



UNDERWRITTEN BY TRUSTCO LIFE LIMITED

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AUGUST 2022

Trustco Domestic Investment Program (8b.22)

Investment Profile of the TDIP 8b.22 Program

INVESTMENT PROFILE

TRUSTCO DOMESTIC INVESTMENT PROGRAM

Program Name:	Trustco Domestic Investment Program 8b.22
Issue Date:	1 August 2022
Program Limit:	N\$150,000,000.00
Program Returns:	12 months - 12.25%
(Guaranteed)	24 months - 12.43%
	36 months - 13.52%
	48 months - 13.68%
	60 months - 14.72%
Minimum Investment Amount:	N\$100,000.00 / multiples of N\$100,000.00
Program duration:	Ongoing

General

This document should be read in conjunction with the Trustco Domestic Investment Program Policy Contract.

Issue

Trustco Domestic Investment Program 8b.22

Purpose

The purpose of the TDIP8b.22 program is twofold:

Firstly, to aid the upliftment of the Namibian society by raising funds to invest in the educational needs for tertiary students in Namibia.

Secondly, to enhance the short-term liquidity and upliftment of Namibian Society by raising funds to invest in the ordinary consumer enabling them to bridge their short-term financial needs into long-term financial success.

The investment opportunity guarantees above average returns which vary with the term of the investment cycle.

Interest

Interest will be paid as indicated on the Trustco Domestic Investment Program Application Form, either monthly, quarterly, annually or on maturity date of the investment term. The selected interest payment option may be changed by the Policy Holder at any time during the term of the investment at the discretion of the investor by providing 30 calendar days' written notice to the Insurer. Higher interest rates will be paid for longer investment terms. A twelve (12) month term will attract 12,25 % interest per annum, a twenty-four (24) month term will attract 12.43 % per annum, a thirty-six (36) month term will attract 13,52 % interest per annum, a forty-eight (48) month term will attract 13.68% per annum and a sixty (60) month term will attract 14,72 % interest per annum.

Interest shall be calculated on a daily basis and capitalised monthly. Interest shall be calculated from the day that the funds reflect in the insurer's bank account. Interest will cease to accrue on the date of maturity of the investment. Interest rates, as per the Schedule of Investment, are guaranteed for the duration of the initial investment. If the interest payment date is not a banking day, payment will be made on the next business day within Namibia without accruing additional interest.

Redemption of Capital

The redemption of capital will be effected upon the maturity date, as indicated on the Trustco Domestic Investment Program Application Form, either 12 months, 24 months, 36 months, 48 months or 60 months. The capital invested in the program is guaranteed for the duration of the investment.

The redemption payment will be made in Namibian Dollars on the redemption date by electronic transfer into the account of the policyholder. It is the responsibility of the policyholder to ensure their account details remain current at the insurer. A serialised certificate will be issued with each investment. Original certificates to be presented on redemption. Capital is not payable prior to the maturity date. On maturity the guaranteed capital together with any accrued interest shall be repaid to the investor.