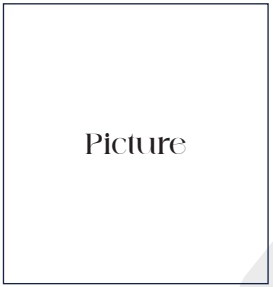


CONTACT OFFICES

Head Office:
C1034/3, Tafawa Balewa Street,
North Ridge, Accra - Ghana
GPS: GA-029-2222 Tel: 0243 690 442/3
Email: Info@impactlife.com.gh
Website: www.impactlife.com.gh



Booklet No.:

Pollicy Holder _____

Spouse name _____

Beneficiary (i) _____

(ii) _____

Inception Date _____

Premium _____

impact Life Insurance

Life Assurance Premium **Impact Life Insurance.** C1034/3, Tafawa Balewa Street,

January		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

February		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

March		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

impact Life Insurance

Life Assurance Premium **Impact Life Insurance.** C1034/3, Tafawa Balewa Street,

April					
Date	Amount	Sign	Date	Amount	Sign
1			16		
2			17		
3			18		
4			19		
5			20		
6			21		
7			22		
8			23		
9			24		
10			25		
11			26		
12			27		
13			28		
14			29		
15			30		
			31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

May					
Date	Amount	Sign	Date	Amount	Sign
1			16		
2			17		
3			18		
4			19		
5			20		
6			21		
7			22		
8			23		
9			24		
10			25		
11			26		
12			27		
13			28		
14			29		
15			30		
			31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

June					
Date	Amount	Sign	Date	Amount	Sign
1			16		
2			17		
3			18		
4			19		
5			20		
6			21		
7			22		
8			23		
9			24		
10			25		
11			26		
12			27		
13			28		
14			29		
15			30		
			31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

impact Life Insurance

Life Assurance Premium **Impact Life Insurance.** C1034/3, Tafawa Balewa Street,

July		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

August		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

September		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

impact Life Insurance

Life Assurance Premium **Impact Life Insurance.** C1034/3, Tafawa Balewa Street,

October		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

November		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

December		
Date	Amount	Sign
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		

Date	Amount	Sign
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		

Total Number of days cont. _____
Remarks _____
Customer sign _____
Total Amount Paid _____
Officer in charge sign _____

impact Life Insurance

AFENTOBOA PLAN

This policy is a legal contract between you, the Policy Owner and Impact Life Company Limited.

READ YOUR POLICY CAREFULLY

POLICY SUMMARY

We will pay the Death Benefit to the Beneficiary if any of the insured dies before the maturity date. The account value is paid at maturity if the primary insured survives till the maturity date.

You must pay at least the minimum daily premium shown on the coverage page or the policy will lapse. This is only a brief description. The insurance is fully described in the various provisions of the policy.

GUIDE TO POLICY PROVISIONS

	Page		Page
Coverage	6	Guaranteed Values	10
Definitions	8	Policy Loans	11
Premiums	9	Partial Withdrawal	11
Grace Period	9	General Provisions	12
Term of Policy	9	Beneficiary's Provisions	13
Reinstatement of Lapsed Policy	10	Benefits Payable	15

impact Life Insurance

DEFINITIONS

In this policy:

We, our or **us** means Phoenix Life Assurance Company Limited.

You and Your means the Owner of this policy.

Account value is the accrued value in the investment account and Cash Value is calculated as the Account value minus all applicable charges.

Age means age on the nearest birthday.

The beneficiary is the person to receive the proceeds in the event of the Insured's death.

Lapse means termination of the policy due to insufficient premium or account value.

The **Maturity Date** is the date the policy expires and it coincides with the first policy anniversary. We will use the **Policy Date** shown in the policy data to determine the monthly dates.

A **Monthly Deduction** is an amount we withdraw from the Account Value at the beginning of each policy month.

Reinstate means to restore coverage after the policy has lapsed.

Any notice to be given under provisions of this policy will be sent to the last known address of the Owner and any assignee of record.

impact Life Insurance

PREMIUMS

Premium - We will accept any amount submitted to us as a premium while this policy is in force, subject to the following conditions:

1. The minimum monthly premium which is shown in the coverage page is payable on the policy date. Subsequent premiums may be paid at our Home Office or to an agent or cashier authorized by us.
   We will send an SMS message upon payment.

2. You must pay at least the minimum required daily premium shown in the coverage page.

Continuation of Insurance - Between premium payments, this policy is automatically continued at the same sum assured, subject to the Grace Period provision and as explained in the Monthly Deduction section.

Grace Period for Paying Premiums: A grace period is a period of 31 days if the Account value is less than the monthly deduction due.

We will notify you that a premium sufficient to keep this policy in force must be received within the grace period of 31 days from the date of the notice or this policy will lapse. During this grace period, no interest will be charged on the premium due. If the Insured dies during the grace period before the premium is paid, the amount required to provide insurance to the date of the Insured's death will be deducted from the death benefits payable under this policy.

Term of the policy - This policy has a term period of one year at the end of which the policy mature.

Termination of Insurance - This Policy will terminate on the earliest of:

1. The monthly date following our receipt of your written request to terminate;
2. The maturity date; or
3. The date of lapse.

Reinstatement of Lapsed Policy - If this policy lapses, it may be reinstated unless it has been surrendered. However, an insured whose policy lapses may be issued a new policy just as if the lapsed policy is being renewed, i.e. the lapsed policy is discontinued and a new one-year policy is issued so far as he/she is eligible.

Guaranteed Interest Rates - There are two schedules of interest rates, namely, the "current" and the “guaranteed" rates.

The annual guaranteed minimum interest rate for the Afentoboa Plan is 5%; this implies the current interest rate we declare at any one time will never be less than 5%.

In practice, we may declare a higher "current" interest rate than the "guaranteed" minimum rate at any time. We will never declare a current rate less than the guaranteed minimum interest rate.

Monthly Deduction - On each monthly date, the account value will be reduced by the monthly deduction comprising of the risk premium, and policy fees.

Policy Loans - Policy loans are not available on this policy.

Partial Withdrawal - No partial withdrawal is allowed on this policy.

Surrender - You may, request for a full surrender of the policy prior to the maturity date. A full surrender will be subject to surrender penalties, if you send us a written request. Payment of full surrender value will lapse the policy.

Surrender Charges - At anytime during the term of this policy, an amount equivalent to one month average contribution will be deducted.

impact
Life Insurance

GENERAL PROVISIONS

Incontestability of the Policy - Except for fraud or nonpayment of premiums, this policy will be incontestable after it has been in force.

Amount Payable is Limited in the event of Suicide - If any of the insured dies by suicide, while sane or insane, our liability will be limited to the amount of the premiums paid.

Misstatement of Age in the Application - If the issue age of the insured was understated to the extent his or her correct age falls outside the eligible age band of the policy so as to qualify for the insurance coverage, the contract will be deemed void and the total premium paid will be fully refunded, without interest.

The Contract Consists of the Policy and the Application - We have issued this policy in consideration of the application and payment of the premiums. A copy of the application is attached and is a part of this policy. The policy with the application make the entire contract. All statements made by or for the Insured will be considered representations and not warranties. We will not use any statement in defense of a claim unless it is made in the application and a copy of the application is attached to this policy when issued.

Who is Authorized to Make Changes in the Policy - Only our Managing Director, has the authority to make any changes in the policy and then only in writing.

Owner of the Policy - Before the primary insured's death, he/she will be entitled to the rights granted by this policy. If the primary insured dies before the spouse, the rights of the Owner are transferred to the named beneficiary or to the executor or administrator of the Owner's estate unless otherwise provided in this policy.

No Dividends are Payable - This is non-participating insurance and does not participate in our profits or surplus. We do not distribute past surplus or recover past losses by a change in the monthly deduction rates.

Notice - Any notice to be given under provisions of this policy will be sent to the last known address of the Owner and any assignee of record.

BENEFICIARY PROVISIONS

Who Receives the Death Benefit - Any benefit payable because of the death of the Insured will be paid to the beneficiary. Unless changed as provided in this policy, the beneficiary will be as designated in the application.

If the Beneficiary Dies - The interest of any beneficiary who dies before the Insured will terminate at the death of the beneficiary. The interest of any beneficiary who dies at the time of, or within 30 days after, the Insured's death will also terminate if no benefits have been paid to that beneficiary. If the interest of all designated beneficiaries has terminated, any benefits payable will be paid to the owner of this policy. If the owner is not living at that time, any benefits payable will be paid to the executor or administrator of the owner's estate.

How to Change a Beneficiary - You may change the beneficiary designation by filing a satisfactory written notice with us. A change of beneficiary will not be effective until recorded by us at our Head Office. When recorded, even if the Insured is not then living, the change will take effect on the date the notice was signed, except that any benefits paid before we record a change of beneficiary will not be subject to the change.

A beneficiary designated irrevocably may not be changed without the written consent of that beneficiary.

Protection of the Death Benefit - To the extent permitted by law, no death benefit will be subject to the claims of any creditors of the beneficiary or to any legal process against the beneficiary.

Notice of Claim: Written notice of claim must be sent to Phoenix Life's Office or any of our Branch Offices or any of our designated agents as soon as is reasonably possible. The notice should include your name and the Policy Number.

Proof of Death - Any benefit payable because of the death of the Insured will be paid when we receive due proof of the Insured's death. Such proof must be submitted to us at our Head Office. Appropriate forms will be made available to the beneficiary upon request. Any of our agents will assist in completing these forms without charge. All payments by us are payable at our Head Office.

Investigation of your Claim: We have the right at any time to investigate your claim. No Death Benefits will be paid until investigation is done.

Notice of Decision of Claim: You will receive a written decision on your claim within seven (7) days after we receive your claim. After we receive written proof of loss and all other documentation, we will pay the benefit immediately. Otherwise, if we deny all or any part of your claim, you will receive a written notice of denial containing the reasons for the denial and any other information.

If you do not receive a written description on your claim within 10 days after your claim is received, you will have an immediate right to request a reason for the delay.

BENEFITS PAYABLE UNDER THE POLICY

Death Benefit - The amount of the death benefit may be affected by other policy provision, such as Misstatement of Age.

(a) Death Benefit: Whiles your policy is in force and you pass away, we will pay the death benefit to your chosen beneficiary (ies) less any unpaid premium due.

i. In the case of the primary insured's death, the Death Benefit payable is the sum assured plus the Account Value as at the date of death.

ii. And in the event of death of the spouse prior to the maturity date or prior to the death of the primary insured (whichever comes first), the death benefit shall be the corresponding sum assured.

(b) Cash Value Benefit: At the maturity date, the accrued amount in the investment account is paid as cash value to the policy holder.

We will reduce the Death Benefit by the portion of the grace period premium necessary to provide insurance to the date of the Insured's death if death occurs during the grace period.

SETTLEMENT PROVISIONS - All benefits payable by us under the provisions of this policy will be paid when due as a lump sum.

Life Assurance Premium Impact Life Insurance Company Limited.
C1034/3, Tafawa Balewa Street,
North Ridge, Accra - Ghana

.....

For Impact Life Insurance Company Limited.

.....

Date

IMPACT LIFE CONTACT OFFICES

ASYLUM DOWN
Kaanyemi Crescent
Asylum Down,
near the NPP office

MAAMOBI
Hse no. C148/13.
Nima -mamobi highway.
In the same building
with soccer bet.
GPS: GA-020-6315

TEMA
Site 4 Opposite TDC
Community One - Tema
GPS: GT-021-0215

KOFORIDUA
Koforidua -Ho station
(adjacent All Nation University
College) 2nd floor, new Juaben
Municipal Assembly Building
GPS: EN-027-0389

KASOA
First Floor, MIC Group Plaza,
Kasoa Overpass.
GPS: GS-0642-4589

HOHOE
Direct opposite to ADB Bank,
near Bank of Ghana.
GPS: VC-0000-9015
TAKORADI
Adjacent Bank of Ghana,
opposite KABFAM.
GPS: WS-248-5270

ASEDA
Kumasi Aseda - House
opposite Kessben University
behind NHIS
GPS: AK-027-0389

ASOKWA
Asokwa 4 Junction.
opposite Joyflux Hotel
GPS: AK-102-8376

SUAME
Suame Magazine crossing.
Opposite Zenith Bank.
GPS: AK-082-6780

NKAWKA W
Council Storey Building
Adjacent Absa Bank

KONONGO
Konongo GPRTU Main Station
Ajacent Shell Filling Station
GPS: AC-0002-9472

TARKWA
Tarkwa Akoon Road -
Dr. Forson Building
GPS: WT-0004-1431

TAMALE
SSNIT Road, NLA Building
Adjecent Chicken Republic
GPS: NT-0027-6605

SWEDRU
Oda Road, opposite 2nd total
filling station BJ44,T.H Marfo
St.
GPS: CO-0004-4474

MAMPONG
First Floor Municipal Assembly
Building Mampong New
Market,
near Video City Mampong.
GPS: AM-0085-2811

SOGAKOPE
Opposite the District
Hospital, Sogakope.
GPS: VU-0051 - 9626
SUNYANI
VRA Road, first floor, Delai
Ventures Building Wednesday
Market Area. Penkwasi.
GPS: BS-0008-3740

TECHIMAN
Tuobodom Road, Tamale
Station.
Opposite Zongo LA Primary
School.
GPS: TT-0013-7957

OBUASI
Circuit Court Road Martina
Supermarket complex Building
Opposite Railway Station.
GPS: AO-028 - 2726