

	Benefit	Maximum Cover	Waiting Period	Notes
Compulsory Benefits—at least 1 must be selected	Life Cover	Lesser of R300 000 or 4 times annual salary Free Cover Limit of R300 000	N/A	Paid to member's nominated beneficiary If selected, all members within a level must select the same multiple of salary
	Funeral Cover	Cover is fixed within these 4 options: Option 1 Member: R15000 Spouse: R15000 Dependant (14-21): R10000 Dependant (6-13): R5000 Dependant (1-5): R3000 Dependant (0-11months):R1250 Stillborn child: R1250 Option 2 Member: R10000 Spouse: R10000 Dependant (14-21): R10000 Dependant (6-13): R5000 Dependant (1-5): R3000 Dependant (0-11months):R1250 Stillborn child: R1250 Option 3 Member: R7500 Spouse: R7500 Dependant (14-21): R7500 Dependant (6-13): R5000 Dependant (1-5): R3000 Dependant (0-11months):R1250 Stillborn child: R1250 Option 4 Member: R5000 Spouse: R5000 Dependant (14-21): R5000 Dependant (6-13): R1500 Dependant (1-5): R1000 Dependant (0-11months):R500 Stillborn child: R500 Extended family Cover: R 3000	30 days for death by natural causes	Underwriting free Max of 6 dependant and 2 spouse claims Can add up to 6 extended family members Paid to member's nominated beneficiaries Spouses incl common law spouses, married under tenets of any Asian religion, married under tribal law If selected, all members within level must take same option. Individual members may select either member only or member & family cover
	Temporary Income Protection	Lesser of R25 000 or 100% of salary Free Cover limit of R15 000	30 days non retrospective	30 day notification period Benefit paid to employer Repeated periods of disability are treated as 1, unless separated by 24 months Option of own or own/similar occupation definition 12 or 24 month benefit term If selected, all members within a level must take this benefit with same occupation definition Members within levels may have different cover amounts
Levels	Group structure - Choice of Voluntary or Compulsory for employees Minimum members: Compulsory Scheme: 1 / Voluntary scheme: 5 Number of levels within group - 1 or 2. Minimum number of members per level - Compulsory Scheme: 1 / Voluntary scheme: 5 All members within levels must take up same benefits, with same multiple of salary if applicable			

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Optional benefits with prerequisites —these benefits may be selected if the required compulsory benefit is selected	Capital Disability	Lesser of R200 000 or 3 times annual salary Free cover limit of R120 000	6 months	TIP prerequisite Own/Similar occupation definition of occupation Paid to member If selected, all members within a level must select the same multiple of salary
	Dread Disease	Lesser of R200 000 or 3 times annual salary Free cover limit of R120 000	N/A	Life Cover prerequisite, accelerates off Life Cover Paid to member Includes the following diseases: Cardiovascular: Heart Attack, Coronary Artery Bypass Surgery, Aortic Artery Surgery, Heart Valve Surgery. Nervous System: Stroke, Multiple Sclerosis, Parkinson's, Alzheimer's. Other: Cancer, Renal Failure, Major Organ Transplant, Paraplegia, Blindness, Deafness / Loss of Hearing, Severe Burns. Benefit pays out 10% of selected cover if member's dependent child is diagnosed with a dread disease Benefit pays out a maximum of 2 times If selected, all members within a level must select the same multiple of salary
Optional Benefits	Accidental Death	Fixed at R15 000	N/A	Underwriting free Paid to member's nominated beneficiary If selected, all members within level must take benefit
	Accidental Permanent Disability	Fixed at R30 000	N/A	Underwriting free Paid to member If selected, all members within level must take benefit
	Savings	N/A	N/A	An initial withdrawal moratorium for the 1st year A maximum of 4 savings withdrawals pa from month 13 onwards A minimum balance of R240 must be maintained from month 13 Balance statements issued on request Benefits are only payable to the employee Minimum monthly contribution of R20 Interest calculated at 75% of A1 bank savings account rate
Other	Minimum entry age - 18 (for ALL benefits); Maximum entry age—61 and (for ALL benefits); Cessation age - 65 (for ALL benefits) Commission—7.5% as and when Pre-existing conditions—For the first 12 months, any pre-existing condition the life insured knew about and/or sought treatment for in the 6 months prior to DOC, applicable to only Dread Disease, Capital Disability, Life Cover and Temporary Income Protection benefits. Global Exclusions: <ul style="list-style-type: none"> • Illnesses or injuries you caused deliberately • Criminal acts • Dangerous pursuits including but not limited to extreme sports • War-like or nuclear activities • Elective surgery • Abuse of Substances 			