

## Notes

- This chapter should be read in conjunction with the contract documents. If there is any conflict or inconsistency between the contents of the contract documents and this chapter, the provisions of the contract documents will prevail.
- Take note that information contained in this technical guide is with regards to the latest versions of the applicable products/benefits. Refer to the contract documents for information about the existing products/benefits of a life insured.
- Any reference to "you" or "your" refers to the life insured. Any reference to "we", "us", "our" or "ours" refers to Sanlam Life Insurance Limited (Sanlam Life).

# Short benefit descriptions

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## Short benefit descriptions

Benefits are grouped together per type of cover, and more information about a specific benefit is available in the applicable chapter with the name of the type of cover, e.g. more information about the Death benefit is available in the *Life cover* chapter.

Benefit	Benefit description
<b>Life cover</b>	
Death (DS)	A benefit may be claimed if the life insured dies. If we admit a claim, we will pay the cover amount as a lump sum.
First death (DS80)	This benefit is linked to more than one life insured. A benefit may be claimed at the death of the life insured linked to this benefit, who dies first. If we admit a claim, we will pay the cover amount as a lump sum.
Immediate Expenses (DSF3)	A benefit may be claimed if the life insured dies. If we admit a claim, we will pay the cover amount as a lump sum. We aim to pay the cover amount within 48 hours after receiving the necessary requirements.
Estate Expenses (DEC)	The purpose of this benefit is to make provision for estate costs. A benefit may be claimed at the death of the life insured. If we admit a claim, we will pay the cover amount into the estate of the deceased life insured.
Funeral Expenses (FSC3)	A benefit may be claimed if the life insured dies. If we admit a claim, we will pay the claim amount as a lump sum, subject to legislative limitations. We aim to pay this benefit within 48 hours after receiving the necessary requirements.
Accidental death (ASC)	A benefit may be claimed if the life insured dies and the death resulted directly and solely from a bodily injury. If we admit a claim, we will pay the claim amount as a lump sum.
<b>Disability and impairment benefits</b>	
Comprehensive Disability (CAR3, CSR3)	This benefit provides cover for <ul style="list-style-type: none"> <li>permanent occupational disability up to retirement, age 70 or the cover end date of the benefit, whichever is earlier; and</li> <li>permanent impairment claim events for as long as the benefit is in force.</li> </ul> Refer to the "Claim events: List 1" section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable. If we admit a claim, we will pay the claim amount as a lump sum. This benefit also includes the following: <ul style="list-style-type: none"> <li>Built-in Future Cover for Young Lives.</li> </ul>
Comprehensive Disability Plus (CAR4, CSR4)	This benefit provides cover for <ul style="list-style-type: none"> <li>permanent occupational disability up to retirement, age 70 or the cover end date of the benefit, whichever is earlier; and</li> <li>permanent impairment claim events for as long as the benefit is in force; and</li> <li>accidental claim events for as long as the benefit is in force.</li> </ul> Refer to the "Claim events: List 1" section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable. If we admit a claim, we will pay the claim amount as a lump sum. This benefit also includes the following: <ul style="list-style-type: none"> <li>Temporary Incapacity Cover for Accidental Causes; and</li> <li>Temporary Incapacity Cover for non-Accidental Causes; and</li> <li>Built-in Future Cover for Young Lives.</li> </ul>

Benefit	Benefit description
<b>Disability and impairment benefits</b>	
Elite Disability (CAR5, CSR5)	<p>This benefit provides cover for</p> <ul style="list-style-type: none"> <li>• permanent occupational disability up to retirement, age 70 or the cover end date of the benefit, whichever is earlier; and</li> <li>• permanent impairment claim events for as long as the benefit is in force; and</li> <li>• accidental claim events for as long as the benefit is in force.</li> </ul> <p>If we admit a claim, we will pay the claim amount as a lump sum.</p> <p>Refer to the “Claim events: List 1” section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable.</p> <p>This benefit also includes the following:</p> <ul style="list-style-type: none"> <li>• Temporary Incapacity Cover for Accidental Causes; and</li> <li>• Temporary Incapacity Cover for non-Accidental Causes; and</li> <li>• A Prosthesis Booster; and</li> <li>• Built-in Future Cover for Young Lives; and</li> <li>• Built-in Child Cover.</li> </ul>
Comprehensive Impairment (OAI, OSI)	<p>This benefit provides cover for</p> <ul style="list-style-type: none"> <li>• permanent impairment claim events; and</li> <li>• accidental claim events.</li> </ul> <p>If we admit a claim, we will pay the claim amount as a lump sum.</p> <p>Refer to the “Claim events: List 1” section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable.</p> <p>This benefit also includes the following:</p> <ul style="list-style-type: none"> <li>• Temporary Incapacity Cover for Accidental Causes; and</li> <li>• Temporary Incapacity Cover for non-Accidental Causes.</li> </ul>
Accidental Comprehensive Disability (ASO3)	<p>This benefit provides cover for</p> <ul style="list-style-type: none"> <li>• permanent occupational disability from accidental causes up to retirement, age 70 or the cover end date of the benefit, whichever is earlier; and</li> <li>• permanent impairment claim events from accidental causes for as long as the benefit is in force.</li> </ul> <p>If we admit a claim, we will pay the claim amount as a lump sum.</p> <p>Refer to the “Claim events: List 2” section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable.</p>
Accidental Comprehensive Disability Plus (ASO4)	<p>This benefit provides cover for</p> <ul style="list-style-type: none"> <li>• permanent occupational disability from accidental causes up to retirement, age 70 or the cover end date of the benefit, whichever is earlier; and</li> <li>• permanent impairment claim events from accidental causes for as long as the benefit is in force; and</li> <li>• other accidental claim events for as long as the benefit is in force.</li> </ul> <p>If we admit a claim, we will pay the claim amount as a lump sum.</p> <p>Refer to the “Claim events: List 2” section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable.</p> <p>This benefit also includes the following:</p> <ul style="list-style-type: none"> <li>• Temporary Incapacity Cover for Accidental Causes.</li> </ul>

Benefit	Benefit description
<b>Disability and impairment benefits</b>	
Accidental Elite Disability (ASO5)	<p>This benefit provides cover for</p> <ul style="list-style-type: none"> <li>• permanent occupational disability from accidental causes up to retirement, age 70 or the cover end date of the benefit, whichever is earlier; and</li> <li>• permanent impairment claim events from accidental causes for as long as the benefit is in force; and</li> <li>• other accidental claim events for as long as the benefit is in force.</li> </ul> <p>If we admit a claim, we will pay the claim amount as a lump sum.</p> <p>Refer to the “Claim events: List 2” section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable.</p> <p>This benefit also includes the following:</p> <ul style="list-style-type: none"> <li>• Temporary Incapacity Cover for Accidental Causes; and</li> <li>• A Prosthesis Booster.</li> </ul>
Accidental Comprehensive Impairment (ASI)	<p>This benefit provides cover for</p> <ul style="list-style-type: none"> <li>• permanent impairment claim events from accidental causes; and</li> <li>• other accidental claim events.</li> </ul> <p>If we admit a claim, we will pay the claim amount as a lump sum.</p> <p>Refer to the “Claim events: List 2” section in the <i>Disability and impairment benefits</i> chapter for information about the claim events and percentages of the cover amount payable.</p> <p>This benefit also includes the following:</p> <ul style="list-style-type: none"> <li>• Temporary Incapacity Cover for Accidental Causes.</li> </ul>
Temporary Incapacity Cover for Accidental Causes	<p>This cover is automatically included in the following main benefits, if applicable to the life insured:</p> <ul style="list-style-type: none"> <li>• Comprehensive Disability Plus (CAR4/CSR4)</li> <li>• Elite Disability (CAR5/CSR5)</li> <li>• Comprehensive Impairment (OAI/OSI)</li> <li>• Accidental Comprehensive Disability Plus (ASO4)</li> <li>• Accidental Elite Disability (ASO5)</li> <li>• Accidental Comprehensive Impairment (ASI).</li> </ul> <p>If we admit a claim, we will pay 10% of the cover amount of the main benefit as a lump sum. The cover amount of the main benefit will be reduced by the claim amount we will pay. We will also reduce the payment of the benefit proportionally.</p> <p>The planholder may claim a benefit if the life insured suffers any bodily injury as a result of an accident and the recovery period for returning to work will be three months or longer, according to the Official Disability Guidelines (ODG) or scientifically accepted equivalent. The life insured does not have to prove any loss of income to qualify for a claim and the injury does not need to result in permanent impairment.</p>

Benefit	Benefit description
<b>Disability and impairment benefits</b>	
Temporary Incapacity Cover for non-Accidental Causes	<p>This cover is automatically included in the following main benefits, if applicable to the life insured:</p> <ul style="list-style-type: none"> <li>• Comprehensive Disability Plus (CAR4/CSR4)</li> <li>• Elite Disability (CAR5/CSR5)</li> <li>• Comprehensive Impairment (OAI/OSI).</li> </ul> <p>If we admit a claim, we will pay 10% of the cover amount of the main benefit as a lump sum. The cover amount of the main benefit will be reduced by the claim amount we will pay. We will also reduce the payment of the benefit proportionally.</p> <p>The planholder may claim a benefit if the life insured suffers any of the claim events in the applicable table* in the <i>Disability and impairment benefits</i> chapter and, after the indicated waiting period, the recovery period for returning to work will be two months or longer, according to the Official Disability Guidelines (ODG) or scientifically accepted equivalent. The life insured does not have to prove any loss of income to qualify for a claim and the illness does not need to result in permanent impairment.</p> <p>*Refer to the table in the “Cover description” section for Temporary Incapacity Cover for non-Accidental Causes in the <i>Disability and impairment benefits</i> chapter.</p>
Prosthesis Booster	<p>This Booster is automatically included in the following main benefits, if applicable to the life insured:</p> <ul style="list-style-type: none"> <li>• Elite Disability (CAR5/CSR5)</li> <li>• Accidental Elite Disability (ASO5).</li> </ul> <p>If we admit a claim, we will pay a percentage of the cover amount of the main benefit as a lump sum. We will not reduce the cover amount of the main benefit by the claim amount we will pay for this benefit.</p> <p>The claim events and percentages of the cover amount of the main benefit are indicated in the applicable table* in the <i>Disability and impairment benefits</i> chapter. For multiple claims, we may pay a lower percentage than the claim event percentage.</p> <p>If a life insured qualifies for one of the claim events in the applicable table*, he or she will also qualify for the same claim event under the main benefit and may also qualify for the occupational disability claim event under the main benefit. The claim amount for this Prosthesis Booster will however be calculated first, before the cover amount of the main benefit is reduced by the claim under the main benefit. This implies a total payout of up to 250% of the cover amount.</p> <p>All the claim events in the applicable table* will be limited to a maximum payout of R10 million. This maximum may be adjusted from time to time.</p> <p>*Refer to the table in the “Claim event” section for Prosthesis Booster in the <i>Disability and impairment benefits</i> chapter.</p>
Built-in Future Cover for Young Lives	<p>This cover is automatically included in the following <b>standalone</b> main benefits, if applicable to the life insured:</p> <ul style="list-style-type: none"> <li>• Comprehensive Disability (CSR3)</li> <li>• Comprehensive Disability Plus (CSR4)</li> <li>• Elite Disability (CSR5).</li> </ul> <p>If the qualifying criteria are met, the planholder has the option to purchase future death cover on the life of an insured without proof of good health. The option expires on the plan anniversary before or on the life insured's 35th birthday and can only be exercised at certain life events.</p> <p>The planholder may purchase cover under one or more of the death benefits available when he or she exercises an option. The list of available benefits will change if we discontinue a benefit, or make other benefits available.</p>

Benefit	Benefit description
<b>Disability and impairment benefits</b>	
Built-in Child Cover	<p>This cover is automatically included in the Elite Disability (CAR5/CSR5) main benefit, if applicable to a life insured.</p> <p>If we admit a claim, we will pay 10% of the cover amount of the main benefit as a lump sum, or a lower percentage if the claim is within the waiting period. We will not reduce the cover amount of the main benefit with the claim amount we will pay.</p> <p>We will pay a maximum of R500 000 per child. If one parent has more than one benefit where this cover is included, we will pay a maximum of R500 000 per child. If more than one parent have benefits where this cover is included, we will pay a maximum of R1 million per child.</p> <p>The planholder may claim a benefit if a child of a life insured on the main benefit suffers any of the illnesses or injuries indicated in the applicable table* in the Disability and impairment benefits chapter.</p> <p>*Refer to the table in the "Claim event" section for Built-in Child Cover in the Disability and impairment benefits chapter.</p>
<b>Severe illness benefits</b>	
Cancer (TAT3/TST3)	<p>The Cancer and Cancer Plus benefits cover the same claim events and provide cover against cancers (including early cancers), tumours, leukaemias and lymphomas.</p> <p>The Cancer benefit, which is a more affordable benefit, will pay less than 100% of the cover amount for lower severities of certain cancers covered by SCIDEP. It will however pay 100% of the cover amount for specified aggressive cancers from stage I. Refer to the SCIDEP table for the Cancer benefit under "Claim events and claim event percentages" for more information.</p>
Cancer Plus (TAT4/TST4)	<p>The Cancer Plus benefit which is a more expensive benefit, will pay 100% of the cover amount for the cancer events covered by SCIDEP, as well as a higher percentage of the cover amount for certain other claim events.</p> <p>If we admit a claim, we will pay the percentage of the cover amount, linked to the particular claim event as set out in the claim event table for these benefits under "Claim events and claim event percentages" in the <i>Severe illness benefits</i> chapter. The amount will be paid as a lump sum. The percentages in this table are the claim event percentages. For multiple claims, we may pay a lower percentage than the claim event percentage, as described under "Multiple claims" for these benefits. For claim events where a maximum rand amount is indicated in the claim event table, we will not pay more than the indicated rand amount.</p>
Cardiovascular (TAH3/TSH3)	<p>The Cardiovascular and Cardiovascular Plus benefits cover the same claim events and provide cover for cardiovascular conditions: heart, blood vessels and stroke.</p> <p>The Cardiovascular benefit, which is a more affordable benefit, will generally pay less than 100% of the cover amount for severities B, C and D of the cardiovascular events covered by SCIDEP. It will however pay 100% of the cover amount for coronary artery bypass graft from Severity B.</p>
Cardiovascular Plus (TAH4/TSH4)	<p>The Cardiovascular Plus benefit, which is a more expensive benefit, will pay 100% of the cover amount for the cardiovascular events covered by SCIDEP, as well as a higher percentage of the cover amount for certain other claim events.</p> <p>If we admit a claim, we will pay the percentage of the cover amount, linked to the particular claim event as set out in the claim event table for these benefits under "Claim events and claim event percentages" in the <i>Severe illness benefits</i> chapter. The amount will be paid as a lump sum. The percentages in this table are the claim event percentages. For multiple claims, we may pay a lower percentage than the claim event percentage, as described under "Multiple claims" for these benefits.</p>



Benefit	Benefit description
<b>Severe illness benefits</b>	
Comprehensive Severe Illness (TAW3/TSW3)	<p>The Comprehensive Severe Illness and Comprehensive Severe Illness Plus benefits cover the same claim events. They provide cover for a comprehensive range of severe illnesses as well as cover for various impairments, injuries and infections. They also include a number of catch-all claim events.</p> <p>The Comprehensive Severe Illness benefit, which is a more affordable benefit, will pay less than 100% of the cover amount for lower severities of certain events covered by SCIDEP. It will however pay 100% of the cover amount for specified aggressive cancers from stage I and 100% of the cover amount for certain other events at lower severities. Refer to the SCIDEP table for the Comprehensive Severe Illness benefit under "Claim events and claim event percentages" for more information.</p>
Comprehensive Severe Illness Plus (TAW4/TSW4)	<p>The Comprehensive Severe Illness Plus benefit, which is a more expensive benefit, will pay 100% of the cover amount for the events covered by SCIDEP, as well as a higher percentage of the cover amount for certain other claim events.</p> <p>If we admit a claim, we will pay the percentage of the cover amount, linked to the particular claim event as set out in the claim event table for these benefits under "Claim events and claim event percentages" in the <i>Severe illness benefits</i> chapter. The amount will be paid as a lump sum. The percentages in this table are the claim event percentages. For multiple claims, we may pay a lower percentage than the claim event percentage, as described under "Multiple claims" for these benefits. For claim events where a maximum rand amount is indicated in the claim event table, we will not pay more than the indicated rand amount.</p>
<b>Dread disease and injury benefits</b>	
Core dread disease (TAC/TSC)	This benefit provides cover for dread disease claim events. If we admit a claim, we will pay the percentage of the cover amount linked to the particular claim event as set out under "Claim events" for this benefit in the <i>Dread disease and injury benefits</i> chapter. The amount will be paid as a lump sum.
Whole life core dread disease (TAC2/TSC2)	
Child: Illness and injury (TSK)	This benefit provides cover for illness and accidental injury claim events. If we admit a claim, we will pay the percentage of the cover amount linked to the particular claim event as set out under "Claim events" for this benefit in the <i>Dread disease and injury benefits</i> chapter. The amount will be paid as a lump sum.
Accidental injury (ASW)	This benefit provides cover for accidental injury claim events. If we admit a claim, we will pay the percentage of the cover amount linked to the particular claim event as set out under "Claim events" for this benefit in the <i>Dread disease and injury benefits</i> chapter. The amount will be paid as a lump sum.

Benefit	Benefit description
<b>Credit Life cover</b>	
Credit Life (DSC)	A benefit may be claimed if the life insured dies. If we admit a claim, we will pay the cover amount as a lump sum. This benefit and all rider benefits linked to this benefit as well as all other benefits on the life of the insured will then end.
Permanent Disability	<p>This is a compulsory rider benefit that must be taken with the Credit Life benefit.</p> <p>This rider benefit provides cover for permanent occupational disability. In addition to occupational disability, it also provides cover for certain defined recognised and personal disability events. If we admit a claim, we will pay the cover amount of the benefit for which this rider benefit has been chosen. That benefit and all rider benefits linked to that benefit will then end. The amount will be paid as a lump sum.</p>
Temporary Disability	<p>This is a compulsory rider benefit that must be taken with the Credit Life benefit.</p> <p>This rider benefit provides cover for temporary occupational disability. If we admit a claim, we will pay 3.75% of the cover amount of the benefit for which this rider benefit has been chosen. The amount will be paid as a lump sum.</p> <p>A benefit may be claimed if the life insured becomes disabled to the extent that he or she is continuously unable to fulfil the occupational demands of the regular occupation he or she practised for income immediately before the disability.</p> <p>A benefit may be claimed after every three months of continuous disability as described above, with a maximum of four benefit payments for a particular cause of the claim event. The three-month periods may not overlap and the disability must be continuous within each period of three months. Further claims are possible if the cause of the claim event is not related to the cause of a previously admitted claim event.</p> <p>(Note that a claim under this rider benefit will not reduce the cover amount of the benefit for which this rider benefit has been chosen, and also not the cover amounts of any other rider benefits chosen for that benefit.)</p>
Retrenchment	<p>This is a compulsory rider benefit that must be taken with the Credit Life benefit. This rider benefit is however not available for self-employed lives insured.</p> <p>This rider benefit provides cover for up to two retrenchments. If we admit a claim, we will pay 3.75% of the cover amount of the benefit for which this rider benefit has been chosen. The amount will be paid as a lump sum.</p> <p>A benefit may be claimed if the life insured's employment is terminated by the employer as a result of or in anticipation of business conditions, or as a result of any other business decision of the employer resulting in a staff reduction. The date of retrenchment is the date from which the life insured is no longer employed by the employer.</p> <p>A benefit may be claimed on the date of retrenchment and after every three months of continuous unemployment thereafter, with a maximum of four benefit payments for one occurrence of retrenchment. After the life insured has been employed again for at least two years one further benefit with a maximum of four benefit payments as described may be claimed. If the life insured becomes employed again before we have made the maximum of four benefit payments for this second occurrence of retrenchment, it is yourthe planholder's responsibility to request us in writing to cancel this rider benefit.</p> <p>(Note that a claim under this rider benefit will not reduce the cover amount of the benefit for which this rider benefit has been chosen, and also not the cover amounts of any other rider benefits chosen for that benefit.)</p>

Benefit	Benefit description
<b>Waiver of payments and FutureCover</b>	
Waiver of payment with future growth at death (DG)	A benefit may be claimed if the life insured dies.
Waiver of payment without future growth at death (DP)	If we admit a claim, we will waive the payments of the plan. This means we will treat the future payments as having been made when they become due.
Waiver of payment with future growth at disability (OGG1)	This benefit provides cover for occupational disability. In addition to occupational disability, this benefit also provides cover for certain defined recognised and personal disability events.
Waiver of payment without future growth at disability (OPG1)	If we admit a claim, we will waive the payments of the plan. This means we will treat the future payments as having been made when they become due.
FutureCover: Death (FS1)	For certain events the planholder has the option to purchase additional cover on the life of the insured without proof of good health.
FutureCover: Comprehensive (FS2)	The planholder may purchase additional cover under one or more of the benefits available when he or she exercises an option. The list of available benefits will change if we discontinue a benefit, or make other benefits available.
<b>Income protection</b>	
Sickness Income (IS4)	A benefit may be claimed if the life insured is on sick leave. If we admit a claim, we will make a benefit payment of up to 100% of the cover amount. We will continue making monthly benefit payments for as long as the planholder has the right to claim payment.
Sickness Income Plus (IS5)	<ul style="list-style-type: none"> <li>The Sickness Income benefit provides cover for sick leave and severe impairment events.</li> <li>The Sickness Income Plus benefit provides cover for sick leave, severe impairment events and less severe impairment events.</li> </ul>
Temporary Income (OIT4)	These benefits provide short term cover for occupational disability resulting in a loss of income and for permanent impairments. Both benefits also include a list of Guaranteed Payment Events, including a catch-all sick leave event, which guarantee payout for a certain period of time without the need to prove loss of income. The benefits are available to employed clients with qualifying occupations.
Temporary Income Plus (OIT5)	<ul style="list-style-type: none"> <li>The Temporary Income benefit provides cover for occupational disability, guaranteed payment events and severe impairment events.</li> <li>The Temporary Income Plus benefit provides cover for occupational disability, guaranteed payment events, severe impairment events and less severe impairment events.</li> </ul>
Accidental Temporary Income Plus (AIT)	<p>This benefit provides short term accidental cover for occupational disability resulting in a loss of income and for permanent impairments.</p> <p>It also includes a list of Guaranteed Payment Events, including a catch-all sick leave event, which guarantee payout for a certain period of time without the need to prove loss of income.</p> <p>The benefit is available to employed clients with qualifying occupations, but especially suitable for clients who are not medically insurable.</p> <p>It provides cover for occupational disability, guaranteed payment events, severe impairment events and less severe impairment events, if any of these are from accidental causes.</p>

Benefit	Benefit description
<b>Income protection</b>	
Extended Income (OIO4)	<p>These benefits provide long term cover for occupational disability resulting in a loss of income and for permanent impairments, after a waiting period of 24 months. The whole life options also provide cover for joint replacements and trauma claim events from age 70.</p> <p>The benefit is available to employed clients with qualifying occupations.</p>
Extended Income Plus (OIO6)	<ul style="list-style-type: none"> <li>• The Extended Income benefit covers occupational disability and severe impairment events.</li> <li>• The Extended Income Plus benefit covers occupational disability, severe impairment events and less severe impairment events.</li> </ul>
Overheads Expenses (OIB4)	<p>This benefit provides short term occupational disability cover for the business owner or a key person within a business that results in less income being generated in the affected business in order to pay for the overhead expenses.</p> <p>If a 1 month waiting period has been selected, it also includes a list of Guaranteed Payment Events, including a catch-all sick leave event, which guarantee payout for a certain period of time without the need to prove loss of income.</p>
Accidental Extended Income Plus (AIO)	<p>This benefit provides long term accidental cover for occupational disability resulting in a loss of income and for permanent impairments, after a waiting period of 24 months. The whole life option also provides cover for joint replacements and trauma claim events from age 70.</p> <p>The benefit is available to employed clients with qualifying occupations but especially suitable for clients who are not medically insurable.</p> <p>It provides cover for occupational disability, severe impairment events and less severe impairment events, if any of these are from accidental causes.</p>
Impairment Income (OII)	<p>This benefit provides cover for permanent impairments.</p> <p>It does not provide over for occupational disability, but provides cover for severe impairment events and less severe impairment events.</p>
Hospital Protector	<p>This is an optional rider benefit which can be chosen with the Sickness Income and Sickness Income Plus main benefits, and cannot be purchased on its own. It is only available if the main benefit has a 7 or 14 day waiting period.</p> <p>An additional payment will be charged for this rider benefit.</p>
Spouse protector	<p>This is an optional rider benefit that is available with the Sickness or Temporary disability income benefits.</p> <p>A benefit may be claimed if the spouse of the life insured on the main benefit dies, or is diagnosed with any of the dread diseases as set out under "Claim event" for this rider benefit in the <i>Income protection</i> chapter. The main benefit refers to the benefit for which this rider benefit has been chosen.</p> <p>If we admit a claim, we will make 6 monthly income payments. Each income payment will be equal to the cover amount of the benefit for which this protector rider benefit has been chosen.</p> <p>We will waive the payments for the plan for as long as we make an income payment.</p>

Benefit	Benefit description
<b>Income protection</b>	
Child protector	<p>A benefit may be claimed if a child of the life insured on the main benefit suffers any of the illnesses or injuries indicated under "Claim event" for this rider benefit in the <i>Income protection</i> chapter. The main benefit refers to the benefit for which this rider benefit has been chosen.</p> <p>If we admit a claim, we will make 6 monthly income payments. Each income payment will be equal to the cover amount of the benefit for which this protector rider benefit has been chosen.</p> <p>We will waive the payments for the plan for as long as we make an income payment.</p>
Lump Sum Conversion Option	<p>This rider benefit provides the option to convert future income payments on the main benefit to a lump sum amount. If the client exercises the option, we will pay a lump sum amount instead of the monthly income payments. The main benefit refers to the benefit for which this rider benefit has been chosen.</p> <p>The rider benefit also guarantees the receipt of any remaining income payments until the end of a specified period, if the option event occurred but the option was not exercised and the life insured dies before the end of the specified period.</p>
Built-in Future Cover for Young Lives	<p>This cover is automatically included in the following main benefits, if applicable to the life insured:</p> <ul style="list-style-type: none"> <li>• Extended Income (OIO4)</li> <li>• Extended Income Plus (OIO6)</li> </ul> <p>If the qualifying criteria are met, the planholder has the option to purchase future death cover on the life of an insured without proof of good health. The option expires on the plan anniversary before or on the life insured's 35th birthday and can only be exercised at certain life events.</p> <p>The planholder may purchase cover under one or more of the death benefits available when he or she exercises an option. The list of available benefits will change if we discontinue a benefit, or make other benefits available.</p>
Severe Illness Income (TIW3)	<p>The Severe Illness Income benefit provides cover for a comprehensive range of severe illnesses as well as cover for various impairments, injuries and infections. It also includes a number of catch-all claim events.</p> <p>If we admit a claim, we will make 12 monthly income payments. Each payment will be equal to the percentage of the cover amount linked to the particular claim event as set out in the claim event table under "Claim events and claim event percentages" for this benefit in the <i>Income protection</i> chapter. The percentages in this table are the claim event percentages. For multiple claims, we may pay a lower percentage than the claim event percentage, as described under "Multiple claims" for this benefit.</p>
Death income (DI3)	<p>A benefit may be claimed at the death of the life insured.</p> <p>If we admit a claim, we will make an income payment equal to the cover amount. We will continue making income payments for as long as an appointed beneficiary has the right to claim payment.</p>

Benefit	Benefit description
<b>Cashback</b>	
Cashback (RS)	<p>We will pay the payments made for a life insured as a Cashback amount for specific events. For the purpose of calculating the Cashback amount, the cover amount of each benefit on the life of an insured is split into layers. The first layer is formed by the cover amount of a benefit on the later of the cover start date of that benefit and the cover start date of the Cashback benefit. Whenever the cover amount of a benefit is increased thereafter, whether due to benefit growth or a requested increase in the cover amount, a new layer is formed by the increased part of the cover amount. However, the Cashback benefit will <b>not</b> apply to a new layer with a remaining duration of less than 15 years. It will also <b>not</b> apply to a new layer that is formed from the plan anniversary before or on the life insured's 60<sup>th</sup> birthday.</p> <p>A separate Cashback amount is calculated for each layer. The Cashback amount for a layer is calculated as the total payments made for that layer. The payments for the Cashback benefit for that layer as well as any compulsory payment growth linked to that layer are included in the total payments for that layer.</p> <p>If we give a discount on the payments for some benefits because of a life insured's membership of Reality, we will use the discounted payments in the calculation of the Cashback amount.</p> <p>The total Cashback amount to be paid for a specific event is the sum of the Cashback amounts for all the layers with a duration of 15 years and longer.</p>