



Technical Factsheet SES Life

Whole of Life Assurance

PRODUCT	SES LIFE ASSURANCE
Description	Whole of Life - Death By Any Cause
Lives Assured	Own Life Life Of Another Joint Life Second Death
Policy Owners Minimum age at entry Maximum age at entry	Individuals (single or joint), Companies and Trustees 18 years 65 years
Policy and Payment Details	
Premium Options and Frequency	Annual or Monthly Frequency premium loads <ul style="list-style-type: none"> Monthly - 5%
Payment Term	Premiums are paid up to age 100
Policy Currency	USD, GBP, EURO The choice of policy currency automatically determines the currency in which the benefits will be stated and paid.
Premium Currency	The premiums must be paid in the policy currency
Minimum Premium Payments (Applies to Annual & Monthly premiums)	US\$50 or the GBP/EURO equivalent
Payment Methods	<ul style="list-style-type: none"> Standing Order (GBP or EURO Only) Credit Card Telegraphic Transfer <p>For premiums paid monthly the credit card or standing order payment method must be used. Premiums must be paid directly to UNILIFEGLOBAL Ltd.</p>
Premium Alterations	Changes to the payment method can be made at any time upon request.
Benefits	
Whole of Life Assurance	Benefit provides a lump sum payment of the selected sum insured to a nominated beneficiary in the event of death by any cause. Or Benefit provides a lump sum payment of the selected sum insured to the policyholder at age 100 upon request. The quoted premium is guaranteed not to change throughout the policy term.
Minimum Sum Insured Maximum Sum Insured	\$50,000.00 or currency equivalent \$3,000,000.00 or currency equivalent Higher sums insured can be considered please refer to the underwriter.
Waiver of Premium	Benefit waives regular premiums where the life insured, is disabled and unable to work for a continuous period of at least six months. Policy premiums are waived until a return to work or until the policy anniversary preceding 60th birthday of the life insured, whichever happens first.
Accidental Death	This Benefit provides an additional lump sum in the event of accidental death. Benefit Ceases at age 70



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Key Facts	
Anti -Money Laundering	Regulations require that we uphold the highest standard of regulation in relation to the prevention of money laundering. In order to comply we require the following with all applications, these must be certified by a suitable certifier <ul style="list-style-type: none"> • Copy of current valid passport or national ID card • Verification of address • Know the source and origin of the funds
Policy Issue For Lives Resident Outside Of The European Union	Policies issued to applicants resident outside of the European Union will be issued by Guardrisk Life International Limited, who are regulated by the Mauritian Financial Services Commission.
Charges	All charges are factored into the underlying premium rates
Taxation	All benefits paid by Guardrisk Life International Limited or appointed administrator in the event of a claim will be paid to the claimant without any deduction of tax. The tax treatment of any benefits taken from the policy will depend upon the personal circumstances of the claimant, including their country of residence. Please consult your relevant financial professional if you are in doubt as to the extent to which you may be liable to any tax under this policy. Guardrisk Life International Limited or Unilifeglobal Ltd are unable to provide individual tax guidance and recommends that you always seek professional tax advice.
Complaints	If for whatever reason you are not satisfied with the service we provide then in the first instance the complaint should be addressed to, Unilifeglobal Limited, Whitehaven, Clifton Road, Amersham, Buckinghamshire, HP6 5PU , United Kingdom or emailed to complaints@unihealthandlife.com
More Information	If you require more information please speak to your relevant financial professional in the first instance. Full details of the SES Life and SES Life products including the policy terms and conditions are available from your relevant financial professional or visit www.unilife-africa.com
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