Interview with the COO

Botswana Life gets a facelift

CSI highlights for 2015

Conserving your policy

Fraud Management
2016 was a monumental year for us, as it marked our 40th anniversary. I must thank all of you for having walked this journey with us, and making Botswana Life the success story it is today. Turning 40 has not slowed us down, but it is a testament of the wisdom we have accumulated from all the feedback we have been receiving from you. As they say, “Life begins at 40”, we therefore saw it fitting to take this opportunity to start a new chapter in our journey together, by renewing our commitment to serving you. I would like to take a moment to share with you what you can expect from us going forward.

I am confident that you have now seen our refreshed brand, which has retained the iconic bull that is synonymous with Batswana and Botswana Life. The bull is now holding its head high; looking proudly back at the achievements of the past, and pondering the future. We believe that you all have a reason to identify with the brand, by walking tall with pride, for having made the right choices of providing financial security and peace of mind for you and your loved ones, through the various policies that you have.

In keeping in line with Botswana Life’s appetite for being refreshingly different, I shall not dwell on this year’s resolutions. I will instead give you a glimpse into the future, and share what I see into the next 40 years. I see a future that is full of hope, a future that is built on mutual respect and trust, a future where everyone is truly liberated, and empowered with knowledge. I envision a future where everyone is financially secure, a future where we are all at peace with ourselves, and with the world. In this future, we are all committed agents of positive change, we are the solution to the problem. The future holds the promise of new love; we stand together, joined at the hip, we are connected and inseparable. We feel each other’s pain, and celebrate together. We care for one another, our words and actions are considerate, compassionate, kind and gentle. The flames of passion are re-ignited in everyone of us; we are courageous, we are bold, we are daring and unstoppable. In this future, we are not merely living, we are ALIVE!

This is the future that we see at Botswana Life, the future that we are committed to creating with you. We remain devoted to walking tall with you, as faithful lifetime partners. This is the future that our new Vision, Mission and values are pregnant with, though they may look like just fancy words, they are like the mophane worm that is pregnant with a butterfly, like the oyster that conceals a pearl.

I sign off by bidding you farewell, as I have been re-assigned to Botswana Insurance Holdings Limited (BIHL), which is Botswana Life’s parent company. I remain indebted to all of you for your support that has made success synonymous with Botswana Life. I implore you to continue walking tall with us in 2016; have fun, love life and live it passionately.

Warmest Regards,
Catherine Lesetedi-Letegele
The Contact Centre has been insourced to make sure that BLIL has full control starting with the recruitment of staff within the contact centre. This change has allowed a number of initiatives to be run from the contact centre which wouldn’t have been possible under the old model.

This includes the ability to have some claims processes such as maturity and cashback claims to be started and completed in the comfort of the client’s home or office.

A Quality Assurance division was introduced in 2015 to ensure consistency and quality of service. The first exercise that the department undertook was to review all the client services processes. The revised processes will be implemented in February.

A number of training programs were run to improve the skills levels within staff to ensure that we are able to offer service as per our clients’ expectations. These training initiatives included further training on product knowledge and Thito.

The resourcing level at the branches were also reviewed to re-align the number of service executives in line with customer volumes at the various branches.

3. How will the recent rebranding exercise reflect in your customer service? What can customers expect?

The first thing is that our clients will be serviced in rebranded offices. In terms of the more tangible items the new brand comes with a promise that our clients can be proud to associate with the brand. There will be further continuation on the initiatives started in 2015 to enhance the customer value proposition.

Our customers can therefore expect faster and easier service. The accessibility will also be improved as the Contact Centre resource levels will be increased to cater for the increased calls.

4. Why should a customer choose to do business with Botswana Life? What’s your customer value proposition?

The main value proposition that Botswana Life offers its clients is that all of our clients can rest assured when doing business with us because they can know that they are dealing with a company which has the customer’s needs at the forefront. This achieved by having products that are developed by a local team that understands customer needs, sales agents who cover a wide footprint and who are knowledgeable.
Botswana Life gets a facelift

On Friday 17th July 2015, a new era dawned on Botswana Life. When the nation woke up that morning, Botswana Life had undergone a facelift. The previous evening, the company had unveiled its new corporate identity in an auspicious ceremony attended by the Minister of Trade, Hon. Vincent Seretse, the Governor of Bank of Botswana, key private sector captains, Botswana Life clients and other key stakeholders.

It is commonplace that when a company as big, as old, and as iconic as Botswana Life changes its corporate identity, many worry as to what that signifies. It appears that we hear more about rebranding blunders than we do about success stories; which has made us somewhat sceptical of rebranding exercises. The biggest questions are always around motive; what has prompted the decision to rebrand. Needless to say, these same questions, concerns and worries prevailed on Friday 17th July when the nation learnt of Botswana Life’s new identity. But these were soon to be replaced with excitement and anticipation as the nation realised that this change is a sign of great things to come.

The decision to rebrand Botswana Life was a carefully considered one. Following a very successful 40-year journey, the company realised that a lot in the market had changed, and Botswana Life needed to align itself with the changes. The company needed to reposition itself in a dynamic, competitive business environment; and to get all key stakeholders to reconnect with its new and broader proposition. Not only that, the company needed to align its corporate identity with its new strategic direction.

The new Botswana Life logo is a symbol of an invigorated Botswana Life. Although for some, the new logo seems like a great departure from the previous one, it was in fact inspired by it.

The bull will always remain very close to the hearts of Batswana; it is what has built this nation. Therefore it was only right that in deciding to rebrand, Botswana Life stayed true to its heritage and celebrated what will always resonate with Batswana, hence the choice to keep the bull as our icon. The new logo is a modern, iconic bull that stands upright with pride, reflecting a sense of accomplishment of the last 40 years and the feeling of excitement and optimism about the future.

Our facelift also covers our Vision, Mission and Values. We revamped these in order to have them resonate better with us and our stakeholders. We are excited to remind you, our customers, of our commitment to serving you; and assure you of the trust that you can continue to have in the Botswana Life brand. Our new values of Caring, Connected, Committed and Courageous will be a constant reminder to us that we exist to demonstrate care to those that we serve, and to serve them with respect and integrity. We are committed to living our passion every day, that of putting the customer first; we will remain real and authentic, so that we remain connected to all our stakeholders; and our courage will drive us to strive for excellence in all that we do, to take bold decisions that resonate with our leadership position in the market.

As Botswana Life, we thank our clients and stakeholders for a wonderful four (4) decades. We invite you to celebrate this amazing era with us. Botswana Life has come a long way, and we believe that the journey can only get better from here. We hope that the next 40 years can be as successful as the last 40 have been, with our new, proud, iconic bull charging fearlessly into the future.
The BLIL Contact Centre
help is just a phone call away

The Contact Centre serves as the centralised communication point between the organisation and its varied customers. Its role is to meet and address customers day to day needs; serve as an advisory centre; resolve queries as well as extend key information about the organisation and in the process gather valuable information about customers. Therefore primarily a Contact Centre is a channel of communication, a convergence of all service points in an organisation towards the customer.

In today’s competitive environment where convenience is central to service quality and customer satisfaction, a Contact Centre is paramount in meeting customer service expectation. The Centre aids in saving time and effort of acquiring a service from the organisation.

The BLIL Contact Centre currently offers the following services:

- Funeral claims
- Partial withdrawals
- Premium refund
- Mmoloki cash back
- Simple amendments
- Financial amendments
- Stop payment
- General inquiries

Customers can call in for any of these services which can now be fully processed within the Contact Centre. However, it is important to note that the Centre services in reality go far beyond these, it also serves as a back office for all the branches and various departments in the organisation.

Whatever service was given to customers from the branches and any point in the organisation is/can be followed up through the Contact Centre.

Whereas the Centre endeavours to resolves queries, needs etc. on the first contact, some services have a dependency on other stakeholder departments which necessitates escalation. Emphasis is on free flow of information, knowledge and prompt service between departments and the Contact Centre in order to meet customer expectation. Service quality depends on the responsiveness of these support structures.

For customers that call to seek more information, clarity on their products or status of service sought from BLIL these often can be resolved immediately. However, some processes require certain documentation from clients; availability of emails and faxes help to speed these service. For financial transactions, having a Liferewards card has reduced the turnaround times.

Initiating a surrender and termination is still done from the branches in order to accord an opportunity to conserve the customer and offer them alternative products; however subsequent follow ups can be done through the Contact Centre.

Currently the Centre operates from 0800hrs to 1700hrs Mondays to Fridays.
How we gave back in 2015

As a responsible corporate citizen, celebrating our 40th anniversary would not have been complete if we did not get involved in social investment projects to assist the less fortunate in our society. People are the core of our business at Botswana Life and we delight in being compassionate and caring towards them. The following are a few of the key projects that we undertook as part of our 40th anniversary, which we hope will go a long way in making a difference to the lives of those involved.

Presidential Housing Appeal

Botswana Life donated P1.5million to the Presidential Housing Appeal. This was in response to the plea made by our President, His Excellency Lieut. Gen. Ian Khama Seretse Khama for individuals and the business community to rally together and build houses for the needy. The donation made by Botswana Life will be disbursed over a three (3) year period, with the first P500,000 disbursed in 2015. The donation was announced during the 40th anniversary celebration and brand launch, and the cheque was officially handed over to the Housing Appeal Board soon after.

Miscellaneous Sports Club

In its continued support for sports in the country, Botswana Life announced a sponsorship deal of P250,000 with Miscellaneous Sports Club for the 2015/2016 season. The Serowe-based Premier League team was in need of technical sponsorship, and given the potential that it has demonstrated, Botswana Life identified an opportunity to work with them.
Breast cancer awareness with Journey of Hope

Botswana Life commemorated cancer awareness month with the world in October, and made a donation of P100,000 to the Journey of Hope, which is an NGO for raising awareness about breast cancer. This was another act of support given since the partnership between the two organisations was established in 2012. The P100,000 will go towards assisting to engage more volunteers and other resources that are needed in the awareness campaigns.

Abian Ntshabele

When the nation heard of the predicament facing the Ntshabele family, to raise funds for Abian’s treatment for a rare form of ovarian cancer, Botswana Life staff, through their Employee Involvement Programme, rolled up their sleeves and joined the fundraising campaign. The staff came up with a number of initiatives, including donating some of their leave days, selling t-shirts and confectionaries in the office and donating money out of their pockets. In total, the staff raised P188,728.55, which was handed over to the Ntshabele family.
We are in the business of paying claims

All Botswana Life clients are informed that contrary to other information doing the rounds, if an individual is covered by more than one person, we pay all the claims made upon the passing on of the insured individual, as long as all the policies are up to date.

For example, if seven (7) siblings all cover their parent under seven (7) different funeral or life cover policies, we will pay claims from all seven (7) siblings if the parent passes away. We therefore encourage our clients to disregard any information that is contrary to the above.

If you have experienced the above, please call our Contact Centre on 362 3700 for assistance.
A moment with the Head of Liferewards and Loyalty programme,
Thomas Masifhi

Botswana Life, in partnership with BancABC, introduced a prepaid VISA card called Liferewards in June 2013 to enable her client’s easy, secure and faster access of benefits and claims paid out. Fast forward to August 2015, Botswana Life Insurance Limited, ahead of its competition locally and with a landslide south of the Sub Sahara introduced a one of a kind reward and Loyalty programme under this immaculate card. This meant various merchants offering discounts and a P35, 000.00 augmented funeral benefit for subscribers. Lifeagenda caught up with the gentleman heading this initiative, Thomas Masifhi to find out more.

1. What is Liferewards VISA card and Loyalty programme?
The Liferewards VISA prepaid card that Botswana Life launched for its existing and potential customers aimed is rewarding those already on board for their loyalty through the offering of various incentives attached to this card.

2. How many Botswana Life clients currently have the card?
58,000 and counting. (aren’t we exposing more than enough with this question)

3. What are some of the advantages of Liferewards over other bank cards?
- Interest on positive balance at 1.5% annually
- No fee for card issuance
- No monthly fees
- No queuing to collect/cash cheque when claiming from Botswana Life
- Swipe for free

4. What other benefits does the card come with?
- Free P 5,000.00 accidental death benefit to the card holder
- Embedded funeral for 6 immediate family members up to P20,000 + P10,00 repatriation benefit anywhere in the country.

5. Who can join the Liferewards rewards programme?
The card can be given to any policy holder and their beneficiaries regardless of the premium they are paying. The loyalty can be taken by active policy holders only.

6. Does it cost money to join the programme?
To join the program is free. To maintain the loyalty programme, a monthly premium of P35 is required which can only be deducted from the card.

7. How does one claim the discounts offered by the rewards programme?
You claim the discount by swiping with the VISA pin and chip card at any Point Of Sale with all our partner merchants.

Continues on page 14
Complaints Procedure

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

1. Regional Service Manager

Fairgrounds / Maun Branch
Plot 66458, Fairgrounds Office Park
P/Bag 00296, Gaborone
Tel: 364 5100
Fax: 390 5884

Mall Branch / Lobatse Branch
Turnstar Building
(Next to Nandos)
Main Mall
P/Bag 00296, Gaborone
Tel: 371 4900
Fax: 318 1602 / 03

Francistown Branch / Palapye Branch / Selibe Phikwe Branch
Botswana Life House
P/Bag F283, Francistown
Tel: 241 3581 / 241 3325
Fax: 241 4614

2. National Service Manager

Botswana Life Insurance Limited
Plot 66458, Fairgrounds Office Park
P/Bag 00296, Gaborone
Tel: 364 5100
Fax: 390 5884
Email: clientservices@blil.co.bw

3. Chief Operations Officer

Botswana Life Insurance Limited
Plot 66458, Fairgrounds Office Park
P/Bag 00296, Gaborone
Tel: 364 5100
Fax: 390 5884

4. Chief Executive Officer

Botswana Life Insurance Limited
Plot 66458, Fairgrounds Office Park
P/Bag 00296, Gaborone
Tel: 364 5123
Fax: 390 5884

5. NBFIRA

Non-Bank Financial Institutions Regulatory Authority
Chief Executive Officer - CEO
3rd floor Exponential Building
Plot 54351 New CBD, Off PG Matante Road, Gaborone
Private Bag 00314, Gaborone
Tel: 310 2595 / 368 6100
Fax: 310 2376 / 310 2353
Email: info@nbfira.org.bw
Swipe & WIN BIG with **life rewards**

Swipe with your Liferewards VISA Card at Sefalana and stand a chance to WIN one of 3 double beds each worth at **P3,000**.

** The prize includes only the mattress and base.

T’s & C’s apply

For more information contact: 362 3700
For more on Botswana Life products: SMS “Life” to 17337
Promotion runs from 17th December 2015 to 31st March 2016
Policy Conservation
All you need to know so you can walk tall

Conserving your Policy - What is it?

Conserving your policy means allowing your funeral, investment, retirement or life policy to run its course so that when the insured event occurs, you can enjoy the full benefits of the policy.

This means keeping your premiums up to date, not allowing the policy to lapse, not cancelling your policy or surrendering it.

- A policy becomes Not-Taken-Up (NTU) when the payer does not pay the first three (3) premiums of the policy after taking it, resulting in the policy falling off.
- Lapsing a policy means not paying premiums on a policy (normally 3 months or 6 months staggered). Should we include it....
- Cancelling a policy means stopping premium payments on a policy and terminating the contract with Botswana Life.
- Surrendering a policy means terminating the policy by requesting the full cash value of the policy, after the initial period and prior to the maturity date.

By doing any of the above, you affect the ability of your policy to run smoothly, and for you to derive its full benefits when the time comes.

Why is policy conservation important?

Policy conversation is important because it allows you and your loved ones to enjoy the full benefits of the policy when the insured event occurs. This includes death, retirement, hospitalisation, and many others.

In the case of a funeral policy, the passing of a loved one happens unexpectedly, and sometimes catches us financially unprepared. Moreover, funerals are becoming more and more costly, and this can make it difficult for us to give our loved ones the send-off that they deserve. Keeping your funeral policy up to date allows you to bury your loved one with dignity, with little or no effect on your current financial state.

In the case of a retirement policy, the cost of living is escalating with time, and your retirement policy ensures that you can still afford to live a comfortable life in retirement. Life cover plays many roles in your life, such as acting as security for your personal, property and business loans, and being a legacy for your next of kin. By keeping your life cover policy running, you are ensuring that you can still realise your dreams of owning assets such as property and business while you’re still alive, and your family can have assets to inherit when you pass on.

Your investment policy helps you to achieve certain goals such as education for yourself and your children, acquisition of assets, financing milestones such as weddings, leisure activities such as holidays. Keeping your investment policy running ensures that you can grow your money and achieve these objectives when the time comes.

What do I have to do to conserve my policy?

Pay your premiums through salary deduction. This is hassle-free as there is no need to provide for the debit in your bank account. It reduces your risk of default and dealing with arrears.

Do not default on your policy; this can result in default penalties.

Update your banking details whenever they change, to avoid the debit orders bouncing.

If you are experiencing financial difficulty, cancelling or surrendering your Botswana Life policy should not be considered as a solution. To find out what your options are, talk to one of our Service Consultants and Executives at any of our branches, or call our Contact Centre.

Plot 66458 Fairground Office Park
Private Bag 00296 Gaborone Botswana
T +267 362 3700
F +267 390 5884
www.botswanalife.co.bw
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For more information, please call our contact centre on 362 3700

Arrears payments made easy!!

We have made it easier for clients to pay off arrears on their policies without visiting our offices. They can either deposit cash, cheque, do an online payment to any of the bank accounts below. NB. Always use your policy number or ID number as reference.

**Barclays:**
Acc #: 3913443
Branch: 290367, Gaborone Industrial
Acc name: Botswana Life Insurance

**Standard:**
Acc #: 0100110111403
Branch: 662767, Hemamo
Acc name: Botswana Life Insurance

**FNB:**
Acc #: 57110028307
Branch: 282267, Corporate
Acc name: Botswana Life Insurance

**Stanbic:**
Acc #: 9060000690932
Branch: 061967, Gaborone industrial
Acc name: Botswana Life Insurance

**Bank Gaborone:**
Acc #: 8000622820
Branch: 200467, Mall Branch
Acc name: Botswana Life

**Capital Bank**
Acc #: 0020021230101
Branch: 800267, Gaborone Main Branch
Acc name: Botswana Life

**Bank of Baroda:**
Acc #: 95210200000511
Branch: 110267, Gaborone Mall Branch
Acc name: Botswana Life
Frequently Asked Questions
about Proof of Existence / Dipotso
tse di bodiwang thata ka Bosupi
jwa go nna teng

1. **What is Proof of Existence? / Bosupi jwa go nna teng ke eng?**

**E** This is an exercise that Botswana Life embarks upon on an annual basis to request pensioners/annuitants to indicate that they are still alive by filling the Proof of Existence forms.

**S** Ngwaga le ngwaga, Botswana Life e kopa gore botlhle ba ba duelwang madi a ‘pension kgotsa annuity’, ba tlatse dipampiri tsa go supa gore ba santse ba le mo botshelong.

2. **Who should fill the Proof of Existence forms? Dipampiri tse di tladiwa ke mang?**

**E** All pensioners/annuitants who receive their benefits through Botswana Life on a monthly basis.

**S** Botlhle ba ba duelwang madi a ‘pension’ kgotsa ‘annuity’ ke Botswana Life, ba tlamega go tlatsa dipampiri tse.

3. **How often do I have to fill the Proof of Existence? Ke tlatsa dipampiri tse ga ka e?**

**E** The forms should be filled every year between July and February of the following year.

**S** Dipampiri tse di tladiwa gangwe mo ngwageng mongwe le mongwe, go tswe ka kgwedi ya Phukwi go fitlha ka ya Tlhakole wa ngwaga o o latelang.

4. **Why do I have to fill the forms? / Ke eng ke tshwanetse go tlatsa dipampiri tse?**

**E** The forms are used to verify that you are still alive and Botswana Life can continue paying you your benefits.

**S** Dipampiri tse di dinesediwa go runifatsa gore o santse o le mo botshelong, gore Botswana Life e tswelele e ntsha dituelo tsa gago.

5. **Where can I get these forms? /Dimpampiri tse di tsewe kae?**

**E** The forms are sent out annually to all pensioners/annuitants and they are also accessible through Botswana Life branches.

**S** Dipampiri tse di romelelwa di ‘pensioners’ kgotsa ‘annuitants’ tsothe ngwaga le ngwaga, mme bile di ka fithelwa mo makalaneng othi a Botswana Life.

6. **Can I send someone to deliver my Proof of Existence forms at a Botswana Life branch? / Anka roma mongwe go nkitsetsa dipampiri tsame kwa Botswana Life?**

**E** Yes, as long as you have filled and signed the forms and this has been confirmed by a Commissioner of Oaths, you can send someone else to deliver them to Botswana Life.

**S** Ee, fa o tladitse dipampiri wa bo wa ikana mo go tsone mo pele ga mongwe yoo letlelesegang go ikanisa ka ha molaong, o ka roma mongwe go di go isetsa kwa Botswana Life.

7. **What can happen if I do not fill my Proof of Existence forms? / Go ka diragala eng fa ke sa latse dipampiri tse?**

**E** Botswana Life will have no choice but to suspend paying your pension/annuity benefits, as we would not have proof that you are still alive.

**S** Botswana Life e tla tlamega go emisa dituelo tsa gago, go fitlha o tsiwa bosupi jwa gore oa tshela.
Mosako, over 65 and EFFB
Serving the unbanked market

As a move to spread products and offerings across all income brackets, Botswana Life has two dedicated products aimed particularly at doing just that. Mosako Funeral Plan policy can be undertaken by any individual of the age of 18 and above. The policy will pay a lump sum benefit in the event of non-accident death or double lump sum benefit on accidental death of the policyholder, spouse and up to 6 nominated children, parents and extended family members. This particular product does not require any medical underwriting.

Mosako Funeral Plan tariffs are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>P15,000.00</td>
<td>P15,000.00</td>
<td>P15,000.00</td>
</tr>
<tr>
<td>Spouse</td>
<td>P15,000.00</td>
<td>P15,000.00</td>
<td>P15,000.00</td>
</tr>
<tr>
<td>Child 16-21yrs</td>
<td>P15,000.00</td>
<td>P15,000.00</td>
<td>P15,000.00</td>
</tr>
<tr>
<td>Child 6-15yrs</td>
<td>P5,000.00</td>
<td>P5,000.00</td>
<td>P5,000.00</td>
</tr>
<tr>
<td>Child 0-5yrs</td>
<td>P3,000.00</td>
<td>P3,000.00</td>
<td>P3,000.00</td>
</tr>
<tr>
<td>Parents/inlaws (2)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents/inlaws(4)</td>
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</tbody>
</table>

| Monthly premium | P50.00 | P60.00 | P70.00 |

The other product Botswana Life offers that is within the unbanked market scope is the Over 60 Funeral Plan. The policy will pay a lump sum benefit in the event of non-accident death or double lump sum benefit on accidental death of the policyholder and spouse. This product like Mosako Funeral Plan does not require any medical underwriting.

<table>
<thead>
<tr>
<th>COVER &amp; OPTION SELECTED</th>
<th>Quote 1</th>
<th>Quote 2</th>
<th>Quote 3</th>
<th>Quote 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>P3 000</td>
<td>P5 000</td>
<td>P7 500</td>
<td>P10 000</td>
</tr>
<tr>
<td>Spouse</td>
<td>P3 000</td>
<td>P5 000</td>
<td>P7 500</td>
<td>P10 000</td>
</tr>
<tr>
<td>Child 16 -21</td>
<td>P3 000</td>
<td>P5 000</td>
<td>P7 500</td>
<td>P10 000</td>
</tr>
<tr>
<td>Child 9 -15</td>
<td>P2 000</td>
<td>P2 000</td>
<td>P3 000</td>
<td>P5 000</td>
</tr>
<tr>
<td>Child 6-8</td>
<td>P2 000</td>
<td>P2 000</td>
<td>P3 000</td>
<td>P5 000</td>
</tr>
<tr>
<td>Child 0 – 5 (incl. Stillborn)</td>
<td>P1 000</td>
<td>P1 000</td>
<td>P1 000</td>
<td>P2 000</td>
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</tbody>
</table>

| Premiums for members ONLY    | P14.00  | P23.00  | P35.00  | P47.00  |
| Premiums for members & family (no parents) | P23.00  | P37.00  | P56.00  | P75.00  |

Having taken up any of the two policies mentioned above, one can apply for the Lifewards VISA card and Loyalty programme. As a cardholder of the lifewards and a member of the loyalty programme, Botswana Life will pay a free accidental death benefit of P5,000 to the cardholder only. Not only that, you can top up or augment your BLIL funeral policy with a highly discounted benefit of up to P30,000, for up to eight (8) of your immediate family members.
8. Who are some of the merchants on the card and the discounts they offer?

- Sefalana Group
- Cresta Lodge Group
- Air Botswana
- Carmelot Spa
- Sky Lounge
- Liban
- Rhapsody’s
- Diagnofirm
- Okavango Pharmacies
- Link Pharmacies

9. How does one continue using the card after depleting funds?

To continue using the card and enjoying all that is attached to it, one has to either make a cash deposit at any BANC ABC branch or alternatively those using Stanbic Bank and Barclays bank can make online transfers.

10. How does the embedded funeral cover work?

The Liferewards Loyalty Program is centred on incentivising Botswana Life Insurance clients through the provision of built in benefits to reward them for their continued support of the business. There is a waiting period of 6 months. There is a free funeral benefit at P5000.00 where death is a result of an accident for the program member only. For all registered members collectively, there is another funeral benefit of up to P20,000 and a bonus of P10,000 repatriation benefit for the member, spouse and up to six (6) children of the ages of twenty-one (21 years), (children up to 25 years will be covered ONLY if they are enrolled in a recognized educational institution.)

11. What is to be expected from the Liferewards VISA and Loyalty programme?

We are looking at onboarding more merchants to the loyalty programme as well as developing avenues that make depositing into the card easier.

**LIFEREWARDS CARDS & LOYALTY PROGRAM BENEFITS**

<table>
<thead>
<tr>
<th></th>
<th>Funeral Benefit</th>
<th>Repatriation Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cardholder</td>
<td>P20,000</td>
<td>P10,000</td>
</tr>
<tr>
<td>Spouse</td>
<td>P20,000</td>
<td>P10,000</td>
</tr>
<tr>
<td>Child 22 - 25 yrs.</td>
<td>P20,000</td>
<td>P10,000</td>
</tr>
<tr>
<td>Child 16 - 21 yrs.</td>
<td>P20,000</td>
<td>P10,000</td>
</tr>
<tr>
<td>Child 6 - 15 yrs.</td>
<td>P15,000</td>
<td>P7,500</td>
</tr>
<tr>
<td>Child 0 - 5 yrs. incl. still born</td>
<td>P7,500</td>
<td>P5,000</td>
</tr>
</tbody>
</table>
FRAUD MANAGEMENT
including how to identify an accredited agent

Identity theft is a real and common occurrence, which if the necessary precautions are taken can be prevented. Identity theft occurs when criminals use your personal information without your knowledge to commit fraud.

Botswana Life Insurance Limited, as a company committed to securing your wealth, would therefore like to share with you, its valued clients, a few important precautions to practice in order that we all protect ourselves from unscrupulous individuals.

• Only give your important personal information to licensed Botswana Life Insurance representative, when transacting in insurance transactions.

• Ensure that you note down the full particulars of the individual assisting you, including contact details in order that you are able to contact them when the need arises.

• Ensure that you always check your bank statements on a regular basis in order that you are aware of all transaction that are reflected on your bank account.

• Append your signature after you have fully familiarized yourself with the documentation, and you fully understand the product and benefits of the policy you are taking. It is important that you have a copy (Notice to Policyholder Form) availed to you for safe keeping.

• Always update any changes to your particulars, including changes in postal addresses, change of employment or contact details so that we are able to keep in touch with you.

In the event that you believe you have been the victim of unethical and or fraudulent activity, or have witnessed such activity being done in the name of Botswana Life Insurance Limited, please make use of the Tip-Offs Anonymous Hotline-Re Sebetse, set up by Botswana Life Insurance Limited to combat fraudulent activities.

Please make sure that you play your part and report to the Tip-Offs Anonymous Hotline-Re Sebetse, an independent tip-off service set up for all stakeholders to use to report any incidences of unethical and or fraudulent activities executed in the name of Botswana Life Insurance Limited, on the following numbers:-

0800 600 644 BTC
71 119 780 Mascom
1144 Orange
botswanalife@bw.tip-offs.com
Swipe & WIN BIG with life rewards

Swipe with your Liferewards VISA card and stand a chance to win your share of P120,000.00 and 1 OF 2 GRAND PRIZES of an all expenses paid trip to SEYCHELLES.

T’s & C’s apply
For more information contact: 362 3700
For more on Botswana Life products: SMS “Life” to 17337
Promotion runs from 14th September 2015 to 31st March 2016