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**Sales of investment life insurance (unit-linked) ZOLOTO NOMADOV Invest by Nomad Life will start in Sberbank branches from October 1**

SB Sberbank JSC announces the launch of a new investment life insurance product ZOLOTO NOMADOV Invest

ZOLOTO NOMADOV Invest is a classic unit-linked product or investment life insurance, a combination of insurance coverage (life insurance) and capital accumulation by investing in financial instruments. Unlike conventional endowment insurance or deposit with a guaranteed return, unit-linked allows clients to choose their own investment strategy. ZOLOTO NOMADOV Invest has a number of advantages over other products of the financial market, they are as follows: life insurance, savings in foreign currency and inviolability of invested money in property disputes, as well as payment to the persons specified in the contract at the end of the program. Most importantly, the increase in asset value in ZOLOTO NOMADOV Invest is exempt from taxation.

The client can choose from 7 most interesting investment portfolios in terms of profitability and risks managed by the largest and most reliable world companies: "500 largest US companies", "US blue chips", "China stock market", "High technologies", "Healthcare», "Energy", "Gold mining".

"Unit-linked is a popular form of investment all over the world. The product is interesting for its potential profitability, affordability and a number of advantages over other financial products; rates on deposits in foreign currency are reduced, investments in securities are subject to taxation. The returns of stock market coupled with insurance give the product's main benefit, tax exemption. Thus, ZOLOTO NOMADOV Invest has the opportunity to become one of the most popular financial products in Kazakhstan," says **Yernar Nakisbekov, Advisor to the Board Chairman of SB Sberbank JSC.**

The client invests his assets by getting an insurance policy and choosing a strategy. The contract term is from 3 to 15 years; the minimum contribution is \$500. The payment is made in national currency at the US dollar exchange rate. Upon the policy expiry the client receives the accumulated amount, which may increase due to asset value growth during the investment period. In the event of the client's death, the beneficiaries previously appointed by him will receive an insurance payment.