

LONG TERM INSURANCE

SAVE AT ^xVESTMENT RATES



UNDERWRITTEN BY TRUSTCO LIFE LIMITED

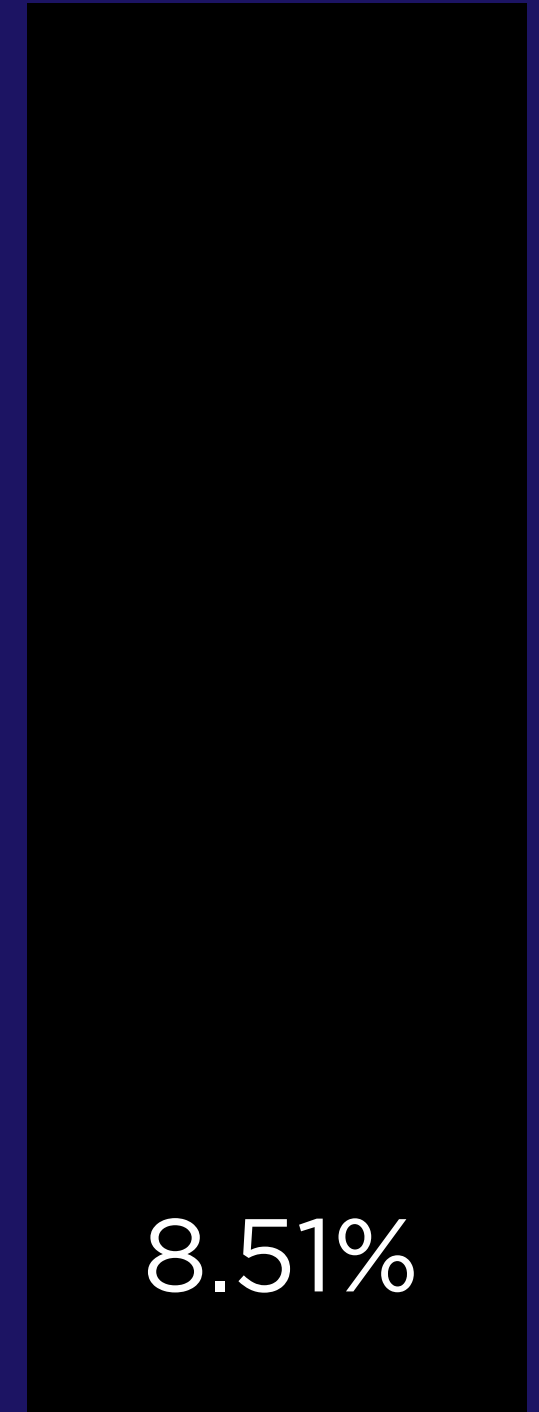
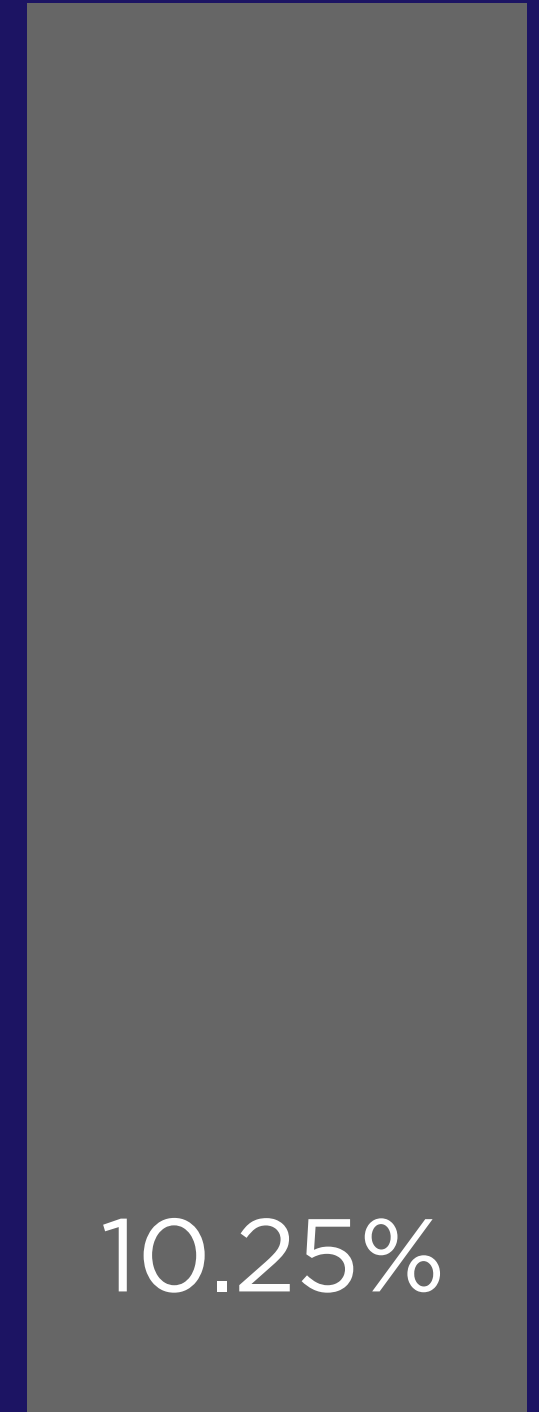
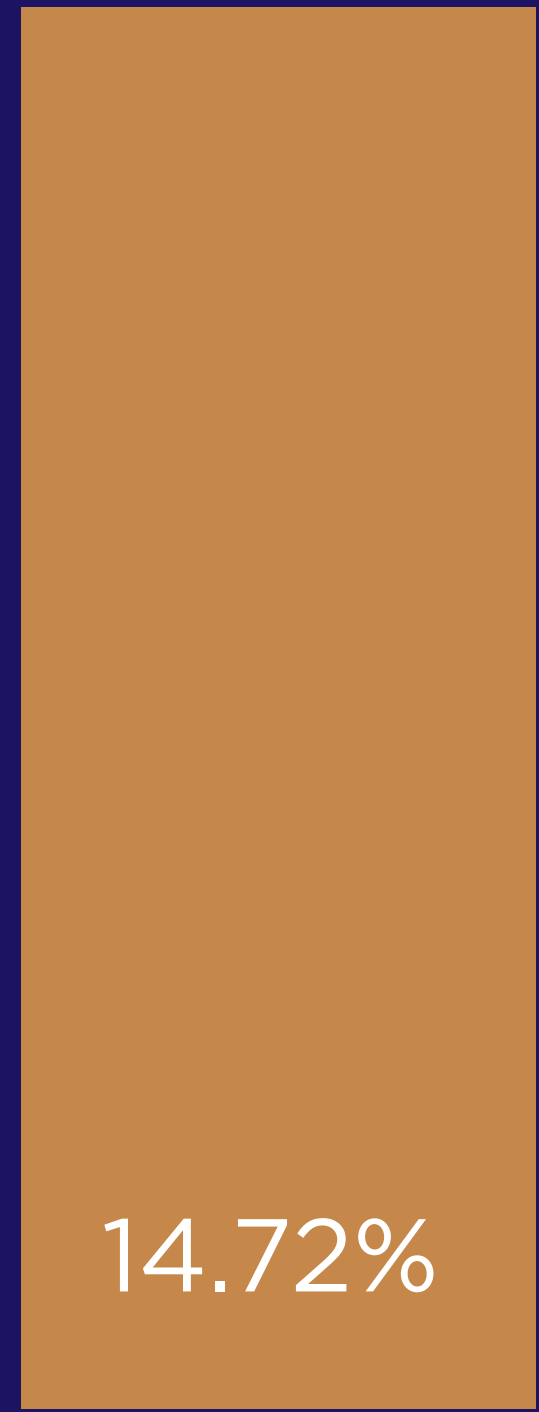


premium save

elite save

life save

Zimbuka PLUS



14.72%

10.25%

8.51%

8.51%

10.15%

BREAKDOWN OF INVESTMENT OPTIONS



14.72%

UNDERSTANDING THE POWER OF COMPOUND INTEREST

Trustco Domestic Investment Program (TDIP 8b.22) grows your investment to double the amount in five years with a guaranteed interest rate of 14.72%.

ARE YOU THE
WINNER IN YOUR

5-YEAR PLAN?

| | |
|--|--|
| Product Name | TDIP8b.22 |
| Term | 12,24,36,48,60 months |
| Interest Rate(s) (Guaranteed) | 12 months - 12.25% 24 months - 12.43% 36 months - 13.52% 48 months - 13.68% 60 months - 14.72% |
| Minimum LUMPSUM Investment | N\$100,000 / multiples of N\$100,000 |
| Min Monthly Contribution | No monthly contributions accepted |
| Administration Fee: | 0.35% per annum |
| Withdrawal/Termination Notice | Fixed Term (Capital can't be withdrawn before maturity date) |
| Interest Payment Option | Monthly, Quarterly, Annually, Maturity Date |
| Savings/Program Limit | N\$150,000,000 |



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BREAKDOWN OF INVESTMENT OPTIONS

premium save

^xPremium Save is designed to assist families and individuals who wish to build their wealth over a longer period of time.

10.25%

| | |
|--------------------------------------|---|
| Product Name | Premium Save |
| Term | 12,24,36,48,60 months |
| Interest Rate(s) | 10.25% |
| Minimum LUMPSUM Investment | N\$50,000 |
| Min Monthly Contribution | N\$2,500 (optional) |
| Administration Fee: | 0.25% per annum |
| Withdrawal/Termination Notice | 90 days |
| Interest Payment Option | Monthly,Quarterly,Annually Maturity Date |
| Savings/Program Limit | Unlimited |

BREAKDOWN OF INVESTMENT OPTIONS



*Elite Save is designed to assist families and individuals who wish to build their wealth over a longer period of time.

8.5%

| | |
|--------------------------------------|---|
| Product Name | Elite save |
| Term | 12,24,36,48,60 months |
| Interest Rate(s) | 8.5% |
| Minimum LUMPSUM Investment | N\$50,000 |
| Min Monthly Contribution | N\$2,500 (optional) |
| Withdrawal/Termination Notice | 7 days |
| Interest Payment Option | Monthly, Quarterly, Annually Maturity Date |
| Savings/Program Limit | Unlimited |

FUNDS CAN BE WITHDRAWN AT ANY TIME ON 7 DAYS WRITTEN NOTICE. PENALTIES WILL APPLY FOR EARLY WITHDRAWAL OR CANCELLATION



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BREAKDOWN OF INVESTMENT OPTIONS



*Life Save is designed to assist families and individuals who wish to build their wealth over a longer period of time.

8.5%

| | |
|--------------------------------------|---------------|
| Product Name | Life save |
| Term | 60 months |
| Interest Rate(s) | 8.5% |
| Min Monthly Contribution | N\$250 |
| Withdrawal/Termination Notice | 7 days |
| Interest Payment Option | Maturity Date |
| Savings/Program Limit | Unlimited |

FUNDS CAN BE WITHDRAWN AT ANY TIME ON 7 DAYS WRITTEN NOTICE. PENALTIES WILL APPLY FOR EARLY WITHDRAWAL OR CANCELLATION



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BREAKDOWN OF INVESTMENT OPTIONS



Zimbuka Plus is designed for employees and corporate companies who wish to save on a monthly basis via a salary order deduction.

The product provides for a minimum monthly savings amount of N\$250.00, which amount can be increased at any time during the duration of the policy. With this product Trustco Life creates a platform for savings that is accessible to people at entry level who wish to start their savings and investment journey.

10.15%

| | |
|--|---|
| Product Name: | Zimbuka Plus |
| Guaranteed Interest Rate: | 10.15% |
| Minimum monthly savings amount: | N\$250 |
| Term: | 12, 18, 24, 30, 36, 42, 48, 54, 60 |
| Administration Fee: | 0.25% per annum |
| Notice Period: | 90 days |
| Early Withdrawal Penalty: | N\$100 or 2% of the withdrawal amount, whichever amount is the larger |

In the event that the policyholder terminates the policy or makes an early withdrawal from the policy prior to the maturity date, a penalty is applicable. This penalty is either N\$100.00 or 2 percent of the value of the capital withdrawal, whichever amount is the larger.