

# NAWA

## bonus

### NAWA BONUS RULES

1. The Nawa Bonus will be calculated as per the formula approved by Trustco Insurance and Trustco Life.
2. There will be a six (6) months waiting period from day of first payment. The Nawa Bonus gets calculated from day of first payment.
3. In the event of an unpaid premium or member falling into arrears, the calculation will reset and the Nawa Bonus will start from zero with a 6 month waiting period.
4. In the event of a Nawa Bonus payout, the calculation will reset and the Nawa Bonus will start from zero.
5. The Nawa Bonus will be calculated in accordance with the set formula and will be based on the total net premium contribution.
6. Member must give 30 day notice for the payout of Nawa Bonus
7. Only the Payee of the policy will be eligible for the payout of the Nawa Bonus
8. The Nawa Bonus will only be paid into a Trustco Bank bank account or a Trustco Bank e-wallet.
9. A valid identification document must be present on the Legal Shield system before payout will be effected.
10. Member must answer a security question before payout will be effected.
11. Member can apply for the Nawa Bonus on the App or via sms. If done via sms the cellphone number used must be registered on the Legal Shield system. If the cellphone number is not listed, member must change the number in accordance with the cellphone number change policy before he/she can apply for the Nawa Bonus.
12. Member must be fully paid up at time of applying for the Nawa Bonus as well as at the time of payout.
13. The Nawa Bonus is not transferrable.



UNDERWRITTEN BY TRUSTCO LIFE LTD

