing an insurance company. Keep it up. Le kamoso.

I am really impressed by the service I received from Botswana Life, though the line was long, the wait was worth it! Great products, especially for people who don’t have a lot of money. Keep making such possible for Batswana.