

APPENDIX A - PRODUCT SPECIFICATION

MAXIMUM BENEFITS AND PREMIUMS

Main Member Only

<u>Option</u>	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Option D</u>	<u>Option E</u>
Natural Death	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Accidental Death	R 20 000	R 40 000	R 60 000	R 100 000	R 100 000
Customer premium	R 32	R 64	R 96	R 160	R 180

Main Member & Spouse

<u>Option</u>	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Option D</u>	<u>Option E</u>
Natural Death	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Accidental Death	R 20 000	R 40 000	R 60 000	R 100 000	R 100 000
Customer premium	R 50	R 99	R 149	R 248	R 270

Main Member & Children

<u>Option</u>	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Option D</u>	<u>Option E</u>
Main member	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Children 14 - 21	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Children 6 - 13	R 5 000	R 10 000	R 15 000	R 25 000	R 50 000
Children 0 - 5	R 2 500	R 5 000	R 7 500	R 10 000	R 20 000
Stillborn	R 1 250	R 2 500	R 3 750	R 5 000	R 5 000
Accidental Death	R 20 000	R 40 000	R 60 000	R 100 000	R 100 000
Customer premium	R 36	R 72	R 108	R 180	R 204

*Accidental Death benefit is for the main member only

Family Funeral Cover

<u>Option</u>	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Option D</u>	<u>Option E</u>
Main member & Spouse	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Children 14 - 21	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Children 6 - 13	R 5 000	R 10 000	R 15 000	R 25 000	R 50 000
Children 0 - 5	R 2 500	R 5 000	R 7 500	R 10 000	R 20 000
Stillborn	R 1 250	R 2 500	R 3 750	R 5 000	R 5 000
Customer premium	R 54	R 107	R 161	R 268	R 292

** Accidental Death benefit is for the main member and spouse only, refer to above tables for the max cover amounts*

Extended Family Option

<u>Benefit</u>	<u>Option A</u>	<u>Option B</u>	<u>Option C</u>	<u>Option D</u>	<u>Option E</u>
Life Assured (0 - 74)	R 5 000	R 10 000	R 15 000	R 25 000	R 35 000
Accidental Death	R 10 000	R 20 000	R 30 000	R 50 000	R 70 000
Customer Premium (0 - 64)	R 30	R 70	R 90	R 140	R 195
Customer Premium (65 - 74)	R 95	R 180	R 255	R 390	R 585

BENEFIT RESTRICTIONS

The cover levels summarised in each of the above tables are the maximum benefit amounts that will be paid for each of the causes of death i.e. death due to natural causes and death due to accidental causes.

Maximum number of lives per Main Member

Spouse : 1

Children : 8

Extended Family Members : 14

PREMIUMS

Premiums are paid monthly and are guaranteed for the first 12 months and reviewable thereafter.

AGE LIMITS

Insured	Minimum Entry Age	Maximum Entry Age
Principal Member and Spouse	18	64
Children	0	21
Extended Family Member		
Below Age 65 at Entry Date	0	64
Above Age 65 at Entry Date	65	74