

# Vaka Yako neFidelity



**FIDELITY LIFE**  
ASSURANCE OF ZIMBABWE

A Member of the  Group  
Insurance of Zimbabwe



**RoyalSa**  
Insurance Services  
Honouring lives with dignity

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What is

## VAKA YAKO

Vaka Yako is a unit linked investment fund structured to help you save up for buying a stand or building a home through affordable monthly contributions.

It is safe and secure with guaranteed benefits through a land bank which will secure funds value and provide residential stands across the country.

Fund benefits are defined from USD10, 000 up to USD 100,000 . NB prices will vary from one town to the other hence any positive variance will result in the excess value being settled in USD cash.

The fund also comes with a life cover benefit, meaning in the event of the fund holder dying too soon, their nominated beneficiaries will get a guaranteed USD5,000.

What is

## the aim behind this product?

1. It aims on enabling members of the Vaka Yako fund to have an opportunity to acquire and choose a stand from an area of their preference within Zimbabwe.
2. The fund also aims on giving members the option to claim a stand, cash or both, cash benefit can be used for construction, renovations or modifying existing homes.



**VAKA YAKO**  
**YAKHA EYAKHO INDLU**  
**BUILD YOUR HOME**

Who can

## join Vaka Yako?

- A member must be at least 18 years of age and not beyond the age of 60 years.

What is

## the next step ?



**Kindly choose your desired target fund between \$10,000 and \$100,000 and provide your age next birthday so that we can provide you with a quotation of your possible monthly contribution.**



### Safe and Secure

Benefits are guaranteed.

From  
as little as  
**\$45**



### Life Cover

A guaranteed \$5,000 life cover on fund-holders.



### Freedom of Choice

Get a stand anywhere in Zimbabwe.



## Frequently asked question

### **Q** *When does one get stand allocation ?*

**A** At maturity or premature claim, the claimant will have 3 options which are

- Elect to get a stand equivalent to the value of units sitting in the fund.
- Receive USD cash equivalent to the value of units in ones fund.
- Opt for Stand and Cash in the event that the value of the Units exceeds the value of the desired stand.

### **Q** *Where are the stands ?*

**A** Vaka Yako gives members the opportunity to acquire and choose a stand from an area of their preference within Zimbabwe.

### **Q** *How resilient is the investment to effects of the recurring hyperinflation in our economy ?*

**A** Value is preserved in units to be invested in residential stands

### **Q** *Is there a currency restriction?*

**A** Yes, the product is denoted in United States Dollars ONLY, meaning premiums and benefits are payable in that currency.

### **Q** *How are premiums paid and how often ?*

**A** Premiums can be paid in cash, bank deposit and money transfer through legal channel. Payment can be done monthly, quarterly, semi-annual and annually

### **Q** *What happens if one dies before maturity ?*

**A** The investment pool pays out the greater of a death benefit of USD5,000 or the investment accumulation but not both. The USD 5,000 guards against low payout in the event of one passing on too soon after joining the scheme.

High Density: \$10,000- \$25,000

Medium Density: \$30,000 to \$50,000

Low Density: \$60,000 to \$100,000

**The above estimates vary with location and town of choice**



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Virtual

## Payment Options

### 1 **ECOCASH ONLINE BILLER**

EcoCash BillerCode 72297  
EcoCash Online Biller Website  
<https://pay.ecocash.co.zw/life-insurance>

### 2 **CBZ BANK (USD)**

01120132370056  
Fidelity Life Assurance

### 3 **PAYNOW**

Mastercard, VISA,  
Inbucks and Ecocash

### 4 **FIDELITY WHATSAPP CHATBOT**

Save +1 (863) 900-8090  
and text "Hi"

### 5 **FIDELITY WEBSITE**

[www.fidelitylife.co.zw](http://www.fidelitylife.co.zw)



**Dial**  
**EcoCash**  
\*151\*100#

**Vaka  
Yako**  
neFidelity



**FIDELITY LIFE**  
ASSURANCE OF ZIMBABWE



[www.fidelitylife.co.zw](http://www.fidelitylife.co.zw)

or

[www.royalsainsurance.co.za](http://www.royalsainsurance.co.za)

# CONTACT US

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## **Bulawayo Office**

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Bulawayo 029 66682-89

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## **Kadoma Office 7 Warwick street**

Kadoma

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## **Kwekwe Office Fidelity Life Centre**

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## **Mutare Office**

Fidelity Life Centre

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Mutare 020 69179-90

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## **Vic Falls Office Shop 5, Sawanga**

Mall

Victoria falls

