

# overview

Guaranteed Investor is a TAX-FREE, non-participating, interest-sensitive investment product which offers nominal insurance coverage and can be surrendered without penalty at any interest review date. The policy is available for a minimum investment amount.

## **Life Insurance**

In the event of death, the benefit payable is the aggregate of the sum insured and the surrender value, subject to the provisions of the policy.

## **Premium Payments**

The lump sum deposit is payable on the Issue Date. Additional lump sums are not allowed on the same policy; a new policy will have to be issued.

## **Interest**

The interest rate credited will be determined by the company from time to time and is GUARANTEED for the interest period.

## **The Accumulated Fund**

The accumulated fund of the policy at any date in a policy month will be the value of the fund at the beginning of the policy month PLUS new premiums MINUS interest paid, PLUS interest earned in the month. The company shall withhold from the Accumulated Fund any tax or other levy which the company is obliged to withhold by law.

## **Surrender Value**

The policy may be surrendered for the Accumulated Fund on the next interest review date, provided that written notification is submitted to the company within 7 days of this date. If the policy is surrendered at any other time, however, a surrender charge of 50% of all interest due since the last interest review date will apply.

## **Payments of Interest**

The client may elect at the time of application to allow the earned interest to accumulate along with principal investment or they can add paid at the Interest Review Period or acc.

# Brochure

# related products

Equity Multiplier

Premium Saver