

BELLEVIEW FINANCIAL SERVICES

PRODUCT CATALOGUE

Making Financial Sense of the Future

P.O Box AE 623 AEH
Postnet Molapo Gaborone
Unit 1, Plot 61687
Block 3 Industrial, Gaborone

Tel: +267 3918237 **Fax**: +267 3918236
Email: info@belleview.co.bw
www.belleview.co.bw

BELLEVIEW FINANCIAL SERVICES
making financial sense of the future

TABLE OF CONTENTS



02 OVERVIEW
- What is financial Planning

03 FUNERAL COVER
Why the need for a funeral cover

11 LIFE INSURANCE
- Why the need for life Insurance

14 INVESTMENT SOLUTIONS
- Our Investment Products

17 RETIREMENT POLICY
- Our Retirement Solutions

20 SHORT-TERM INSURANCE
- Our Products



OVERVIEW

What Is Financial Planning ?

Financial planning is the process of setting, planning, achieving and reviewing your life goals through the proper management of your finances.

A holistic financial plan does not only involve investing money and building your wealth; but also looking at your credit, tax obligations, your everyday spending, planning for your family, setting up your home, saving for your children's education fund, and saving for retirement – more so as well as protecting yourself and your family with suitable insurance policies and arranging your estate.



All these facets of your financial plan are interconnected. Financial planning is an important life skill to help you plan for your future and take better control of your financial goals by helping you to set realistic plans, evaluate alternatives and take effective measures.

This might sound all difficult right?, but It does not have to be! With the right steps and a proper guidelines you can start putting together a basic financial plan for yourself today.

FUNERAL COVER

Why the need for a funeral cover..

When it comes to insurance policies, funeral cover is often low down on the priority list. Many of us have more pressing monthly commitments to worry about and other types of insurance, such as car and household, seem to offer more immediate benefits. However, healthy we might feel or young we may be, we are not invincible.

Having a funeral cover entails protecting your loved ones, relieve yourself and family financial stress should you pass away and to afford funeral costs for a dependent should they pass away.





MASIKA OTLHE EXTENDED FAMILY COVER







WHY MASIKA OTLHE

This policy is designed to provide cover for **Extended family members** without an option to cover nuclear (Immediate) family members. It also extends to domestic workers and herdsmen. The policyholder will only be insured for accidental death.

EXCITING FEATURES

- There are options to have the **premiums level** or **escalating** at 5% or 10% per annum and the **benefits escalating** at 60% of the chosen premium escalation.
- The policy has an option of adding a savings rider.
- On surrender, the policyholder is only entitled to the savings portion and no surrender penalties are payable
- The policyholder can cover extended family members to a **maximum of 19**, including parents and parents-in-law. There is no maximum number of policies, however the sum assured on one life should not exceed P100,000.
- Masika Otlhe also comes with an option to add a **waiver of premium** on death which means upon death of the policyholder, the lives covered will continue being covered for up to 2 years following the death of the policyholder.



MMOLOKI FAMILY WEALTH PROTECTOR







WHY MMOLOKI FAMILY WEALTH PROTECTOR??

This plan will assist you to minimize the financial impact of the death of a loved one. Many of us have always understood the responsibilities of taking care of the entire family, including the extended family. Mmoloki allows cover of up to **27 family members.** It also has flexible levels of cover, with a minimum of **P 10,000** for the main member.

EXCITING FEATURES

Waiver of premium: In the event that the policy Premium Payer dies or is permanently and totally disabled, Botswana Life will take over premium payment until the policy terminates.

Ownership Transferability: When the main life reaches the age of 50 but before they reach age 65, then ownership of the policy can be transferred to another adult who is covered under the policy with no change in premium.

Cash back every five (5) years: At the end of every five (5) years, Botswana Life will pay you back 10% of your total premiums that you have paid for the previous five (5) years, as long as the policy remains active, even if you have claimed.

Death Benefit: Where the initial sum assured for the main member is P20 000 or more, Botswana Life will pay you an additional family income benefit of P2 500 per month for 6 months after the death of the policyholder or the spouse nominated in the policy

MMOLOKI FAMILY WEALTH PROTECTOR EXTRAS



The Mmoloki Family Wealth Protector Extras is a package that can be added to a Mmoloki Family Wealth Protector policy cover for the main member and spouse. It is made up of the following benefits:

EXTRAS

Accidental Death – This benefit pays out the accidental death sum assured in the event that the main life or spouse dies as a result of an accident. This benefit is payable in addition to the life cover for the main Mmoloki benefit.

The total benefit payable on death resulting from an accident is double the funeral sum assured. For example, if a Mmoloki sum assured is say BWP20 000 and the policyholder with a Mmoloki extra dies from accidental causes, Botswana Life will pay BWP40 000 as the funeral benefit.

Premium Holiday – This benefit can be taken in one of two (2) ways:

- For every one (1) year that the policy has been in force, the policyholder can waive their premium for one (1) month. If, say the policy has been in force for three (3) years, you are entitled to a three-months break from paying your premiums. For every month that you exercise the premium holiday option, then you will sacrifice 25% of the cash-back benefit.

- For every one (1) year that the policy is in force, the policyholder can waive their premium for two (2) months. The client then forfeits 25% of the cash-back benefit for every two (2) months that the premium is waived. During this period, the client is entitled to 1/3 of the benefits.

Continental Disability – This benefit will pay a percentage of the sum assured for this benefit on the loss of limbs or paralysis

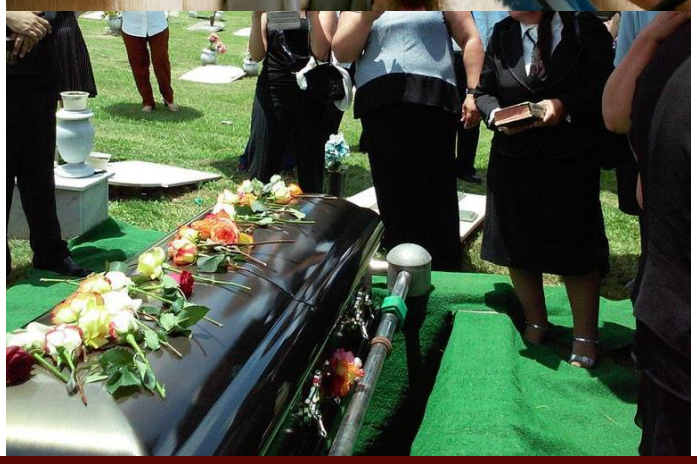
Tel: 267 391 8237
email: info@belleview.co.bw
Website: www.belleview.co.bw
Facebook: Belleview Financial Services



LORE MASTER PLAN







WHY LORE MASTER PLAN ??

The Plan pays the benefit upon death of the policyholder, spouse and a maximum of 6 nominated children. The available options are member only, member and children, member spouse and children. The benefits will be as follows

- **Natural death:** BLIL will pay the sum assured chosen by the policyholder
- **Accidental death:** Benefit paid is two times the sum assured chosen by the policyholder

EXCITING FEATURES

The policy will also pay a monthly benefit for a period of 12 months in the event of the policyholder's death to the nominated beneficiary. The amount will depend on the option selected.

There is an option to cover a maximum of 4 parents and parents-in-law and 10 extended family members. The Double accident benefit cover does not apply for parents and extended family members.

LORE MASTER PLAN EXTRA BENEFITS



BENEFITS

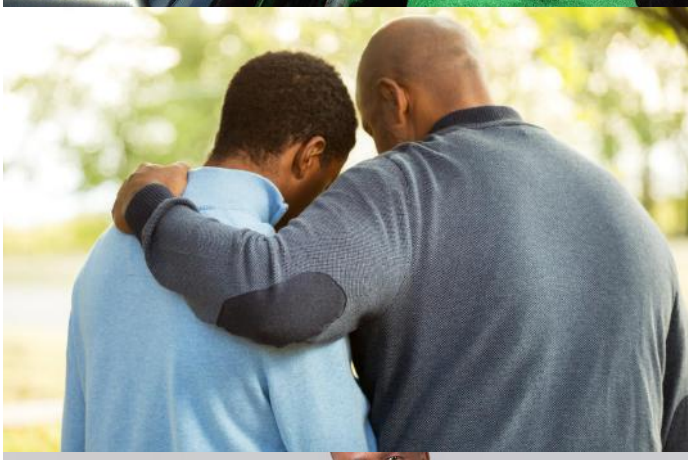
- Funeral cover ranging from P20,000 to P100,000 for natural death or double lump sum benefit on accidental death of policy holder and Spouse.
- **Monthly income benefit ranging from P1,250 to 5,000 for 12 months after the death of the policyholder.**
- The Plan includes a Still born benefit of P2,500, the pregnancy should be at least 28 weeks and the total number of children in the plan should be less than 6.
- Policyholder stops payment of premiums after the age of 65 and the cover continues for life.
- **There is an option premium escalation either at 5% or 10% per annum and with benefits escalating at 60% of the chosen premium escalation.**
- There is a cashback benefit every 4 years which is equal to 6 month's premiums.
- Policyholder and nominated dependents are covered for their entire life.
- Lapsed policies can be reinstated within a period of 12 months from date of lapse.

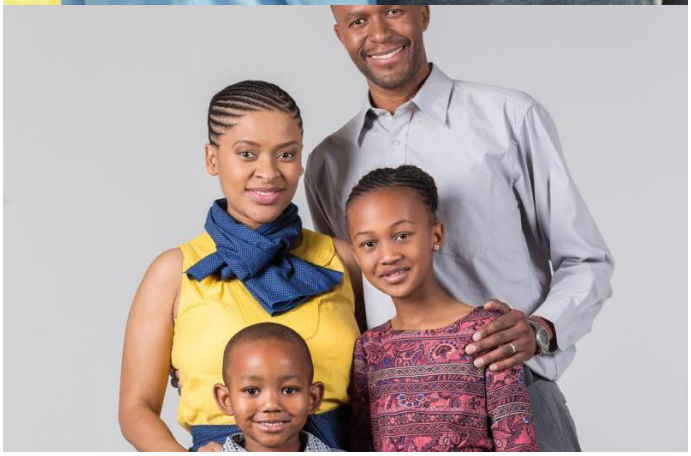
Tel: 267 391 8237
email: info@belleview.co.bw
Website: www.belleview.co.bw
Facebook: Belleview Financial Services



MOTLAMEDI PREMIER FUNERAL COVER







WHY MOTLAMEDI PREMIER FUNERAL COVER?

Motlamedi Premier Funeral Plan is a bundled funeral policy that provides both cash and funeral service from FSG, easing the challenges of preparing for a funeral and allowing you to have a premier funeral for your loved ones.

The policy will pay out a benefit of up to P45,000 for main member and spouse and up to P30,000 for children, and through partnership with FSG provide funeral services to the value of up to P20,000 for main member and spouse and up to P11,000 for children.

The breakdown of the policyholder and spouse benefits are as follows.

FSG funeral service: P20,000
Cash payment: P25,000

The cash maybe used for any last expense related costs, for example, Grocery, Car rental, Petrol, Electricity, Airtime etc.

The product also has an option to cover a maximum of 4 parents/parents-in-law and 10 extended family members. Funeral services (FSG cover) do not apply on parents and extended family members.



MOSAKO FUNERAL PLAN







WHY MOSAKA FUNERAL PLAN ??

Mosako funeral plan is primarily for individuals who do not get paid their salaries through the banks, that is , the unbanked. It caters primarily for those in jobs such as domestic workers, bus conductors, herd boys, gardeners, church organizations, industrial workers, individuals in the informal sector, self-employed persons etc

EXCITING FEATURES

The policyholder can cover up to a maximum of 27 family members in a single policy. The main member, Spouse and Children that are 16 years and older may be covered for P15,000. The main member has an option to add a life cover for up to P235 000 and this life cover is available for the main member only.

Upon application customers are issued with membership cards, which they are expected to present every time they pay their premiums. The premium payments can be done through:

- Botswana Post
- Mascom's Myzaka
- Any Botswana Life branch

Premiums which are cash based are paid in advance and customers can choose to pay up to 12 months in advance. Should the need to claim arise, all claim documents should be submitted to your nearest Botswana Life Insurance office and a payment will be made within 24 hours.

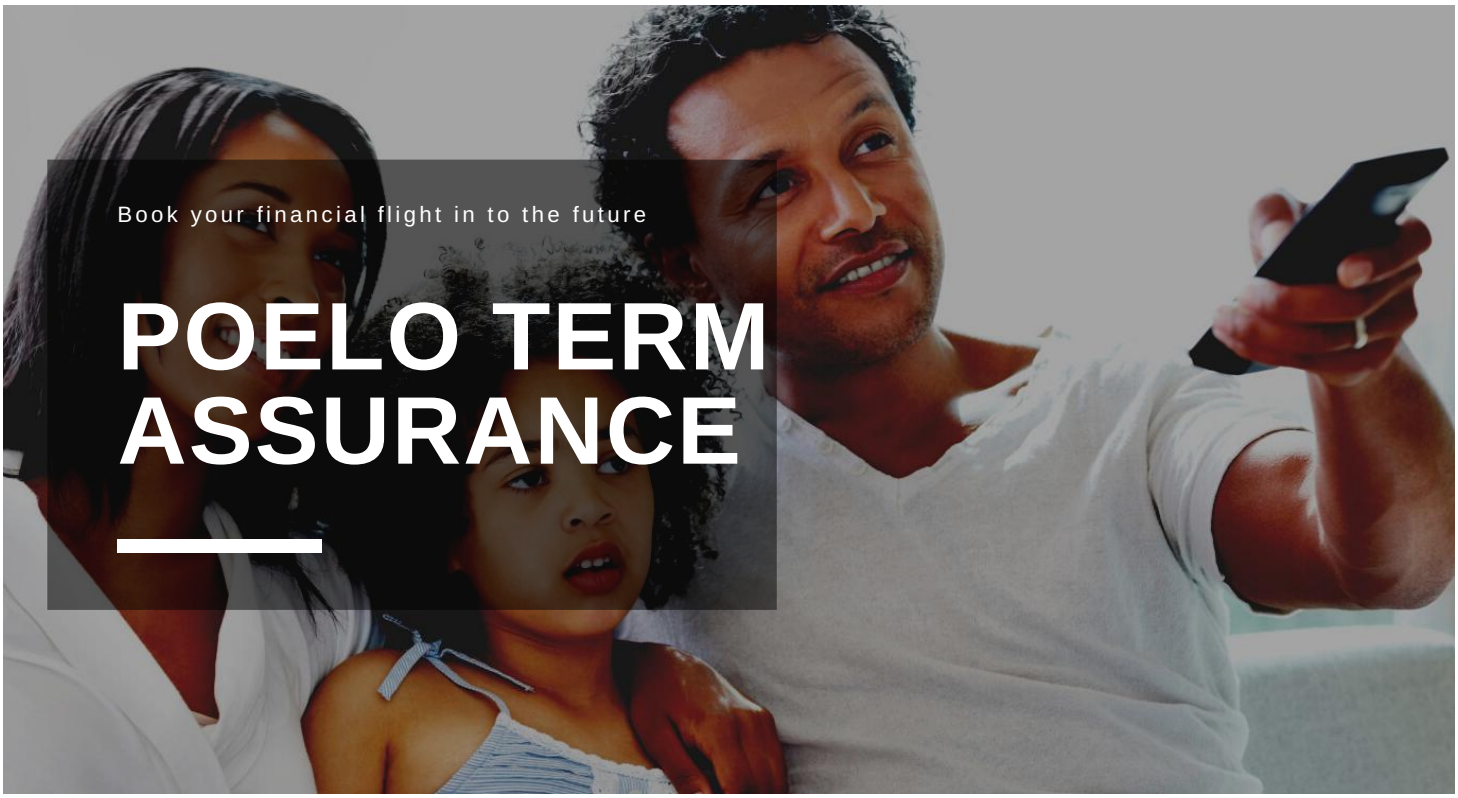
LIFE INSURANCE

Why the need for life Insurance..

Life insurance is a contract between an insurer and a policyholder in which the insurer guarantees payment of a death benefit to named beneficiaries when the insured die

life insurance is considered to be the cornerstone of sound financial planning





Book your financial flight in to the future

POELO TERM ASSURANCE







WHY POELO ??

This cover is a first in Botswana offering policy holders two (2) versions; Return of premium meaning that 120% worth of premiums paid back to them after 15 years of constant upkeep. The No return of premium means that the policy pays the holder benefit premiums on behalf of the life assured that is if the life assured becomes totally and permanently disabled.

It is worth to note that the term assurance does not require you to undergo a medical underwriting if the sum assured is P1 million or less provided the policy is used as financial security for a loan.

EXCITING FEATURES

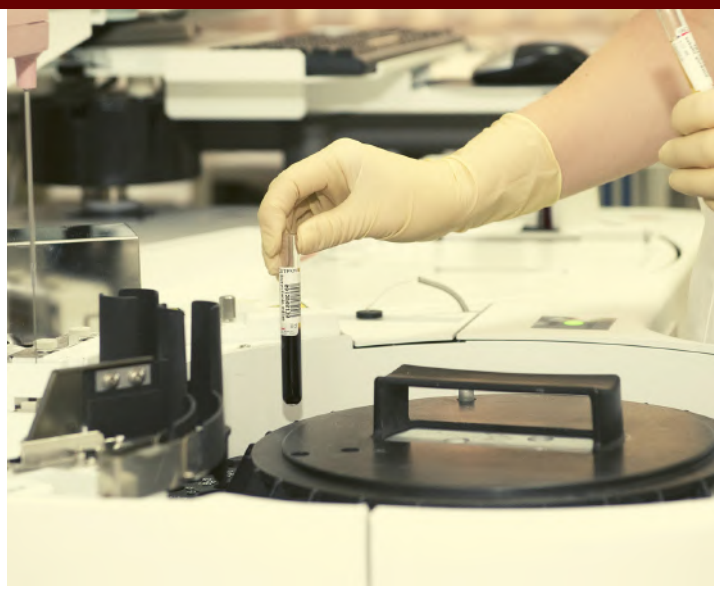
Income Protection: Botswana life will pay a lump sum of money to the covered member in the event of disability.

Death Benefit: In the event that the life assured passes on, the loved ones or the nominated beneficiaries will receive a non taxable cash lump sum benefit.

Critical illness Benefit: A Lump sum will be paid out in the event that the life assured is diagnosed with a life threatening condition.

Accidental Death Benefit: Botswana life will pay an additional benefit in the event death occurs as a result of an accident

POELO 5 TIER OPTION



Poelo Credit - This product is designed to be used as security ceded to the financial institution that has provided a personal or vehicle finance loan to the policyholder.

The product insures the life of the policyholder and pays the benefits in the event of death or disability within the term of the policy

This product comes with an option to add rider benefits such as accidental death benefit, family commuter as well as Thuso 911 benefit. Premium for rider benefits will not form part of the return of premium benefit.

The sum assured will be used to settle the loan if the policyholder dies within the term and any sum assured remaining after settling the loan will be paid to the beneficiaries.The minimum sum assured for this policy is P20 000 while the maximum sum assured is P1million.

There is no waiting period and no medical underwriting.

POELO OPTIONS

There are five options to choose from which cater for the different needs of our clients.

Poelo Standard – This option is for individuals who want cover for specific number of years. It can be used for personal security, security of ependence, personal loans, vehicle loans and/ or mortgage loan assurance.

"Medical exams are mandatory"

Poelo Exclusive – This option is for individuals who want cover for specific number of years. It can be used for personal security and/ or security of dependence.

"Medical exams are not required"

Poelo Mortgage – Caters for individuals who want to take up a new mortgage loan or already have an existing one. This product is denominated in two currencies, namely the Botswana Pula (BWP) and the United States Dollar (USD)

"Medical exams are not required"

Poelo Whole of Life - This product is designed to assure the life of the policyholder in the event of death whenever that happens.

There is an option to choose a return of premium benefit. Where this option is selected, upon survival of the policyholder to the 15th policy anniversary, Botswana Life will return the life premiums paid up to that date, increased by 20%.

- **The policyholder has an option to cover his/her spouse under the same policy.**
- **The minimum sum assured for this policy is P100 000 while the maximum sum assured is P100 million or USD equivalents.**
- **There is no waiting period**

Tel: 267 391 8237
email: info@belleview.co.bw
Website: www.belleview.co.bw
Facebook: Belleview Financial Services

INVESTMENT POLICY



Why secure an investment policy?

Investment plays an important role in financial planning as it may help you achieve your present and future financial goals.
A well-planned portfolio can help you ride out the ups and downs of the investment market and adjust your risk exposure.

Investing is a process to hold a portfolio that suits your risk appetite with a mix of investment products to keep your portfolio afloat in any economic climate.



ISAGO MULTI-FUND INVESTMENT

SMART INVESTMENT SOLUTION

Isago Multi-Fund Discretionary Savings Plan aims to help our policyholders save for planned events, for example children's education, a dream wedding, a dream holiday, starting a business etc. On maturity the client can take all the investment value or can re-invest the proceeds

Unlike traditional long-term products, which give the investor access to only one fund, this product gives access to a multiple number of funds allowing for flexibility and enhanced profitability. The multi-fund concept allows for switching between funds for free for the first 3 switches per annum.

The client has access to the following funds:

GROWTH OFFSHORE FUND (MEDIUM RISK)

BALANCED LIFE FUND (MEDIUM RISK)

SHARIAH MODEL FUND (MEDIUM RISK)

MODERATE LIFE FUND (LOW RISK)

ISAGO THE WAY TO GO....

- If the investor passes on before investment maturity, Botswana Life pays the greater amount between the total invested and the investment value.
- The investor is empowered to change their investment allocation depending on their financial sophistication and understanding of the market performance.
- Isago policyholders can choose between local investment funds and offshore investment funds. With offshore investments, the policyholder may benefit from investment returns earned in hard currency as well as from currency movements.
- The policy also includes an in-built waiver of premium on disability whereby Botswana life will take over premium payments in cases where the policyholder gets disabled before the end of the term or 70 years whichever is earlier.

WHY ISAGO ?

- With Isago there is an unlimited number of switches and there are no initial fees resulting in 100% investment allocation from day one.
- **As Belleview Financial Services we are there to guide our clients in making switching decisions.**
- This gives the investor more options, ensuring that the client's investment grows at a faster rate than it would when invested with our competitors.

WITHDRAWALS

- Investor can withdraw a maximum of 35% per annum after 5 years and a maximum of 50% in the penultimate year without any charge.
- Any Withdrawal before 5 years will be subject to a charge.

WE HELP YOU TO GROW

- Isago policyholders are empowered to change their investment allocations depending on their financial sophistication and understanding of the investment market performance. While our competitors charge a fee for each and every investment switch, with Isago the policyholder may switch investments 3 times in a year at no cost to the client.
- This investment is a perfect solution for capital accumulation and growth making funds available in the future for alternative investments, needs and obligations requiring lump sums. These may include property investment, business funding, holiday making, education funding, buying your dream car and other future investment opportunities.



ISAGO EDUCATOR

SMART SAVINGS SOLUTION

Saving for your child's education is undoubtedly a daunting task. College tuition costs and fees are consistently increasing year after year, leaving parents and students wondering how they can properly save to avoid significant debt following graduation

Isago Educator plan is designed to help our clients save for their children's education. The client is allowed to do partial withdrawals on their investment to pay school fees before the policy reaches maturity.

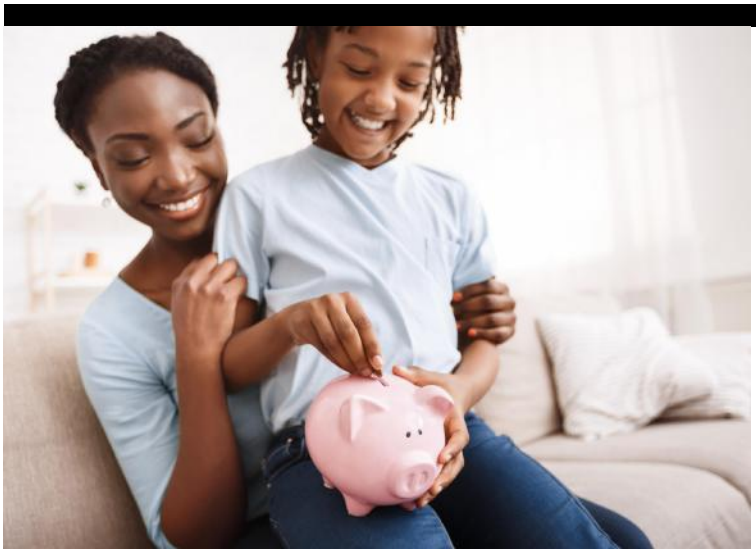
There are options to choose level premiums, premiums escalating at 5% or 10% as well as any ad hoc increases. The policy is subject to a minimum policy term of 10 years. This policy invests in the Educator Fund.

THE WAY TO GO

The policy also includes an in-built waiver of premium on disability whereby Botswana life will take over premium payments in cases where the policyholder gets disabled before the end of the term or 70 years whichever is earlier.

WHY ISAGO ?

The policyholder also has an option to choose a Funeral benefit that covers the policyholder only with cover ranging from P15,000 to P25,000



HOW MUCH SHOULD I SAVE?

How much you should save for your child's education depends on several factors:

- Your specific financial situation, including whether your child will qualify for financial aid,
- The percentage of your child's education expenses that you plan to cover
- Is your plan for your child either to attend a public or private institution

DEATH OF POLICYHOLDER ??

- If the Isago Educator policyholder passes on before policy maturity, Botswana Life pays the greater of amount of investments made less any partial withdrawals to date and investment value at the time of death plus the funeral benefit (if chosen).

RETIREMENT POLICY

Why secure a retirement policy..

One day you are celebrating your first salary and in a few decades they are cutting cake to wish you all the best for retirement as you say good-bye. Yes, life moves that fast.



Before you know, you will be facing daily living expenses, grappling with medical costs, and fighting inflation. There are always emergencies in old-age. So, having a sufficient corpus to deal with all these is crucial. Retirement is an important reality for everyone. But it is easy to lose track of a long-term goal. This is precisely why you need retirement planning.

Financial security in retirement doesn't just happen. It takes planning and commitment and, yes, money.



TAPOLOGO-MULTI FUND RETIREMENT ANNUITY







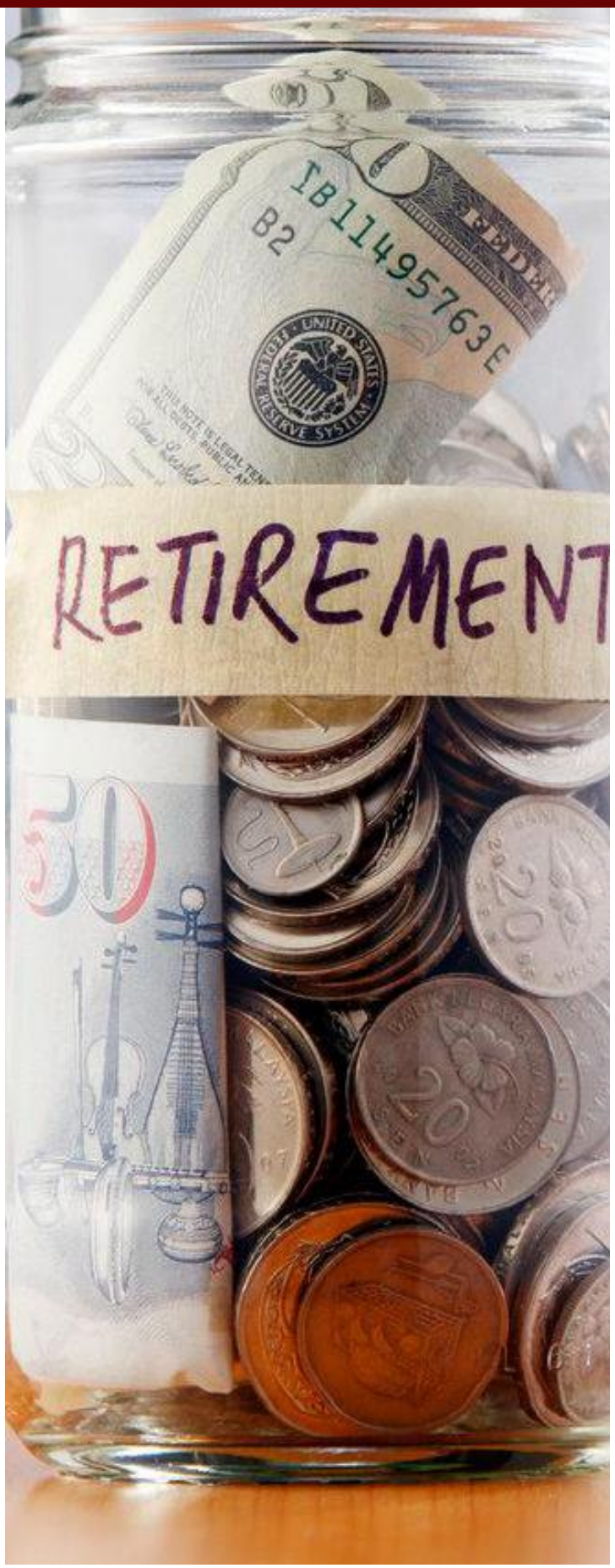
WHY TAPOLOGO-MULTI FUND RETIREMENT ANNUITY??

Tapologo Retirement Annuity is designed to help clients save up for retirement. At retirement after the age of 55 years, one third of the policy value will be paid as tax free cash to the policyholder and the remaining two-thirds of this policy value will be converted to an annuity payable for life.

EXCITING FEATURES

- The policyholder can choose level premiums, premiums escalating at 5% or 10% as well as any ad-hoc increases..
- The policyholder has option to invest any proportion from 0% to 100% of the premium in various funds subject to the minimum investment of P200 per month in any one investment fund.
- This policy comes with an in-built funeral benefit for the main member with a cover ranging between P15,000 and P25,000. The policyholder also has an option to choose a waiver of premium on disability benefit.
- The product comes with a transparent fee structure that ensures that our clients are aware on how their investment is being allocated.

TAPOLOGO-MULTI FUND RETIREMENT ANNUITY EXTRA BENEFITS



Tapologo policyholders are empowered to change their investment allocations depending on their financial sophistication and understanding of the market performance.

While our competitors charge a fee for each and every investment switch, with Tapologo the policyholder may switch investments 3 times in a year at no cost to the client

EXTRA BENEFITS

- While our competitors demand up to 5% as an initial investment fee, with Tapologo there is no initial fee and 100% of the premium is invested. This ensures that the client's investment grows at a faster rate than it would when invested with our competitors.

- Tapologo policyholders can choose between **local investment funds** and **offshore investment funds**. With offshore investments, the policyholder may benefit from investment returns earned in hard currency as well as from currency movements.

Tel: 267 391 8237
email: info@belleview.co.bw
Website: www.belleview.co.bw
Facebook: Belleview Financial Services

SHORT-TERM INSURANCE

Why secure a short-term insurance ?

Short-term insurance, on the other hand, is insurance that you take out on your possessions. The purpose of short term insurance is to protect you against losses that you may suffer as a result of unforeseen events such as accidents, crime, floods, fires or illness.



You pay a premium (either monthly or annually) to an insurance company who in return provides the cover to compensate you when you suffer a loss on insured items. The insurance company determines your premium based on your risk profile (age, gender, where you live, security measures, item insured, value of the item, claims history of the insured etc.) High risk = high premium and low risk = reduced premium.

Personal Insurance



Motor Vehicle Insurance
The policy covers your vehicle and/or third party's vehicle against accidental damage, damage by fire or any act of nature.



Homeowners Insurance
Home ownership is one of the largest personal investments we will make in our lives and a significant achievement for most of us.



Household Contents
Our homes carry our most valued possessions and the only time we realize how much we own is when they are damaged or stolen.



Personal All Risks Cover
The policy is designed to cover movable accessories or personal effects that can be worn or carried by a person



Personal Accident Cover
This policy compensates you or your spouse in the event of death or bodily injury as a direct result of an accident.



Travel Insurance
Travel insurance is a must whether you are travelling overseas or coming to Botswana



Small Leisure Craft Insurance
Stay focused on your destination and let us handle the technicalities that ensure your safety.

Commercial Insurance



Fire Insurance
With BIC's fire insurance we will make sure damages caused by fire, lightning or explosion are fully paid for.



Buildings Combined
This Insurance policy covers commercial and community buildings such as offices and churches against perils such as fire, lightning or explosion.



Business Interruption
Business Interruption Insurance will protect your business by settling operating costs in the event of a loss.



Public Liability Insurance
Public Liability Insurance covers your business against damages which it may become legally liable to pay.



Workers Compensation
Workman's Compensation provides cover for employees in the event of bodily injury or a disease.



Group Personal Accident
The policy covers accidental bodily injury or death resulting from an accident by external or violent means.



Theft Insurance
Covers loss of or damage to all contents of any insured building at the insured premises as a result of theft.



Fleet Cover Insurance
This cover offers comprehensive, limited and liability insurance on all commercial vehicles, motorcycles and trailers.



Machinery Breakdown
Covers any unforeseen and sudden loss or damage to machinery, mechanical equipment and apparatus due to external and internal causes.

A LIFETIME PARTNERSHIP

A successful journey through life requires hard work, sound decision-making and financial strength. In the years ahead, you'll uncover new opportunities and face fresh challenges – and we'll be here to help manage your financial plan throughout your lifetime.

To start working on your financial plan, contact
Belleview Financial Services

UNDERWRITERS

Botswana Life

BIC BOTSWANA INSURANCE COMPANY

BELLEVIEW FINANCIAL SERVICES

making financial sense of the future

Belleview Financial Services
Tel: 267 391 8237
email: info@belleview.co.bw
Website: www.belleview.co.bw
Facebook: Belleview Financial Services