MEET THE EXECUTIVE TEAM

BOTSWANA LIFE CLASSIC RUN DOES IT AGAIN!

R. J. SAMUELS - A MAN OF SERVICE

BIHL GROUP - DIAMOND SPONSOR AT THE 2019 ORAPA DIAMOND GOLF CHALLENGE AND EXPO

GOODBYE FAIRGROUNDS, HELLO RAIL PARK BRANCH!
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Welcome to our revamped issue of Life Agenda which focuses on improving communications with our clients. This Newsletter covers an array of articles and information pieces speaking to what the leading life insurance financial entity has been involved in during 2019.

We also avail to our clients, awareness to our BIHL Group sister subsidiaries, which we strongly believe best complements your Botswana Life Insurance Limited offerings.

We start off by profiling Botswana Life Chief Executive, Mr Ronald J. Samuels on what the future of this Life Insurer is and corporate insights on the man known to be ‘The Fixer’ in certain circles. We follow up with introducing his Executive Management team and their portfolios so as a client, you know where your services emanates.

Life Agenda goes on to cover more articles, amongst them, a moment with the Senior Client Delight Manager, the launch of the Botswana Life Rail Park branch which is a prototype of our Palapye branch, often referred to as our ‘branch of the future’.

We also go behind the scenes of our exciting newly launched Marketing and Advertising campaign, ‘Life & More’ that is aligned to the Botswana Life strategy, Se, Sarona - supporting and bringing to life our strategic pillars.

Several informative articles are featured for your edutainment as well as numerous Corporate Social Responsibilities (CSR) initiatives Botswana Life has embarked on during 2019. We have featured the ever growing, Classic Run Half Marathon which earned itself National status in 2019, we celebrate our best performers, societal engagements such as the 5 – A – Side Football tournament and a sample script from our Financial Literacy programme, airing on RB2, every Tuesday at 1330.

Life Agenda gives our clients and readers a sneak peek from the tracks, where the PR, Comms & Marketing department hosted the media fraternity for a friendly tyre burning go-karting experience.

In putting together this read, I would like to thank the Editorial team that forms the PR, Comms & Marketing department of Botswana Life, Tsetsi Makgekekgenene, Tshegofatso Molosiwa, Nosipho Moyo and the BIHL Group PR, Comms & Marketing Manager, Tebogo Keepetseoe. We welcome your opinions, contributions and any feedback which you can send to gtlagae@blil.co.bw or follow our Facebook Page and Twitter or call 364 5100.

For product information, financial advisory and investment, please call our Contact Centre on 362 3700 or visit our website at www.botswanalife.co.bw

Le kamoso

Gabriel Tlagae
PR, Comms & Marketing Manager
Welcome to another instalment of Life Agenda, the customer-based newsletter which aims to inform and keep you updated as a Botswana Life Insurance Limited client and prospective, respectively.

As a valued stakeholder and part of the Botswana Life family, we believe in constant communication, updates and engagements, which we deem top priority as a business. Our DNA as the leading Life insurance entity in Botswana denotes liability for the entrusted safeguard of our client’s and families’ futures. This is through tailored products and advisory services to suit individual and corporate client’s needs, top shelf client delight servicing and skilled service providers that on a daily ensure top priority for your future investments.

Though this has been adequately done, allow me this platform to give you an insight into who I am professionally and perhaps personally as Botswana Life’s Chief Executive.
Since 1st November 2018, myself, the now fully-fledged Executive Management and the Board of Botswana Life have been hard at work developing a 5-year corporate strategy which is known as Se, Sarona. This strategy is in line with our parent company, BIHL Group’s 5-year foresight which in terms of strategic themes employs and aims to achieve mutual objectives that benefit our key stakeholders immensely. At the forefront of the strategy is you, the customer and my position at Botswana Life is to ensure uninterrupted delivery of that premise. With the development and approval of Se, Sarona, we no longer aim to satisfy but delight you through every encounter we have. This speaks to consistence communication, such as this newsletter, providing an impressive uncontested bouquet of products that we have developed with you in mind as well as making all service engagements with you easily accessible through the employment of Information Technology vehicles that are convenient and affordable for every Motswana.

We speak highly of customer delight and high-performance teams as part of our strategic themes. To ensure we deliver on the themes without compromise, the business has decided to relocate the Gaborone - Fairgrounds Branch to Rail Park Mall in the 3rd Quarter of 2019. This move will allow the branch to align to the ‘Branch of the future’ status as exemplified through our Palapye branch, as well as provide convenience and accessibility of our services to you, our clients from all locations and walks of life with reduced transport difficulties. We continue to make our service channel open through such as our Contact Centre accessible through phone wherever you are and over and above that our unrivalled branch network spanning the country at large.

As such, we took head of the KYC regulatory compliance requirements that we needed from all our clients and most importantly for Botswana Life to adhere by the industry regulator. A mammoth task indeed and I want to thank every individual who protected their investments with us by complying. Botswana Life is committed to delivering excellent service and aspiring to be a World Class insurance provider of choice, a 1 stop shop if you may.

I hope you enjoy reading this newsletter and we look forward to your feedback so we can continuously improve our offerings along the way. Facing all manner of future challenges, Botswana Life will remain diligent in the areas of corporate governance, operational efficiency and client delight and hoping to press on in the areas of bespoke product development fit for Batswana.

Best wishes to you and your families.

Ronald J. Samuels
Chief Executive Officer

As a home-grown insurance business boosting over 44 years of market leadership, we understand fully the need to be a responsible corporate citizen.

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Ronald J. Samuels
Chief Executive Officer
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<tr>
<th>Strategic Leverage Area</th>
<th>Description</th>
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<tbody>
<tr>
<td>Revenue Growth &amp; Profitability</td>
<td>This strategic theme seeks to place BLIL on a path of enhanced profitability by proactively managing and leveraging the key drivers of revenue maximisation and cost optimisation. BLIL commits to being fiscally responsible because the organisation has an obligation to manage resources in a manner that brings maximum benefit to the customer, the shareholder, our partners and the community at large.</td>
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<td>Customer Delight</td>
<td>BLIL is committed to fully capitalising on our understanding of the customer in order to tailor experiences to maximise customer value to the business. We will serve our customers with distinction as well as create a seamless, consistent experience that will not only satisfy but “delight the customer”</td>
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<td>Distribution Excellence</td>
<td>BLIL endeavours to optimise operational efficiencies across the organisation’s distribution model/network by incorporating innovative services, diversifying our distribution network, consolidating distribution partners, lowering distribution costs as well as ensuring end-to-end visibility/transparency of relevant processes.</td>
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<td>Technology Transformation</td>
<td>Even though we remain business led, BLIL as an organisation recognises the need for an insights driven and technology enabled transformation to remain competitively positioned because today, business and technology innovation are inextricably linked. We will utilise technology and/or digitally enhanced solutions to facilitate business efficiencies and create differentiators within our existing market as well as truly revolutionise the way we work.</td>
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<td>Compliance &amp; Risk Management</td>
<td>This strategic theme highlights our commitment to adhering to the highest ethical and regulatory standards of personal, social and business conduct in order to transform the business into a risk conscious, fully compliant and agile control environment.</td>
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<td>High Performance Teams</td>
<td>BLIL recognises the need to build a high performance culture within which individual commitment, development, and creativity are nurtured and combined with a strong orientation towards creating an extensive talent experience to allow our people, at all levels, to develop and become recognised as leaders.</td>
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How will you and your team take Botswana Life forward?

I’m very fortunate to have an executive team with a good balance between many years of sound industry experience and new, very talented young executives. I believe the mix of insurance know-how and progressive thinking within the team will deliver the agility, innovation and energy required to take the company forward. Since I took office on 1st November 2018, we’ve spent many hours as a team to engage with stakeholders about the business and on how to take it forward. This has culminated in an exciting strategy for Botswana Life that we believe will see us doubling the business in the next five years.

How does the new strategy differ from the company’s previous direction?

There’s definitely a shift in our strategy to ensure we’re best positioned to withstand and outplay the increased competition in Botswana, which is attracted to the shift in our market demographics and lifestyle.

We’re also positioning the business according to the potential we see in new technologies and business models due to a changing regulatory environment. This is crucial if we want to protect and grow our 65% market share. We see our greatest opportunity in our market share and taking it to 70% in the next five years. Why do I say this? We already have the clients and it’s much easier to sell to an existing client than to look for a new one. This gives us a competitive advantage. To turn this into reality, we’ve co-created a new shared vision: ‘To be Botswana’s first choice in life insurance-based financial solutions and advisory services’.

What makes you excited about leading Botswana Life?

I’m excited about the opportunity to make a meaningful difference in the largest insurer in Botswana. When I drive across the border after my term here has ended, the people of Botswana may not know who I am, but I would want to know that I’ve played a small part in making the insurance industry of Botswana better for them.

Finally, what excites you Botswana, the country?

I have travelled as far as Maun and Kasane and marveled at the nature, what tranquility. Also the humility and dedication of Batswana is also very admirable.
1) **Tell us about your work at Botswana Life.**

I Dorothy Mathotsane Nthite, work as a Senior Wealth Manager within the Botswana Life Affluent division and my main duties are canvassing for clients, establishing their needs and advise them on the right solution for their needs.

2) **What motivates you to be the best at what you do**

It is the love for what I do and that is giving the client an opportunity of living life with a peace of mind and having transferred the life burden to the insurance in the form of having the right polices at the right time.

3) **What do you do that is different from your colleagues**

I am focused, beginning of every year in January I do a spreadsheet of how much I am going to need over the next coming 12 months. I know my program here and there will be upset, because I have it rolled out I know much I going to need and any changes that occur i always have a contingency plan, at fat months i always invest for lean months so that i do not lose my balance.

4) **How long have you been in the business**

I have been doing what i do for over 22 years now.

5) **Share any information you think may be of use to this article**

I service all clients across the board and 80% of my clients i prefer high value clients because when they make a decision they don’t do hush-hush, they really give all of their attention to it and when they take a decision it is for keeps.

I prefer dealing with high value clients because the majority of them are Lenard people, they challenge you with their knowledge, and you learn from them as well. I genuinely share what i know, during weekends i work because i am not a socialite as i use my work as my social activity. Interacting with my clients is part of my socialising and taking into account the more policies you sell and close, the better remuneration.

**Botswana Life**

I want to share a little message to my colleagues. Love what you do and learn more about your environment and keep abreast so that you are not left behind. I am one person who keeps my lane and I use the same momentum from January to December; there is nowhere I stop and only give myself two weeks in a year to rest and on Sundays, i go to church and come back to rest. Stay positive, focused, energised and enjoy the fruits of your labour and give people peace of mind. Learn to help your friend, neighbour, family, your community and your country at large.

Botswana has educated people, the client of yesterday is not the client of tomorrow meaning that every time you meet a client of yesterday there is always room for a new need. I do my utmost best to sell security, peace of mind and transfer the burden to my company Botswana Life. And Botswana Life what i love is because it has solutions for everyone. i bow my head before the almighty God to give me more years of soldiering on so that i do what i do best: aluta continua!
At The BIHL Group, We Engineer Legacies

It is not only about the heritage we continue to build upon. Rather, it is an act of looking ahead, at proactively working with thousands of Batswana, indeed thousands of Africans, to build their future legacies.

#LegacyEngineers
#EngineeringLegacies
DIKARABO is a real-time customer feedback system, which runs on an interactive touchscreen kiosk. It is capable of capturing customer feedback in real-time, additionally serving as an information platform to deliver content such as announcements, competition winners and/or new promotions. DIKARABO is fully customisable, and has been customised to our needs and requirements as Botswana Life.

The aim is for us to get real time customer feedback and act on it timeously. This is a pilot project, currently running the Fairgrounds Branch for the month of September. Should we attain the intended benefits, we will be rolling this out to all our branches across the country. DIKARABO has been brought to you in partnership with Übber Software (Pty) Ltd, a local company which provides superior IT consulting services to all enterprises in Botswana, serving both the domestic and international sectors.
The new Botswana Life 5 aside team is proving to be a team to be reckoned with at the Stanbic Bank Super 5 football Top 8 Championship games.

For a team that was only formed at the beginning of the year, it has set a good track record in the field and has shown teams that have been taking part in this game that it is not the number of years that make one a champion.

But like most teams that take part in the championship games which are mainly corporates, the Botswana Life 5 aside team is mainly for wellness, networking and making people of the business offerings. This enables the company to benefit in two ways these are healthy sharp employees and marketing the business while at it.

Anyone is eligible to join the team, but it has to consist of an 80% majority as employees of the Batswana Insurance Holdings Group employees. This allows for colleagues to get to know each other outside of the work environment.
The BIHL Group’s Head of Business Development & Stakeholder Management, Mr. Thomas Masifhi said,

“As the BIHL Group, it brings us great pride to serve as the Diamond Sponsor of the Orapa Diamond Golf Challenge this year. We are passionate about our people and enriching the communities in which they exist. More importantly, we are passionate about taking part in initiatives that stand to make a real difference and a lasting impact and I believe the Orapa Diamond Golf Challenge is an entirely relevant platform to do so. We are proud to leverage our strength in numbers as the BIHL Group, Botswana Life, Bifm and Legal Guard to play our role in the community, thus contributing to engineering greater legacies for our Nation and her people.”

The ODGC was a 3-day golf and lifestyle event which took place at the Orapa Golf Club from the 24th to the 26th of May 2019. In excess of 120 players from all over the country participated, with proceeds of the tournament going towards one of the communities within
which the Debswana Diamond Company has a presence, thus serving a strong socio-economic purpose. This initiative is also in alignment with the BIHL Group’s dedication to positively impact and make a true difference to communities in need, through the philanthropic component as well as the support for local sporting codes such as golf. Last but not least, it offers a sound-networking environment for businesses in the area, as well as those with a more National footprint, to engage with each other.

The ODGC is a Pro-am event that is anticipated to feature Botswana’s best golf professionals and top ranking amateurs. The format of play was stroke play for professionals and championship division, whilst all other divisions played the stableford format.
The Botswana Life PR, Comms and Marketing team hosted a tyre burning sessions for their media partners at the Maverik Karting tracks. This event saw the media houses and the PR, Comms and Marketing team randomly placed in groups that would later go head to head for the converted ‘Karting Champion.’ Congratulations Team Burgandy.

The mandate of the event was to firstly appreciate the media as the mouth piece of society for all their efforts to ensure that Batswana continuously receive clear and concise information as well as to solidify longstanding relationships we have with them as well as potentially create new long lasting relations.
Ba tlhokomele botlhe

Losika lo a itirelwa. Masika Otlhe Funeral Cover e go letlelela go thusa masika a a kgakala le ba o berekisanang le bone mme e se ba losika lwa gago. Tshireletso e, e fitlha ko go P50 000.

Botswana Life, here for life and more.

Leletsa 362 3700, Romela "Masika Otlhe" kwa go 17337, kana bua le Broker kgotsa Financial Advisor

Go na le melawana
What is your role as the Senior Client Experience Manager at Botswana Life?

This is a fairly new role effective 1st of May when the current 5 year structure (2019-2024) of the business was implemented. The role simply means that I am the one that is in charge of the client delight strategy of Botswana Life. Botswana Life has decided that customer satisfaction is not enough and as customer delight is a perquisite of the business. We want to delight our clients and ensure that every touch point that the client engages with is the highlight of the clients day. It’s quite a big thing because we have a lot of clients and customer complaints and not only do we want to eliminate them, we want to change the tone and perception that people have about Botswana Life.

What does this role personally mean to you?

I am a peoples person, I love people and I like making people happy. So for me, it also means I get to influence how every single person who interacts with Botswana Life’s clients does it. It means I get to influence how our staff help our clients, first of all they have to see them as individuals, yes the temptation when you work for a big business that does the same thing all the time is that things turn to be dehumanised. I just want them to know that every single person that they meet has a unique problem and they require us to meet their individual need. Internally outside the client services function I just need everybody to understand that when somebody who is client facing comes to you asking for help for something, behind that request, there is a client who is waiting for us to meet their need so we need to now start being more client centric as a business because there are other players in the market and with our fantastic products we need to differentiate ourselves from others in a lot of ways. So with excellent service as a differentiator because competition can catch on to us when it comes to product.

How many branches do you work with to see that all clients get to have your desired experience?

I take care of 7 branches and two satellite branches, two in Gaborone, Lobatse, Palapye, Selebi-Phikwe, Francistown and Maun and the satellites branches which are in Kasane and Jwaneng.

What benefits can Botswana Life clients expect to get from your department?

They can expect for us to resolve their queries, issues, problems and also to ensure that when they come in they get the promise that we have sold to them and we will do as we have promised when they took insurance with us, remember we are a long term insurance business. So from my department they can expect to be treated with respect and be made to feel that whatever their concerns, issues or need matters to us and the only way we can prove that it matters is to actually fulfil the need that brings them to us. Also as per our promise, we say to clients that we can pay their funeral claims within a day and because this is a promise that we have made to them, we need to ensure that we fulfil that promise, so that is what they can expect and they can expect that in instances where we are unable to meet that turnaround time we can keep them updated. Though it is work in progress, they can also expect us to eventually be the highlight of every clients day so that when they come to any Botswana Life branch they don’t think about finding long queues, getting abandoned calls at the call center or having to escalate matters to senior personnel. That is not the perception we want. We want them to know that they are at the right place and we will do as we promised.

How do you manage to ensure that all Botswana Life clients will all get the same treatment and service and feel a part of the business family?

I don’t know if it’s fortunate or unfortunate for us but in terms of clients getting the same treatment and feel part of the business family, until now, we haven’t really segmented our market. Yes we have Affluent but we have gone back and reintegrated the affluent segment into the Individual Life space because at the end of the day, every client is the same to us. Yes, out of respect, out of humility if we have an elderly client, we will tend to prioritise their need where possible because in some instances it may not be possible but generally we have not been deliberate about treating people different from each other. I feel it’s a blessing in disguise because there is no one who can come to Botswana Life and say they were treated differently because of the market they fall in. It really about treating people with respect, it’s about treating them with kindness and humility. We are a life insurance company and some people that come to us are bereaved and as a result we need to be considerate and empathetic when dealing with them.
GABORONE – Botswana Life Insurance Limited, recently celebrated the top performing Sales Advisors and rewarded them with an all-expenses paid trip to Thailand for their impressive efforts.

With a Sales Advisory team of over 1000 people, the business continues to reward employees for their efforts as well as invest time in empowering them with knowledge and understanding of the business’ wider strategic efforts. A total of over 50 Sales Advisers, Brokers and Agents were recognised through accolades and were treated to a session with renowned motivational speaker, Mr. Max Moyo.

Botswana Life CEO, Mr. Ronald Samuels, revealed the leading insurer’s 2019 Strategy noting the team’s outstanding performance in Q4.
Botswana Life through the BIHL Trust give a Shadi Shadi family a new lease on life

In a continued effort to make a meaningful difference in Botswana’s socio-economic growth story and the lives of fellow Batswana, Botswana Life Insurance Limited (Botswana Life) and parent company, the Botswana Insurance Holdings Limited (BIHL) Group, partnered to hand over a house to the Kelefetswe family in Shadi-Shadi.

The effort comes on the back of over 4 decades of socio-economic investment through Corporate Social Investment by both Botswana Life and the Group. This donation stems from the Hands That Give initiative founded by the BIHL Group in 2016 and championed by its CSI arm, the BIHL Trust. Hands That Give is a staff volunteerism effort that runs across the Group and each of the subsidiaries, looking to encourage staff active and indeed proactive community support. The aim is to drive sustainable CSI in line with the trust mandate, and to encourage a culture of involvement amongst staff.

Said Lebogang Mothobi, Contact Center Manager of Botswana Life, “With the guidance of former Shadi-Shadi Primary School Principal Ms Mogotlhwane, Kgosi Gabanakgosi and the Village Development..."
Committee (VDC), the Kelefetswe family was identified as a family in need during a 2017 Hands That Give donation to the school. In 2018, under the same initiative, 48 lucky students from the school were treated to a day out at the movies. The Botswana Life team of 10 volunteers who first began working to develop the house for the Kelefetswe family used the P5,000 starter money provided through the Hands That Give platform. We were so touched by their efforts and progress; we saw it fit as Botswana Life to augment their funds and grow this project. Today, we are proud and humbled to see a house, fully constructed and inclusive of household items, standing and valued at over P55,000.00. This is a place the Kelefetswes can now call home.”

Said Tebogo Keepetsoe, Administrator of the BIHL Trust, “We have a long-standing relationship with the people of Shadi-Shadi village. We believe in leveraging our corporate strength in numbers to drive meaningful impact, and it is the culture of involvement and volunteerism inherent in the Hands That Give programme that the Botswana Life team have developed even further in supporting this particular initiative. Today, the Kelefetswe family will move out of the cold and into the comfort and warmth of their new home.”

Both the BIHL Group and Botswana Life have an impressive track-record of community outreach initiatives which include the erection of a Community Guest House in Khawa, the annual Orphans and Vulnerable Children (OVC) donation to Maruapula School, Autism Botswana, Thomas Tlou Scholarship Awards, Classic Run and the National Housing Appeal.

“At Botswana Life, we understand the importance of transforming the lives of people through compassion and giving back to the community. We support a number of CSI initiatives, which have enabled us to uplift the communities we serve. This is how we show our accountability as a corporate citizen. Our driving philosophy is our desire to give Batswana the opportunity to live with dignity, because we care,” concluded Lebogang Mothobi.
Meet the Botswana Life EXECUTIVE TEAM
Botswana Life

**EXECUTIVE TEAM PROFILES**

**Ronald J. Samuels**
Chief Executive Officer

October 2018 and heads the Botswana Life with the support of two Chief Officers and Five Executive Heads. He also sits as Director on the boards of Botswana Life Insurance Limited and that of the Botswana Insurance Holdings Limited Trust (which Botswana Life is a subsidiary of).

Samuels carries extensive experience across multiple disciplines which spanned over 24 years. Mr. Samuels began his career at Old Mutual in South Africa. Since then, he has held several well reputed management and leadership positions in the Sanlam Group. This includes: Financial Advisor, Business Development Manager, Regional General Manager, Head of Sanlam Connect. He later went on to act as the General Manager: Distribution Support at Sanlam Employee Benefits, as well as Managing Director of the Sanlam Connect. His work experience spans over 30 years and during this time he has served as the Botswana Life Head of Individual Life, Corporate Business Consultant in the Sanlam Connect.

Prior to his Executive Head appointment, Mr. Samuels served in various leadership roles and platforms that were building blocks towards his current profile.

Mr. Samuels holds a Master of Science in Strategic Management with the University of South Africa. Over and above this he sat on the Product Development Committee that developed and launched Mosako and was instrumental in growing its monthly premium rate from P40 000 to over P2 Million.

Mr. Samuels began his career at Ernst & Young in 1998 and left in 2008 as a Senior Manager - Audit. She joined The BiHL Group as a Company Secretary and Group Finance Manager responsible for Corporate Governance, Secretarial and Group financial reporting. During her tenure as Group Finance Manager, the BiHL Annual Report won the coveted PWC Best Published Results several times as well as Best in Financial Services Sector. She joined Botswana Life in 2016 as Finance Manager. Modikana has also been a trustee of The BiHL Staff Retirement Fund, as well as a member of the Botswana Unified Revenue Service – (BIRS) Board and Finance Audit Committee, since 2013.

**Moletlanyi Tshosa**
Executive Head – Brokers

Prior to his Executive Head appointment, Mr. Tshosa served in various leadership roles and platforms that were building blocks towards his current profile.

Mr. Tshosa’s work experience spans over 30 years and during this time he has served as the Botswana Life Head of Individual Life, Relationship Manager Corporate Business, Relationship Manager High Value Brokers to mention but a few.

Mr. Tshosa holds a Master of Science in Strategic Management with the University of South Africa. Over and above this he sat on the Product Development Committee that developed and launched Mosako and was instrumental in growing its monthly premium rate from P40 000 to over P2 Million.

**Joseph Kuaho**
Executive Head – Corporate

Mr. Kuaho has over 27 years of experience in the insurance sector. He has had the privilege of working in various positions in the insurance space that have groomed him for his current Executive Head position.

Mr. Kuaho was promoted to the position of Marketing Manager- Corporate. In 2005 he joined Metropolitan as the Head of Corporate and later joined Botswana Life as Relationship Manager and was promoted to his current Executive Head of Corporate position where he oversees Group Life, Credit Life, Group Funeral, Group Credit Life and Annuity Business.

His division commands a Group Life Market Share of over 65% and a Credit Life Market Share of over 70% and also has all the Major schemes under his care. He sat on the Committee that developed Mosako and was instrumental in growing its monthly premium rate from P60 000 to over P2 Million.

**Priscillah Ndadi**
Chief Operations Officer

Prior to being appointed COO, she served as Botswana Life’s Premium Administration Manager for 5 years. Here she was responsible for the collection of over P90 Million monthly premium income as well as the relationship management of over 250 collection partners through a team of 25 people. Her work experience spans over a decade where she has worked in various positions in the financial services industry mainly life insurance, pension fund administration and asset management. One of her key achievements during her career with Botswana Life is redesigning the Premium Administration Processes and cutting costs by 22% up to June 2015. She holds an MSc in Strategic Management from the University of Derby, has completed The Leadership Development Program with Stellenbosch University and she has a Bachelor of Accounting Degree from the University of Botswana. Priscillah is a Licentiate of the Insurance Institute of South Africa and is currently pursuing a Doctorate in Business Administration, with the Paris School of Business.

Mr. Kuaho has been a guest lecturer at the University of Botswana for the past 6 years.

Mr. Kuaho holds a BA (Statistics and Demography) from the University of Botswana and numerous insurance related qualifications.

**Rorisang Modikana**
Chief Financial Officer

She is a Fellow of Association of Chartered Certified Accountants (FCCA) and a Fellow member of Botswana Institute of Chartered Accountants (FCA) having qualified in 2002. A commercially astute professional, Rorisang started her career at Ernst & Young in 1998 and left in 2008 as a Senior Manager - Audit. She joined The BiHL Group as a Company Secretary and Group Finance Manager responsible for Corporate Governance, Secretarial and Group financial reporting. During her tenure as Group Finance Manager, the BiHL Annual Report won the coveted PWC Best Published Results several times as well as Best in Financial Services Sector. She joined Botswana Life in 2016 as Finance Manager. Modikana has also been a trustee of The BiHL Staff Retirement Fund, as well as a member of the Botswana Unified Revenue Service – (BIRS) Board and Finance Audit Committee, since 2013.

Mr. Modikana is specifically responsible for working in various positions in the financial services industry mainly life insurance, pension fund administration and asset management. One of her key achievements during her career with Botswana Life is redesigning the Premium Administration Processes and cutting costs by 22% up to June 2015. She holds an MSc in Strategic Management from the University of Derby, has completed The Leadership Development Program with Stellenbosch University and she has a Bachelor of Accounting Degree from the University of Botswana. Priscillah is a Licentiate of the Insurance Institute of South Africa and is currently pursuing a Doctorate in Business Administration, with the Paris School of Business.

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Mr. Anderson Wabo Samu  
Executive Head – Information Technology

He is an accomplished IT specialist, with over 15 years’ experience working for blue chip companies such as Barclays Bank and Stanbic Bank, in Zambia and Botswana respectively. With a BSc in Applied Business Computing and a Masters in IT Management from the University of Sunderland (UK), Anderson brings with him vast knowledge in system enhancement in line with business strategy and market performance. Anderson has illustrious competencies which include a proven ability to ensure the smooth running of ICT systems, ICT Project implementations which include Infrastructure.

Patricia Raditholo  
Executive Head – Compliance, Risk and Legal

Before this appointment, she was Bancassurance Relationship Manager. Patricia has 35 years’ experience in the Insurance Industry and started her career as an Accounts Assistant with Botswana Insurance Company. She has worked for IGI Botswana as Supervisor Client Services and Conservation, then joined Botswana Life as Supervisor Client Services/Benefit Payment and grew through the ranks to Client Services Manager and later appointed as Risk Analysts Manager responsible for Underwriting & New Business.

She left BLIL to join Tsana Insurance Brokers as Managing Director and later worked for Liberty Life Botswana as Principal Officer/ Compliance and Operations Manager. She then rejoined Botswana Life as Bancassurance Relationship Manager. She is the Chairperson of the Claims Adjudication Committee as well as a member of the Product Development Committee with Botswana Life. Patricia is an Associate of the Insurance Institute of South Africa and also holds a Master’s Degree in Business Administration from De Montfort University in the United Kingdom. She holds a Diploma in Accountancy and Business Studies from Botswana Institute of Accountancy College and she has undergone professional development courses.

Mr. Anderson Wabo Samu  
Executive Head – Information Technology

He is an accomplished IT specialist, with over 15 years’ experience working for blue chip companies such as Barclays Bank and Stanbic Bank, in Zambia and Botswana respectively. With a BSc in Applied Business Computing and a Masters in IT Management from the University of Sunderland (UK), Anderson brings with him vast knowledge in system enhancement in line with business strategy and market performance. Anderson has illustrious competencies which include a proven ability to ensure the smooth running of ICT systems, ICT Project implementations which include Infrastructure.

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Thabo Lejowa  
Executive Head of Tied Agents

Mr. Lejowa excels life insurance experience spanning over 15 years, having previously worked as, Sales Manager, Premium Liaison, Premium Administration Team Leader, Claims Supervisor and Debtors Clerk. With a strong business acumen, his passion lies in developing and implementing sales strategies, training and mentoring agents. He hosts an impressive list of qualifications including long-term insurance, Level 2 ACCA (Association of Chartered Certified Account) and AAT (Association of Accounting Technicians) from Botswana Accountancy College. Mr. Lejowa further obtained training in relevant fields including: Fraud Investigations, Supervisory and Management training. He also possesses skills in Conflict Management and Coaching and Mentoring training as well as Customer Service training just to name a few.

In his new role, Mr. Lejowa will provide strategic direction, planning and execution to Botswana Life Insurance Limited Tied Agents (retail) sales department from the Affluent, Middle and Entry level market segments, which the Board of Botswana Life Insurance Limited is confident Mr. Lejowa will justly execute.

Lebethe Semadi  
Executive Head – Actuarial

Mr. Semadi is a seasoned Actuary with a Master of Finance in Funds Management from the University of New South Wales and a Bachelor of Actuarial Studies from the Australian National University. He completed his professional examinations with the Institute and Faculty of Actuaries (IFoA) in the United Kingdom and holds a Certificate of Proficiency from the Insurance Institute of South Africa.

With twelve years of extensive experience in the insurance industry, Mr. Semadi began his career as an Insurance Sales Agent. He joined Botswana Life in 2009 as an Actuarial Assistant in Annuities and went on to become an Actuarial Analyst in both Annuities and Individual Life. Prior to taking up the position of Acting Executive Head – Actuarial, Mr. Semadi was an Actuarial Manager in Valuation and Development.

Tlotlo Mookodi  
Executive Head – People Management

The role is also responsible for people management of the Botswana Insurance Holdings Limited (BIHL) Group. Furthermore, she served as Talent & Organisational Development Manager as well as Intern Resource Manager of the Human Resources Department. Tlotlo has over 20 years’ experience in the financial services sector. She started her career as a Life and Pensions Officer at Botswana Insurance Company. She has worked for the National Development Bank as Legal Officer and Head of Conveyancing and Securities. She also worked for Standard Chartered Bank as Employee Relations & Compensation & Benefits Manager, Human Resources Business Partner and Head of Human Resources. She worked and Barclays Bank as Head of Human resources. She joined BIHL Group as a Remuneration and Benefits Specialist in 2012 and was later appointed to the role of Talent & Organisational Development Manager.

Tlotlo holds a Master of Business Administration (MBA) from Management College of Southern Africa, Certificate of Proficiency (COP), a Diploma in Human Resources, an Associate Diploma in Banking and a Bachelor of Laws (LLB) from the University of Botswana.
Botswana Life Insurance Limited (Botswana Life) continues to dedicate itself in providing to the needs of Batswana and up-lifting the community. On the 12th of July 2019, The Compliance, Risk and Legal Team of Botswana Life donated 66 blankets and 42 packets of baby wipes to Kanye Seventh Day Adventist Hospital. These donations were given to the Maternity and Paediatric ward meant to assist underprivileged mothers who could not afford to provide for their newborns.

Speaking at the handover, Kanye Seventh Day Adventist Hospital, Maternity and Paediatric Matron, Ms Ramantele, said: “We are very grateful for the blankets and wipes because we experience a lot of saddening instances where women come to the hospital with no provisions for their babies. This donation shows the meaningful history and relationship between the hospital and Botswana Life.”

The 98-year-old hospital which was at first run by the missionary, is located in Mokue Ward. To date, it has expanded its infrastructure and is in partnership with Government, offering nursing diploma courses to the general public. The hospital offers residents of Kanye and surrounding areas many services including; outpatient services, optometrist services and mental health services just to name a few.

Concluded Botswana Life, Compliance, Risk and Legal Executive Head, Mrs Patricia Raditholo, “As a legacy brand, we comprehend the prominence of transforming the lives of people through empathy and giving back to the community. This is how we display our accountability as a corporate citizen and continue providing solutions that make a meaningful difference in the lives of Batswana. We believe in growing further, together, by collaborating and changing each other’s lives for the better. Botswana Life is here for life and more - we remain committed to serving our customers and our Nation.”
Focus on what is important,
We’ll crunch your numbers.

Invest from as little as P200/month

Investing has never been this easy. While you focus on other tasks, your investment manager will skillfully work towards finding the best investment opportunities on your behalf. Open your Bifm Unit Trusts account today.

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Website: www.bifm.co.bw
Facebook: www.facebook.com/bifm.bw/

Bifm Unit Trusts

Dynamic
Wealth Management

A member of the BIHL Group
Bifm Unit Trusts are regulated by the Non-Bank Financial Institutions Regulatory Authority (NBFIRA). Please note capital invested is not guaranteed and that past performance does not guarantee future performance. All fund prospectuses are available at Bifm offices, Plot 66458, Fairgrounds Office Park, Gaborone.
Win a Luxury Trip for you & a friend to the beautiful island of Phuket, Thailand.

To gain automatic entry into the competition, purchase using your BancABC VISA Card and/or Botswana Life Rewards Card at any store and stand a chance to win spot prizes or a trip for 2 to Phuket, Thailand valued at P35,000.00.

Competition not open to persons under the age of 18 years.

Terms & Conditions Apply
Money Life with Botswana Life

1 What is Money Life with Botswana Life?

Money Life with Botswana Life, is a radio show by Botswana Life hosted by Mr. Nelson Letshwene from Moedi Financial Training. It is broadcast on RB2 every Tuesday afternoon between 1330 and 1345. It is a financial literacy show to educate and empower listeners to become more astute on the broad spectrum of issues of personal financial management. It is therefore not a programme that is specifically about Botswana Life products and services. The end goal is to help individuals and families enhance their financial wellbeing. The format of the show ensures that it is informative as well as interactive with the listeners.

2 Why this initiative?

Botswana Life has been providing financial solutions to Batswana for 44 years. Overtime the company has come to observe the areas where there are gaps in the general knowledge and understanding of financial products and services. As a market leader, Botswana Life has a sense of responsibility to ensure that the company is proactive in attempting to close this gap.

It matters to Botswana Life to empower Batswana and contribute to efforts to raise the general levels of financial literacy awareness. Botswana Life is not only interested in selling its products and services but in ensuring that the public at large is empowered when it comes to understanding the options they have before them and the impact of the decisions they make on a wide range of issues through the various stages in one’s life from childhood to retirement.

3 What is the significance of the name: Money Life?

Throughout all your life cycles, money will play a vital role from preconception, through pregnancy, to birth, to childhood, to adulthood, to retirement, to death, and beyond. Money Life is therefore about the life and role of money in your life, as directed by the various seasons and stages of life that you are in.

This is why the show will cover all life cycles in our personal financial planning such as:

- Family Planning
- Education Planning
- Investment Planning
- Protection Planning
- Retirement Planning
- Debt Planning
- Tax Planning
- Estate Planning

All these areas form part of your Money Life, and Botswana Life is a trusted partner in all of these stages. Botswana Life has entrusted Moedi Financial Training to guide Batswana to make right choices for their families.

4 What is Botswana Life’s interest in an initiative of this nature?

Botswana Life’s interest has a singular focus – and that is to provide a platform that can empower Batswana to make informed financial decisions in the best interest of their loved ones that are in line with their financial goals and aspirations. The show is indeed Botswana Life’s initiative but it is about the customer and the public at large. It is not about promoting Botswana Life products and services and this will be reflected in the content of the show. Establishing good personal financial management skills requires individuals to be intentional and diligent about how they manage and utilise their funds. It needs commitment. This doesn’t necessarily come easily for some of us, therefore the show will also serve to inspire and encourage us to be intentional and committed about how we manage our funds.
EMERGENCY ACCOUNT

If you were to lose the potential to earn an income today, how long would you be able to last for? An emergency account is used to cover or offset the expense of an unforeseen situation and the rule of thumb is to put 3-6 months’ worth of living expenses. The goal is to tap your emergency savings only for expenses directly related to an unexpected emergency. Understand that not everything is an emergency and keep in mind that establishing an emergency backup is an ongoing mission. Putting this as a regular expense item in your personal budget is the best way to ensure that you are saving for emergencies and not spending that money frivolously.

BUDGETING

Most people could tell you how much money they make in a year. Fewer could state how much money they spend and fewer still could explain how and where they spend it. A budget is one of the best ways to figure out your cash flow-what comes in and what goes out. It is to basically track your spending to better manage your finances. If you find yourself not having a penny or borrowing money before month end, then you have serious budget issues. Most of us budget for our living expenses but fail to include our lifestyle in the budget. It is the little things that create budget leaks and we then wonder how our money slipped through our fingers. You must be accountable for that P1.00 change after buying a loaf of bread. If you commit to thoroughly tracking where each cent goes, you would be surprised on how much money is spent on superfluous goods and expensive habits. Roughly, a budget should look like this using 50:20:30 rule. 50% should be spent on living expenses, 30% on lifestyle and 20% on savings (investments, insurance, fixed accounts etc.) If your budget does not have savings then you have created a shopping list.
RICH ISN’T A GOAL. P5 MILLION IN 3 YEARS IS!

INCOME GENERATING ASSETS

Most of us have this notion that buying a house and a car is acquiring assets. If they are not generating income, then those are liabilities. It is of paramount importance that one buys income generating assets. The following are assets that you can venture into; financial instruments, rental property, business ownership, ownership of a patented idea, recipe, lyric, recording etc. I like to say, invest in brands you use every single day. Buy at least 1 share in Woolworths, Mascom, Choppies, BIHL. Let your money work for you.

ADDITIONAL INCOME STREAM

There are many ways to make additional income. You can rent your space, your car, camera, start an online course, create an app, affiliate marketing. Some of you have beautiful voices and faces not to mention exceptional skills. Use that to be paid royalties. Create an online store, sell items. Create a chicken coop or garden at the back of your house. If I were to give you P7.50 right now, I know most definitely you would not spend it on a chicken, but one chick costs that much.

INSURANCE AND RETIREMENT

Truth is, you cannot retire as comfortably as you think you can, but you don’t want to see yourself as that elder waiting in line for pension grant or imposing black tax on your children. In fact, black tax is something inherited from previous generations who weren’t financially prepared for retirement. Some employers are already skidding through retirement with a bare minimum, by the help of group life retirement plan from employers. But that is not enough. Moreover, save yourself the embarrassment of your children having to lose everything when your estate is wound up because you did not have enough insurance. Leave a legacy not debts. Insure everything you cannot afford to lose: your house, car, children education, your life because you don’t know when your time will come.

A PLAN FOR BLACK TAX

The issue of black tax is a complex one, characterized by a balancing act between the responsibility felt to immediate and extended families, and the desire to attain financial freedom. The burden of supporting extended family can cripple an individual’s financial aspirations. It is both a financial and emotional strain. You need to understand and maintain your financial health and limits before you can offer a helping hand. Have a plan for black tax, even if you must create a separate account for it. Your family need to also understand your financial status before they approach you with a financial problem.

KNOW YOURSELF

The last one is a bonus. Know yourself, your financial goals but most importantly, know your money personality. I know I’m an avoider, others are hoarders and spenders. What is YOUR relationship with money?
After a hiatus of 6 months, in June 2019, we saw the birth of 'Life & More' blossom to life, and what a marvel it was.

Life & More will be what we package the end user consumption of all that is Botswana Life for the next 2 years in what we do as a business; we cherish the hard work that went into the production from campaign conceptualization, approval, onboarding of creative companies and finally, LIGHTS, CAMERA ACTION!!!!

Enjoy behind the scenes footage which have some of our colleagues who made the cut and ensure to catch 'Kabelo’s’ full story as it unfolds on various marketing platforms.

Botswana Life retired the 2016-2018 Marketing campaign themed 'Life is for living, so ready your tomorrow with Botswana Life' at the end of December 2018.

Disclaimer: Botswana Life employed Botswana based companies in all aspects of this production series
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Life & More: behind the scenes

2016-2018 Marketing campaign

Kabelo’s full story as it unfolds on various marketing platforms.
The annual Botswana Life Classic Run National Half Marathon will take place on the 8th of September 2019 this year, returning for its 26th instalment. Activations for the half marathon started on 22nd June, 2019 and will continue to go on monthly until the day of the National Half marathon.

2019 saw a new suite of winners with Rapula Diphoko taking first position in the senior male 21.1km race with a time of 1:07:24. He was closely followed by Sesebo Matlapeng with 1:07:27 and Amantle with 1:07:40. Namibian runner, Leena Ekandjo won the senior female category with a time of 1:20:14, followed by Kefilwe Galeitsiwe with 1:23:58 and Keneilwe Kwena with 1:25:48. In the corporate challenge BUAN (Botswana University of Agriculture and Natural Resources) took the crown for a second consecutive year, much to the delight of the crowd.

In the 10km race, senior male category, Sylvester Koko once again took the title with an astonishing 30:53 followed by Dikegakgamatsa with 35:23 and in third position, Batungamili Zibani with 36:08. Under the women’s category, Laone Moloi came shining through with a time of 41:50, having taken second position in the previous year. She was followed by Violet Oneile with 53:22.

First prize in the 21.1km open race for both men and women was P7 000, with second and third position winners taking P5 000, and P3 000 respectively. For the 10km race, winners walked away with a cash prize of P3 500 while the runner up took P2 000 and P1 000 for third place. In the junior men and women categories, winners walked away with P3 000 first prize, P2 000 second prize and P1 500 third prize. While the masters category saw a P1 500 cash prize for first place, P1 000 prize for second place and P750 prize for third place.

The marathon has seen growth through the years and has been given the status of National Half marathon this year and brought in a of participants. Botswana Life is determined to continue to play its part in promoting health and wellness and encouraging Batswana to live an active lifestyle.

A heartfelt congratulations goes out to all the winners, they did a splendid job. We would also like to acknowledge and thank all the participants, with a special mention to our organising committee and astounding number of volunteers. We would also like to thank all our sponsors and partners, as well as the Botswana Athletics Association (BAA) whom once again, have helped us pull off another successful marathon. We certainly look forward to running with you again, in 2020.
Leema pacing ahead of other competitors

Ronald J. Samuels (CEO) awarding a prize to Slyvester Koko

J. Samuels handing prize to Rapula Diphoko, 21.1km senior men.

Participants with the 21.1km race winner

Leema pacing ahead of other competitors

A running father bonding with his child

Participants with the 21.1km race winner

Corporate challenge winners Team Buan

Winner of the Senior men 21.1km run, Rapula Diphoko

Corporate challenge winners Team Buan with CFO, Rosisang Modikana

CEO Ronald Samuels awarding a prize to Slyvester Koko

Corporate challenge winners Team Buan with CFO, Rosisang Modikana

Ronald J. Samuels (CEO) posing with PR, Comms & Marketing Manager, Tebogo Keepetsoe

One of the Corporate Teams (Team WUC)

Ronald J. Samuels (CEO) and PR, Comms and Marketing Manager Gabriel Tlagae being interviewed by Gabz FM

Participants capturing the moment
At the close of business on Friday 20th September 2019, Botswana Life shut her Fairgrounds branch doors for the last time only to emerge like a Phoenix on the 23rd September 2019 at the busiest place in the Capital City, Gaborone Bus Rank, particularly and arguably the busiest mall, Rail Park.

Geared for success and led by one, Boineelo Kwelagobe - Senior Client Delight Manager stewarding a team of utmost refreshed attitude engorged, energy driven and keen for delivery orientated staff were ready at their new home.

'The opening of this new branch is a restatement of Botswana’s oldest home-grown insurer creating explicit value for our clients. We are making our services accessible to everyone – a testament to the fact that we are here for Batswana and we are committed to them’ said our Chief Executive Officer, Ronald Samuels speaking to an overflowing foyer supported by his ever-ready Executive and Management team in front of our new service centre.

For his part, our Board Chairman, John Hinchliffe had this to say: ‘As a trusted partner we remain dedicated to driving and delivering new values and new ways through collaboration and co-creation’.

Ushering in a new era as an upgrade of the already ahead of its time Palapye branch, our Chief Operations Officer, Priscillah Ndadi introduced the service team, donned in their avantgarde uniform and promising client delight, timely delivery and compassion to the accord of Gaolatlhe Ndaba who declared the branch officially opened.

In attendance, BIHL Group Chief Finance Officer - Kudakwashe Mukushi, Head of Stakeholder Development and Relationship Management – Thomas Masifhi, Group PR, Comms & Marketing Manager - Tebogo Keepetsoe were witness to Botswana Life’s Se, Sarona strategic pillars delivery less than a year after launching the ‘Branch of the Future’ in Palapye.

Tendani Kgosidialwa, the Branch Service Manager realises the move as a welcomed and shared progression for Botswana Life to come closer to her everyday clients.

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Tendani Kgosidialwa, the Branch Service Manager realises the move as a welcomed and shared progression for Botswana Life to come closer to her everyday clients.
The Botswana Life Rail Park Branch team ready to assist, flanked by Board Chairman, CEO, COO & Senior Client Delight Manager.

Strength in numbers (L-R) Group CFO - Mukushi, Executive Head of Corporate - Kuaho, Executive Head of IT - Samu, Group’s Executive Head Masifhi & Botswana Life Board Chairman - Hinchliffe.

Where he belongs, Botswana Life CEO - Ronald Samuels engaging with clients.

Botswana Life Board Chairman - Hinchliffe giving the MC, Gabriel Tlagae - Botswana Life PR, Comms & Marketing Manager final talking points.

A candid moment by Botswana Life’s Executive Head of Brokers - Tshosa and Executive Head of IT - Samu.


Weaved into our Botswana Life helping hand DNA - Kutlwano Odirile helping a fellow colleague get ready for the big day.

The modern, spacious and comfortable set up in our new home, ready to delight customers.

Chief Operations Officer - Ndadi explaining the service systems to CEO Samuels, Gaolatlhe with Executive Head of Corporate Kuaho and Board Chairman Hinchliffe looking on.

A smile of approval – One of our invited clients listening to deliverables of the new branch.
Let Us Do The Talking

“ESENG KE LE TENG!”

You do not have to fight your battles alone. We are committed to finding new and improved ways to be more helpful. Choose from our recently upgraded product list and let us do all the talking.

- Accident Guard Plus
- Accident Guard Premier
- Tshireletso Premier
- Moemedi Guard
- Prestige Guard
- Prestige Plus

For more information please contact us on +267 312 1986 or visit www.legalguard.co.bw. Legal Guard is underwritten by BIHL insurance company limited.
BOTSWANA LIFE INTERNATIONAL INVESTMENT PRODUCT (BLIIP)
MASTERCLASS SESSION - AFFLUENT DIVISION

The BLIIP Masterclass session for our Affluent clients, in session, with the guidance of Sanlam Global Marketing Head & Artificial Intelligence Manager. Guests were walked guests through a practical exercise of how the International Investment Product works.

The offering which employs Artificial Intelligence is offered through the Affluent division and gives clients an opportunity to view and amend their portfolio online.
You can now submit your KYC documents at your nearest Post Office

The Financial Intelligence Amendment Act of 2018, requires that you submit the following documents:

1. Completed KYC Form
2. Certified copy of ID or Passport for Expatriate
3. Work and Residence Permit for Expatriate
4. Proof of Residence:
   • Utility Bill (not older than 6 months) or
   • Valid Lease agreement (within lease period) or
   • Letter from Employer (not older than 3 months) or
   • Letter from Tribal Authority or
   • Affidavit from Commissioner of Oaths
5. Proof of income
   • Bank Statement or Payslip (not older than 3 months)
6. Birth Certificates (policies for minors under 18)

For more details contact Botswana Life Contact Centre on 362 3700
Knowing that you are protected is everything

Botswana Insurance Company is a home of convenience for corporate and personal cover. We are committed to ensure that you have the best solutions for your everyday life complications. We have a dedicated team of experts who are just a call away from making your day brighter. Let us walk with you side by side in life’s journey. We make things simpler and safe guarded for your comfort.

Contact our office @ +267 3600 500
or visit www.bic.co.bw for more information.

A member of the BIHL Group
We value you...

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

<table>
<thead>
<tr>
<th>Branch Service Manager</th>
<th>Senior Client Experience Manager</th>
<th>Chief Operations Manager</th>
<th>Chief Executive Officer</th>
<th>NBFIRA</th>
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<td><strong>Botswana Life Insurance Limited</strong></td>
<td><strong>Botswana Life Insurance Limited</strong></td>
<td><strong>Non-Bank Financial Institutions Regulatory Authority</strong></td>
<td><strong>Botswana Life</strong></td>
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<td>Plot 66458, Fairgrounds Office Park P/Bag 00296, Gaborone</td>
<td>Chief Executive Officer - CEO 3rd Floor, Exponential Building Plot 54351 New CBD, Off PG Matante Road, Gaborone P/Bag 00314, Gaborone</td>
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**Botswana Life**

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

Email: clientservices@blil.co.bw

**Non-Bank Financial Institutions Regulatory Authority**

Chief Executive Officer - CEO
3rd Floor, Exponential Building Plot 54351 New CBD, Off PG Matante Road, Gaborone P/Bag 00314, Gaborone
Tel: 310 2595 / 368 6100
Fax: 310 2376 / 310 2353
Email: info@nbfira.org.bw

**Botswana Life is a member of the Botswana Insurance Holdings Limited Group (BIHL)**