



CARE PLAN

PRODUCT FEATURES AND BENEFITS

PREMIUM AND COVER INCREASES

Premiums increase on 1 July every year. The policyholder can choose not to increase the premium in any year. In this case, the policyholder must let us know in writing before 1 July of that year. If the increased premium is paid, the cover will also increase.

COVER PAYMENT

For non-accidental death: cover will be paid if the insured person dies after the end of the waiting period. A waiting period is the six-month period starting on the application date, or date on which the person was added as an insured person under the plan. It may be reduced if this plan was taken out to replace a previous policy that was designed to cover funeral expenses and that was cancelled within the two months before the application date of this plan. We will not reduce the waiting period if the previous policy was cancelled but cover under it had not ended when an insured person dies. If the policyholder applied for more cover under this plan than they had under the previous policy, we will not reduce the waiting period on the increased portion of cover.

For suicide: cover will be paid if the insured person commits suicide after the first six months from the application date or date on which the insured person was added to the plan.

For accidental death: cover will be paid if the insured person dies in an accident after the application date.

MONEY BACK GUARANTEE

If an insured person dies due to:

- causes other than an accident within the waiting period, or
- suicide within six months from application date or date on which the person was added as an insured person under the plan,

we will pay an amount equal to all the premiums that we have already received for the portion of cover that we will not pay because of a waiting period.

PREMIUM HOLIDAY BENEFIT

A premium holiday benefit allows the policyholder to miss up to six premiums over the lifetime of the plan, while the cover remains active. The policyholder may pay some or all of the missed premiums to make use of the same number of premium holidays again in the future.

RESTART BENEFIT

A restart benefit allows the policyholder to continue their plan from where they left off. If the plan stopped because the policyholder stopped paying premiums, they can restart it within six months, but they will have to pay in all the premiums missed before it can be restarted. However, in the first three months after the plan was stopped for the first time, the policyholder can restart without paying back missed premiums by simply paying premiums again. We will not pay any claims after the plan has stopped and before it is restarted. If the plan has not been restarted after six months, it can no longer be restarted. The plan will stop and there will be no cover.



CARE PLAN

INDIVIDUAL (policyholder)

LUMP SUM COVER AMOUNT								
Age Band	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R40 000	R50 000
UP TO 19	26	40	56	68	84	101	127	152
20-24	27	43	60	72	90	107	135	162
25-29	29	45	63	77	95	114	143	173
30-34	31	48	68	82	102	122	154	185
35-39	33	58	74	90	112	134	169	204
40-44	35	61	78	95	118	142	179	216
45-49	38	67	86	104	130	156	196	237
50-54	44	78	100	122	152	183	231	279
55-59	51	91	116	142	177	213	269	325
60-65	64	114	147	180	224	270	343	415

- **Minimum entry age (policyholder):** 16 (18 direct and online)
- **Maximum entry age (policyholder):** 65
- **Maximum entry age (parent and extended family):** 84
- **Maximum entry age (family):** 65 (policyholder), 20 (child), 25 (full-time students), spouses have no maximum age requirement
- **Premium payment term:** Whole life
- **Maximum starting cover*:** R50 000 (individual, single adult family, family, parents), R30 000 (extended family)

*Subject to terms, conditions and legislative limits.

FAMILY (policyholder, spouse and children)

LUMP SUM COVER AMOUNT								
Age Band	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R40 000	R50 000
UP TO 19	38	57	81	100	123	148	188	227
20-24	40	61	87	104	129	156	198	239
25-29	42	63	91	110	137	164	208	251
30-34	44	67	95	116	143	172	220	265
35-39	46	76	99	122	151	182	230	277
40-44	48	80	103	126	157	188	238	289
45-49	50	82	109	132	163	196	250	301
50-54	57	94	123	148	185	222	282	341
55-59	68	112	147	180	223	270	342	415
60-65	89	150	197	240	299	362	462	559

SINGLE ADULT FAMILY (policyholder and children)

LUMP SUM COVER AMOUNT								
Age Band	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R40 000	R50 000
UP TO 19	33	50	71	86	106	128	162	194
20-24	34	53	75	90	112	134	170	204
25-29	36	55	78	95	117	141	178	215
30-34	38	58	83	100	124	149	189	227
35-39	40	68	89	108	134	161	204	246
40-44	42	71	93	113	140	169	214	258
45-49	45	77	101	122	152	183	231	279
50-54	51	88	115	140	174	210	266	321
55-59	58	101	131	160	199	240	304	367
60-65	71	124	162	198	246	297	378	457

PARENTS (eligible parents - up to 4 parents)

LUMP SUM COVER AMOUNT								
Age Band	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000	R40 000	R50 000
UP TO 49	40	65	85	105	118	130	156	178
50-54	48	71	92	113	133	152	192	230
55-59	54	86	115	143	170	197	251	303
60-64	61	101	138	176	211	245	315	383
65-69	74	129	180	231	279	326	422	516
70-74	105	189	267	345	420	492	639	783
75-79	165	285	397	509	620	732	956	1179
80-84	194	342	481	619	758	896	1173	1450

EXTENDED (eligible extended family - up to 10)

LUMP SUM COVER AMOUNT						
Age Band	R5 000	R10 000	R15 000	R20 000	R25 000	R30 000
UP TO 19	31	36	46	56	62	68
20-29	35	43	58	72	82	91
30-39	47	73	94	114	135	156
40-49	68	95	125	155	213	247
50-59	72	106	167	216	265	314
60-64	98	161	227	294	361	428
65-69	121	195	274	353	433	512
70-74	139	241	335	429	523	617
75-79	178	314	439	565	691	816
80-84	212	378	533	687	842	997

