



# UNIT TRUST LIFE COVER

## FREQUENTLY ASKED QUESTIONS



As a valued Unit Trust customer, you automatically qualify for life cover benefits from Old Mutual Life Assurance when you maintain or increase your fund balance for three consecutive months, providing financial support and peace of mind for you and your loved ones.

### **Do I need to apply for the embedded life cover?**

No. The cover is automatic once you meet the eligibility requirement of maintaining or increasing your fund balance over 3 months. You will be notified once you are eligible.

### **What makes me eligible for the cover?**

You qualify for Life cover benefits when you maintain or increase your Unit Trust fund balance over a continuous 3-month period.

### **Is this cover free?**

Yes. The embedded life cover is complimentary when you maintain or increase your fund balance.

### **Where can I view my benefits?**

You can view your benefits on the OMIG client portal.

Go to [www.client-portal.oldmutual.co.ug](http://www.client-portal.oldmutual.co.ug), login to your account and view your benefits on the home page.

### **How can I access my benefits?**

You must submit the required claims documentation for the benefit you wish to receive as per the guidelines above. Claims are paid within 48 hours of receipt.

### **Will my cover increase if my investment grows?**

Yes. If your fund balance increases, your cover amount may increase based on the minimum balance in the previous quarter.

### **What happens if I reduce my fund balance?**

If you do not maintain or increase your fund balance over the required 3-month period, you may lose eligibility life cover for that period.

### **Can the benefit amount change over time?**

Yes. The benefit amount may increase or decrease depending on your minimum fund balance in each previous quarter.

### **Does the cover apply worldwide?**

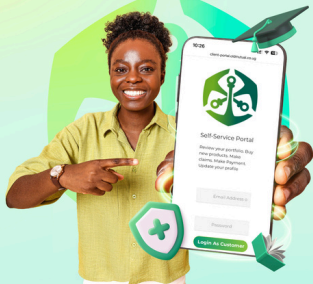
Yes, the benefits apply regardless of where the incident occurs, provided the unit holder is eligible for cover during that period and the required claims documents are submitted.

### **Does this benefit affect my Unit Trust returns?**

No. The embedded life cover does not affect your investment returns or the performance of your Unit Trust fund.



# UNIT TRUST LIFE COVER BENEFIT MODEL



As a valued Unit Trust customer, you automatically qualify for life cover benefits from Old Mutual Life Assurance when you maintain or increase your fund balance for three consecutive months, providing financial support and peace of mind for you and your loved ones.

The table below is a break down of the cover you are eligible for based on your fund balance. Your cover is automatically calculated.

To view your benefits go to [www.client-portal.oldmutual.co.ug](http://www.client-portal.oldmutual.co.ug)

Fund Balance	Life Care Benefit	Lifetime Benefit	Safe Scholar Benefit
100K - 1M	500,000	300,000	100,000
1M - 2M	800,000	400,000	200,000
2M - 5M	1,000,000	500,000	300,000
5M - 10M	1,200,000	600,000	400,000
10M - 20M	1,500,000	800,000	500,000
20M - 50M	2,000,000	1,000,000	600,000
50M - 100M	3,000,000	1,500,000	800,000
100M - 200M	5,000,000	2,000,000	1,000,000
200M - 500M	8,000,000	3,000,000	1,500,000
500M - 1B	10,000,000	5,000,000	2,000,000
1B and above	12,000,000	8,000,000	3,000,000