

THE CBG BANCASSURANCE LIFE PRODUCTS

1. CBG FUNERAL FINANCE PLAN
2. CBG EDUCARE PLAN
3. CBG LIFETIME NEEDS PLAN

CBG FUNERAL FINANCE PLAN

This policy is for a whole life term. The policy pays out a lump sum ranging from **GHS 2000 to GHS50,000 upon the death of insured lives.**

FEATURES The policy allows the following:

- ❖ **No Age Limit**
- ❖ **Minimum payment term may either be 10years or 15years**
- ❖ **100% premium refund at the end of the term**
- ❖ **Life Swap** – This allows the policy holder to transfer their benefit to a relative who is not insured under the policy.
- ❖ **Surrender Value Benefit** – You can surrender your policy at any time.
- ❖ **Cash Back Benefit** - You will receive 5% cash back on your premium paid every year.
- ❖ **2 Months Premium Holiday** – A policy holder pays premium for 10 months only in a year instead of 12months.

CBG EDUCARE PLAN

This policy is designed to cater for the educational needs of your child (ren). The policy holder chooses own Premium and Benefits.

FEATURES: The policy allows the following:

- ◆ **The minimum entry age is 18years to 60years.**
- ◆ **The Policyholder can choose a Term from minimum 7years to Maximum 18years.**
- ◆ **Waiver Benefit** – In case the Policyholder dies or become permanent disability, the insurance will pay the premium to the end of policy term.

- ◆ **Partial Payment Benefit** – Policyholder can decide to apply for partial payment to be used for school fee.
- ◆ **Cash Bonus and Hospitalization Benefit** as optional to choose from.

CBG LIFETIME NEED PLAN

This policy is designed to contribute to an investment fund for future needs. The policyholder determines own sum assured.

FEATURES: The policy allows the following:

- ◆ The policy covers only the policyholder.
- ◆ Minimum age is 18yrs and Maximum 54yrs
- ◆ Minimum premium is GHS50 Maximum premium GHS1000
- ◆ No Waiting Period
- ◆ Accidental Benefit – where policyholder dies through accident, policy payout will be twice the sum assured.
- ◆ Full encashment benefit – where withdrawal is done after 10years, there will be no penalty.
- ◆ 50% withdrawal once a year.

FOR FURTHER INFORMATION REACH THE BANCASSURANCE TEAM ON THE FOLLOWING:

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