

life agenda

Caring. Connected. Committed. Courageous.



Botswana Life

VOLUME 5, ISSUE 2, Q'3 2024



Botswana Life Classic Run 2024



Editor's Note



Botswana Life: Delivering Excellence and Improving Lives



Botswana Life continues to demonstrate its commitment to providing exceptional client experiences and driving positive change. Fuelled by innovative marketing campaigns, a robust operating strategy, and a dedication to industry-leading solutions, we have maintained a strong momentum throughout the year.

Our team, comprised of talented Financial Advisors, dedicated Administrative Staff, and valued Broker and Agency affiliates, has been instrumental in our success. This edition of Life Agenda shines a spotlight on highlighting our expertise and commitment to serving you better.

We delve into frequently asked questions and offer insights into the key players driving our business forward. Our goal is to highlight the exceptional capabilities and technologies that set Botswana Life apart as a leader in the life insurance industry.

We communicate our various access channels that offer convenience to you, our valued client and on the same breath bring a clearer understanding to our ever-expanding product and services bouquet tailor made to Motswana and all living in Botswana.

Enjoy this edition of Life Agenda and be sure to revert comments, queries, and questions to marketing@blii.co.bw and follow us on social media platforms, Facebook, LinkedIn, and Instagram.

Our website is www.botswanalife.co.bw for the Customer Portal or Contact Centre at 3623700 or simply email clientservices@blii.co.bw for all your Botswana Life service needs or simply **+26775257556** on your mobile to access our WhatsApp for Business.

Gabriel Tlagae

Public Relations, Communications
and Marketing Manager



The pursuit is not driven by he, she or we, it's **driven by US.**

Forging one's own path is never easy. Whether it's building a business, a home or a legacy, we could all do with a little help along the way. The same goes for our clients and customers. As the BIHL Group, we have spent the past 48 years helping individuals, communities and businesses realise their goals, ambitions and dreams. Whether it's wealth and insurance management or social support and security, there is nothing a collective can't achieve.

Together, we make it happen to improve livelihoods!

Trust the beaten Path

#ImprovingLivelihoods #TheBeatenPath



Our Growing Footprint Across The Nation

We offer 7 branches and 2 satellite offices across the country, including a mobile office for further outreach. We are determined that everyone who needs our help can access Botswana Life services, and take comfort in knowing that we are here for Batswana, and will always be committed to them.

Our branch network makes it even easier for customers to be serviced at the nearest branch, at their convenience. This is where they will submit claims and pay their funeral premiums.

ENHANCING OUR SERVICE OFFERING THROUGH STRATEGIC PARTNERSHIPS

We have also partnered with FSG to increase our foot-print. FSG has over 40 branches and satellite offices across the country, allowing all members to pay their premiums and submit claims at their own convenience.

BOTSWANA LIFE BRANCH NETWORK

HEAD OFFICE

Plot 66458, Block A
Fair Ground Office Park
P/Bag 00269, Gaborone
Tel: 364 5100
Fax: 390 5884

GABORONE BRANCH

Turnstar Building
Main Mall
Private Bag 00296
Gaborone
Tel: 3188977
Fax: 3181602/03

PALAPYE BRANCH

MAM Estates
Unit 3/4
PO Box 10449 Palapye
Tel: 4922332
Fax: 4922416

FRANCISTOWN BRANCH

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

LOBATSE BRANCH

Plot 474/5/61st
Khama Avenue Private
Bag 105, Lobatse
Tel: 533 1422
Fax: 533 1423

SELIBE PHIKWE BRANCH

BBS House
Private Bag 0081 Selibe
Phikwe
Tel: 261 4226
Fax: 261 5834

MAUN BRANCH

Ngami Centre
Private Bag 140 Maun
Tel: 6860129
Fax: 6860126

RAILPARK MALL BRANCH

Plot 4716
Shop No. G30/31/33 Rail
Park Mall, Gaborone
Tel: 3645100

SATELLITE OFFICES

JWANENG BRANCH

Plot 2325, Main Mall
Tel: 5883012
Fax: 5883013

KASANE BRANCH

Chobe Commercial Centre
Tel: 625 0776
Fax: 6520980



Life is better
with convenience

**Easily get in touch for
anything, anywhere and
anytime on these platforms:**



Customer Portal:
customerportal.botswanalife.co.bw



Whatsapp Chatbot:
+267 75 257 556



Contact Center:
+267 362 3700



SMS 'botswanalife' to:
17337



Email:
clientservices@blil.co.bw



INSURANCE | FINANCIAL PLANNING | RETIREMENT | INVESTMENT



Botswana Life

Botswana Life is a member of the BIHL Group

A moment with Johan Van Schalkwyk



I began my career in banking, where I developed a passion for providing excellent customer service and lending. This passion aligned with my life's purpose to positively impact the environment and the people around me. By offering loans to individuals, I helped them pursue their business and personal goals, and realise their dreams.

At the turn of the century, the momentum behind bank-assurance presented me with a turning point. I realized that although I had banking experience, I lacked experience in insurance. To advance my career, I felt it necessary to transition into the insurance industry.

Luckily, Sanlam offered me a position to assist with money movement challenges within their group, which opened the door to the insurance industry. Insurance aligns with my purpose of helping clients achieve their savings goals, fulfill their dreams, and manage insurable lifetime risks.

During my tenure at Sanlam, I gained exposure to various client touchpoints, including sales, client onboarding, claim payments, and pension administration in different markets, such as Nigeria, Morocco, Kenya, and Malawi. My career journey has now brought me to Botswana Insurance Holdings, where my operational team and I strive to improve the livelihoods of all stakeholders and clients.

The Fourth Industrial Revolution presents significant opportunities for insurance inclusion in Africa,

particularly through technology-driven innovations. Advanced data analytics and Artificial Intelligence (AI) technologies enable insurers to better assess risk profiles of underprivileged populations. Machine learning algorithms can analyze vast amounts of data to tailor insurance products for individuals with varying income levels and risk profiles, facilitating more accurate pricing and increasing affordability. Africa has seen remarkable growth in mobile technology adoption. Mobile-based insurance platforms offer convenient access to insurance products, allowing individuals in remote areas to purchase policies, file claims, and receive payouts using basic mobile phones. This expansion of distribution channels enhances insurance accessibility for previously underserved populations, driving financial inclusion in Botswana.

Blockchain technology can revolutionise insurance by providing transparent and immutable records of transactions and policies. Smart contracts enable automated claims processing, reducing administrative costs and streamlining the insurance process. This transparency builds trust among consumers, especially in regions where traditional insurance systems are perceived as opaque or unreliable.

The Fourth Industrial Revolution enables the development of parametric insurance products that trigger payouts based on predefined parameters, such as weather data or seismic activity. This approach reduces the need for complex claims assessment processes, making insurance more accessible and responsive to the needs of vulnerable communities affected by natural disasters or other risks.

The convergence of technology and insurance encourages collaboration between insurers, tech firms, and other stakeholders. Partnerships with fintech companies, mobile network operators, and local community organizations can facilitate the design and delivery of innovative insurance solutions tailored to the specific needs and preferences of Botswana and other African populations.

Leveraging technological advancements, the African insurance industry can overcome traditional inclusion barriers, expand its reach to underserved communities, and contribute to continent-wide economic resilience and stability. However, careful consideration of regulatory frameworks, data privacy concerns, and digital literacy issues is essential to establish equitable and sustainable adoption of these technologies.

Harnessing technology to drive Botswana financial inclusion, Botswana Life incorporated digital sales and servicing into our client experience strategy. Botswana Life boasts several digital servicing and sales channels. Clients will benefit from a paperless sales process tailored to perform a Financial Needs analysis before one of our accredited Sales Agents proffers a product solution to cater for bespoke insurance needs. Upon client acceptance of the product solution, paperless application and policy issuance will follow. Lower-income clients and those living in remote areas may enjoy the benefits of our Mosako digital product with limited Know Your Customer requirements.

Existing clients can avoid visits to our bricks-and-mortar Client Care centers by utilising our Client Portal website: customer.portal.botswanalife.co.bw, Whatsapp chat: tel:+26775257556 and mobile network operator premium payment solutions. Clients can for instance submit claims, update their Know Your Customer information and obtain policy contracts on our digital service offerings.

Soon clients will benefit from helpful AI offerings that will assist with premium arrears reminders, claims registration and Know Your Customer submissions

Botswana Life stresses a personalised approach to client service, tailoring solutions to meet bespoke client preferences. This commitment to individualised care ensures that clients receive relevant and effective insurance products and support.

The business utilises innovative technology to heighten the client experience. The technology includes digital offerings for policy management, online portals for claims processing, with upcoming AI-driven chatbots for quick and efficient customer support. The goal is to create pleasant client experiences through streamlined processes, convenience and easy client access.

Botswana Life understands the value of proactive client communication. We are not perfect in this field, and continuously develop our client service teams and communication channels. Our company wants to keep clients informed about policy updates, industry trends, and relevant news. Whether through newsletters, social media, or personalized notifications, our approach aims to foster trust and transparency, strengthening the client-insurer relationship.

We offer comprehensive support to clients throughout their Botswana Life insurance journey. Support activities include assistance during the initial policy selection process, ongoing guidance for policy management and updates, and dedicated support for claims processing and resolution. By providing end-to-end support, Botswana Life ensures that clients feel supported and valued at every stage.

Botswana Life Insurance is committed to excellence in client service. This commitment is reflected in the professionalism, expertise, and dedication of its customer service team. Whether through in-person interactions, phone consultations, or digital communications, clients can expect high-quality service that exceeds their expectations.





Botswana Life's Senior Operations Manager Mpho Morale tackles Frequently Asked Questions (FAQ's) often asked by Botswana Life Clients.

Life Agenda: Tell me about life insurance- what is life insurance?

Mpho Morale: At its basic, Life insurance is a contract between an insurance company and a policy owner in which the insurer guarantees to pay a sum of money to one or more named beneficiaries when the insured person passes on, in exchange for premiums the policyholder pays during the contract period

Life Agenda: How does a client ensure that their life insurance policy pays out by insurer in the event of their death?

Mpho Morale: The key take aways are:

- The policyholder must pay a regular premiums over time.
- When the insured person passes on, the policy's named beneficiaries will receive the policy's face value, or death benefit, and this is dependant on all parties having fulfilled their obligations

Life Agenda: What are the common types of insurance products that Botswana Life has

Mpho Morale: We have Life cover and disability products, investment products and funeral products

Life Agenda: When issuing policies, what are your insurance claim terms and conditions?

Mpho Morale: The main conditions of funeral policies that tend to result in non-payment of claims are waiting periods and lapsed policies. Funeral policy waiting generally range from 6-12months, depending on the product. Most funeral products have a 6months waiting period from date of commencement. A lot of invalid claims would be where a claim event happens before this period elapses. Waiting periods for funeral products are instituted as a risk mitigation measure for adverse selection or anti selection behavior. To explain this a basic example is when someone takes out a funeral policy when they realise the person they wish to cover has health problems that may lead to an insurable event. That is why it is encouraged that clients take out policies at the earliest so they can enjoy peace of mind.

With regards to lapsed policies, claims are paid on policies that are up to date with their premium payments. When one misses paying their premiums the company will go off risk. BLIL offers a significantly extended period of up to 3 consecutive months for one to catch up with their premiums before the policy can lapse, after which stage a claim may be denied. BLIL offers a wide array of means to pay any missed premium such as through Orange money, MyZaka, directly into our accounts, Kazang and at our offices. We continue to look at ways to update the ways that clients may pay their premium arrears to avoid instances of lapsing policies

Botswana Life Bolsters Policyholder Protection with Emergency Assist 991 Partnership



Botswana Life has taken another significant step towards enhancing the lives of its policyholders by partnering with Emergency Assist 991. This collaboration introduces a valuable new benefit that provides peace of mind and comprehensive emergency assistance.

Expanded Coverage for Policyholders

Effective immediately, eligible Botswana Life policyholders, including their spouses, minor children, and up to four parents, will have access to a range of emergency services through Emergency Assist 991. This includes:

- Emergency medical response by road or air
- Patient transfer to the nearest appropriate medical facility
- Inter-hospital transfer
- Emergency medical advice
- Transfer of life-saving medication or blood
- Care for stranded minors

This coverage extends beyond Botswana's borders, encompassing the entire SADC region.

Affordable and Accessible

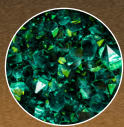
To ensure this vital benefit is accessible to all, Botswana Life has introduced a modest monthly premium of P16 per policy. This affordable addition to existing policies demonstrates the company's commitment to providing exceptional value to its customers.

A Network of Support

With a combined network of branches across Botswana, Botswana Life and Emergency Assist 991 are readily available to assist policyholders. Whether you need to inquire about eligibility or require emergency assistance, help is always nearby.

This partnership marks a significant milestone for Botswana Life, reinforcing its position as a leading provider of life insurance solutions that prioritize the well-being of its policyholders.





Discover
Affluent

Discover a refined suite of investments, for individuals looking to minimise risk and grow your investments.

Choose from our class leading suite of bespoke
wealth management offerings

◆ Ruby ◆ Emerald ◆ Diamond

For more information please email blilaffluent@blil.co.bw
OR call **3634773** to speak to our Wealth Managers



INSURANCE | FINANCIAL PLANNING | RETIREMENT | INVESTMENT

 Botswana Life
Affluent

Botswana Life is a member of the BHL Group

Emotional Intelligence, A frontline perspective



In the 1995 Daniel Goleman wrote a book called 'Emotional Intelligence' In the publication Goleman writes about a an ability far greater than natural intelligence centered around 5 components:

- Self -Awareness-the ability to recognize your emotions and their effect on you.
 - Self-Regulation-the ability to control your emotions and stay calm under pressure.
 - Self-Motivation- the ability to set goals and work towards them, even when things get tough.
 - Empathy- the ability to understand and share the feelings of others.
 - Social Skills- the ability to interact effectively with others and build relationships
- 5 million copies sold in that first year and the book, has since, been translated into multiple languages.

Today 'EQ', as it is affectionately termed, is the pillar of how society interacts both in the workplace and in their personal capacities. It is a huge determining factor for fulfilment and success in life and is pivotal to Client Services.

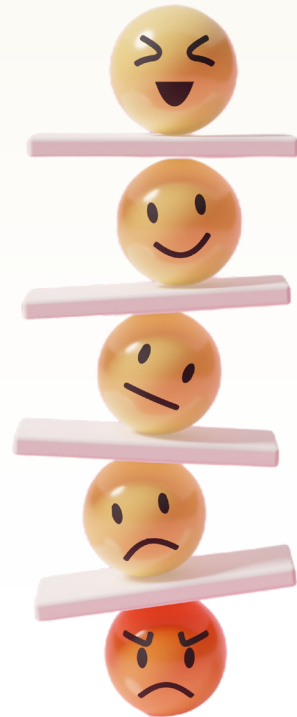
In the frontlines, we meet people from across the spectrum and operate in a realm of uncertainty – our ability to regulate our emotions and remain calm under pressure allow our clients to narrate their issues without us aggravating the situation. This way build trust and get to the core of the problem.

The challenges faced by our patrons, are often times, situations that anybody would have experienced at any point in their life. The ability to relate and empathize with clients is the driving force towards filling service gaps.

Through active Self Awareness, we develop a compass of ourselves, a knowledge of our strengths and weaknesses and above all a recognition of our vulnerabilities. Directing emotional turbulence within ourselves, allows us to de-clutter our minds in stressful situations and devise a solution from a clear perspective. Maintaining a spirited attitude keeps us receptive to learning new information and grooms the humility to receive feedback and accept unexpected outcomes.

Our role is dynamic and fast-paced. A mastery of the ego is what propels us to ask for help and monitor our responses towards one another. Continuous self-auditing ties to the accountability that shapes our contribution to our teams and organization at large.

Much like discovering one's purpose in life, Emotional Intelligence is not a course to be completed; it instead is a lifelong journey of refinement. It is how we remain untethered to our past and committed to unveiling a version of ourselves we have never met before.



Strengthening Your Workforce: The Imperative of Comprehensive Group Life Insurance Post-COVID-19



The COVID-19 pandemic dramatically reshaped the workplace, underscoring the critical role of employee benefits in fostering resilience, productivity, and talent retention. Botswana Life Insurance Limited's recent employee benefits convention, themed; **"The Value of Employee Benefits Post COVID-19 Pandemic: Navigating the Changing Employee Landscape for Sustainable Organisational Growth,"** delved deep into these issues.

Understanding the Evolving Employee Landscape
The convention highlighted the dynamic shifts in employee expectations and priorities. As **Sesaleteng Seabe, Managing Partner at HRMC**, emphasized, understanding these changes is crucial for talent recruitment and retention. Botswana's evolving labour market, with its shifting demographics and skill requirements, necessitates innovative benefits packages. Post-pandemic, employees prioritize well-being, work-life balance, and financial security, making comprehensive group life insurance a cornerstone of a robust employee value proposition.

The Indispensable Role of Group Insurance
A comprehensive group life insurance offering is no longer a mere reward but a strategic imperative. As discussed at the convention, it provides essential financial protection, boosting employee morale and productivity. Moreover, it contributes to long-term organizational sustainability by mitigating risks associated with employee loss. Case studies from African companies highlighted the tangible benefits of prioritizing group insurance.

Navigating Challenges and Building Resilience
The pandemic's aftermath presented unprecedented challenges. Panellists, including **Frank Dalo, Group Chief Actuary at BIHL Group, and industry experts**, explored lessons learned and strategies for future preparedness. The importance of insurance flexibility and adaptability emerged as a key theme.

Additionally, the convention underscored the need for collaboration between HR departments and insurance providers to enhance the employee experience.

Prioritizing Health and Wellness
A healthy workforce is a productive workforce. The convention addressed the critical role of health and wellness in driving organizational success. **Tebogo Motsie, Managing Director of AFA**, emphasized the interconnectedness of individual and national health. Tailoring medical insurance plans to meet diverse employee needs, fostering partnerships between corporates and medical insurers, and preparing for future health crises were key discussion points.

Financial Well-being and Retirement Planning
Financial security is a crucial component of employee well-being. The convention explored strategies for improving financial health, including proactive retirement planning. Experts like **One Mokokowe, Senior Employee Benefits Consultants, NMG Administrators Botswana**, highlighted the importance of employer involvement in retirement preparation and the need for ongoing financial education.

The Future of Work and Employee Benefits
The convention also looked ahead, discussing the impact of emerging trends on the workplace and HR practices. As work becomes increasingly flexible and technology-driven, employee benefits must evolve accordingly.

In conclusion, Botswana Life's convention provided invaluable insights into the evolving world of employee benefits. By prioritizing comprehensive group life insurance and aligning benefits with employee needs and organizational goals, companies can build resilient, high-performing workforces.

Tips for Health and Wellness Support in the workplace

Prioritizing your health and well-being is crucial for a fulfilling work life. Here are some practical tips to help you maintain a healthy balance:

Prioritize Physical Health

- **Move your body:** Incorporate short exercise breaks throughout the day, like desk stretches or walking meetings.
- **Nourish your body:** Opt for healthy snacks and meals and stay hydrated.
- **Prioritize sleep:** Aim for 7-9 hours of quality sleep each night.

Mental Well-being

- **Mindfulness and meditation:** Practice deep breathing or meditation to reduce stress.
- **Time management:** Prioritize tasks and set realistic goals to avoid burnout.
- **Social connection:** Build strong relationships with colleagues and maintain social connections outside of work.
- **Seek support:** Do not hesitate to talk to a mental health professional if needed.

Work-Life Balance

- **Set boundaries:** Establish clear boundaries between work and personal life.
- **Time off:** Take regular breaks and vacations to recharge.
- **Learn to say no:** Avoid overcommitting yourself.





Mosako Funeral Plan

Manage your policies online

customerportal.botswanalife.co.bw

Tlhokomela ba ga lona

- Tshireletso e ya lelwapa lotlhe e fitlha kogo P15 000
- O tlhoka Omang fela go ikwadisa
- O ka kwala le ba masika
- O ka dira dituelo tsa gago tsa kgwedi le kgwedi kwa posong le ka maranyane a dibanka kgotsa Orange Money le BTC Smega

Leletsa 362 3700, Romela "Mosako" kwa go 17337, ya ko
botswanalife.co.bw kana bua le Broker kgotsa mogakolodi
wa Botswana Life

The waiting period starts after the receipt of the first premium

Claim Event	Waiting Period
Suicide	24 Months
Non-accidental Death	6 Months
Accidental Death	None

For more details contact
Botswana Life Contact Centre on 362 3700

***Go na le melawana**

Botswana Life Classic Run: A Day of Fitness and Fun

The Botswana Life Classic Run was an undeniable triumph, captivating the nation with its vibrant energy and commitment to health. With a diverse range of distances catering to runners of all levels, the event offered something for everyone. From the exhilarating 21.1km half marathon that challenged seasoned athletes to the accessible 5km fun run perfect for families especially the kids and first-time runners, the day was filled with accomplishment and joy. The theme for this year's marathon remained "Run for Your Life," with an emphasis on the physical benefits of running and the broader significance of leading an active and fulfilling lifestyle.

The 5km and 10km races provided opportunities for runners to test their limits and push their personal best, while the 5km fun run created a festive atmosphere where participants of all ages could enjoy the experience together with Cadbury sponsoring the segment. The lively atmosphere was further enhanced by sponsor stalls, offering participants a chance to explore various products and services while supporting the event.

The overwhelming turnout for the Botswana Life Classic Run is a testament to the growing health consciousness in Botswana. It highlighted the power of sport to unite people from all walks of life and create a positive impact on the community.

Botswana Life is proud to have played a role in organizing such a successful event and remains committed to promoting a healthy and active lifestyle for all Batswana.







Mmoloki Funeral Plan

Ensure your pride, hopes and dreams will live on

- You and your spouse can now be covered for up to P100 000 per policy, and you can have up to 4 policies.
- Your children, aged 16 and older, can now be covered for up to P40 000 per policy. Children under the age of 16 years will be covered up to P28 000 to align with the insurance regulations in Botswana.
- Extended family, Parents and Parents in law can now be covered for up to P25 000 per policy.
- You will have an additional benefit of P2 500 per month paid to your family for 6 months after your passing. To qualify, you need to apply for funeral cover of P20 000 or more.
- Cover up to 27 members of your immediate and extended family.
- You will receive 10% of your premiums paid as cashback every 5 years.
- Should you pass away before your 65th birthday, your premiums will be waived and your loved ones will continue to be covered.
- You can choose an option to have your premiums waived from age 65 years.
- You may choose to have annual benefit increases to protect your benefits against inflation.
- You may transfer your policy between generations.
- You may choose an extra benefit for retrenchment and pregnancy premium holidays.
- Choice of having the benefit doubled when the cause of death is an accident.
- Choice to have disability cover based on the international continental scale.



Call **362 3700**, SMS "**Mmoloki**" to **17337**, go to **botswanalife.co.bw** or contact your Botswana Life accredited intermediaries (Representative / Agents / Brokers).

Terms and Conditions Apply.



Botswana Life

Complaints Procedure



We value you...

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

1 Regional Branch Manager

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

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

2 Senior Operations 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 Group Chief Operations Officer

BIHL Group
Plot 66458, Block A, 3rd Floor,
Fairgrounds Office Park,
Gaborone
Tel: +267 3707400
Fax: + 267 3973705

4 Chief Executive Officer

BIHL Group
Plot 66458, Block A, 3rd Floor,
Fairgrounds Office Park,
Gaborone
Tel: +267 3707400
Fax: + 267 3973705

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
P/Bag 00314, Gaborone
Tel: 310 2595 / 368 6100
Fax: 310 2376 / 310 2353
Email: info@nbfira.org.bw

Botswana Life Partners with Mogakolodi and Smart Funeral Homes for Comprehensive Funeral



Botswana Life has joined forces with Mogakolodi Insurance Brokers and Smart Funeral Homes to offer Batswana a comprehensive funeral package that provides both financial and emotional support during a difficult time. This strategic partnership leverages the combined expertise of Botswana Life's 49 years in the insurance market, Smart Funeral Homes' funeral services, and Mogakolodi Insurance Brokers' advisory role. The collaboration aims to simplify the process of planning for funerals, offering clients peace of mind and personalized support.

Thomas Masifhi, Botswana Insurance Holdings Limited Executive Head - Corporate Distribution and Stakeholder Management, expressed enthusiasm for the partnership, stating, "By combining our strengths, we can provide a more supportive and integrated approach to handling the practical and emotional aspects of financing funerals." Smart Funeral Homes shared their commitment to providing dignified and respectful funeral services, emphasizing the importance of supporting families during their time of loss. Mogakolodi Insurance Brokers will play a crucial role in advising clients and ensuring their best interests are protected.

This partnership marks a significant step forward in providing comprehensive funeral solutions to Batswana. It demonstrates Botswana Life's dedication to meeting the evolving needs of its customers and offering added value beyond insurance coverage.





Boikanyo Funeral Plan

Your trusted partner

Get the **Boikanyo Funeral Plan** to ensure a dignified send off for you and your loved ones.

- Enjoy premiums from as little as P90 per month.
- You and your spouse can now be covered for up to P100 000 per policy, and you can have up to 4 policies.
- Your children can now be covered for up to P40 000 and up to P28 000 for those below 16 years per policy.
- Extended family, Parents and Parents in law can now be covered for up to P25 000 per policy.
- Cover up to 27 members of your immediate and extended family.
- You will receive 5% of your premiums paid as cashback every 3 years.
- You can choose an option to have your premiums waived from age 65 years.
- You may choose to have annual benefit increases to protect your benefits against inflation.
- You may transfer your policy between generations.



SMS "**Boikanyo**" to **17337**, call the Botswana Life Contact Centre on **362 3700** or contact your Botswana Life accredited Agent or Broker.

Terms and Conditions Apply.



Botswana Life



Smart choices, brighter future

Investing doesn't mean sacrificing all of life's pleasures. It's about striking a balance between enjoying the present and securing the future.

So go ahead, treat yourself to something special with your bonus, but also consider setting a-side a portion to invest in your financial well-being.

Speak to a **Bifm Pathfinder** today, to get started on your investment journey.



+267 399 2199 / +267 241 3041



RetailServices@bifm.co.bw



www.bifm.co.bw



A member of the BIHL Group

Bifm Limited is regulated by the Non-Bank Financial Institutions Regulatory Authority (NBFIIRA). 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, or Plot 396/7 Moffat Street, Central Residential Area Francistown.

Understanding Botswana Life

