Sanlam

FlashFact

August 2024

Sanlam Risk Cover
Grid of benefits

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Topcover & Term cover products Topcover products: Premier/Premier Smart/ Classic(P/PS/C) Term cover product: Premier product option (P)								
Death	Cover amount payable at death of insured.	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** 80 anb 60 anb	At death	**Min:** R150 000 (R50 000 for business insurance) **Max:** P/PS/C: None R5 000 000	**Suicide:** 2 years from start of cover or reinstatement	P/PS/C: As selected for plan 5 years
First death	• The benefit is linked to more than one insured. • Cover amount payable at death of the insured linked to this benefit, who dies first.	Standalone	P/PS/C	**Min:** 15 anb* **Max:** 80 anb	At **first** death	**Min:** R150 000 (R50 000 for business insurance) **Max:** None	**Suicide:** 2 years from start of cover or reinstatement	As selected for plan

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Immediate expenses	• Cover amount payable at death of insured. • The aim is to pay the cover amount within 48 hours after receiving the necessary requirements.	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** 80 anb 60 anb	At death	**Min:** R50 000 **Max:** R150 000	**Suicide:** 2 years from start of cover or reinstatement	P/PS/C: As selected for plan 5 years
Estate Expenses	• Benefit payable at the death of the insured person. • Cover amount is always paid to the estate as this benefit aims to make provision for estate costs.	Standalone	P/PS/C	**Min:** P/PS/C: 18 anb 19 anb **Max:** 80anb 60 anb	At Death	**Min:** R100 000 **Max:** P/PS/C: None R5 000 000	**Suicide:** 2 years from start of cover or reinstatement	P/PS/C: As selected for plan 5 years
Funeral Expenses	• Benefit payable at death of insured. • The aim is to pay the cover amount within 48 hours after receiving the necessary requirements.	Standalone	P/PS/C *(Topcover products only)*	**Min:** 2 anb **Max:** 70 anb	At death	**Min:** R5 000 **Max:** • R15 000 before insured's 6th birthday • R30 000 on or after insured's 6th birthday, but before that insured's 14th birthday • R60 000 on or after insured's 14th birthday *(Note that claim amounts for children younger than 15 anb are limited according to current legislation)*	Death due to **Natural causes:** 6 months* **Suicide:** 12 months* **Refer to the Technical guide for risk products for conditions that apply.*	P/PS/C: As selected for plan, but limited to a maximum of 10 years 5 years
Accidental death	Cover amount payable if insured dies as a direct result of a bodily injury.	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** 60 anb	65 anb	**Min:** R50 000 **Max:** R2 500 000	None, but claim event must be within 12 months of bodily injury	P/PS/C: As selected for plan 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Comprehensive Disability	**Disability:** Cover amount payable for permanent occupational disability for regular occupation. **Impairments:** Percentage of cover amount payable for a defined range of claim events. **Special features included:** • Extended occupational disability cover • Built-in Future Cover for Young Lives.	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for cease age 65 • 62 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • occupational disability until earliest of retirement, 70 anb or cover end date of benefit • impairments for as long as the benefit is in force	**Min:** R50 000 **Max:** P/PS/C: R35 000 000 R5 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain.	P/PS/C: As selected for plan, but limited to a maximum of 10 years for whole life option 5 years
Comprehensive Disability Plus	**Disability:** Cover amount payable for permanent occupational disability for regular occupation. **Impairments and accidental cover:** Percentage of cover amount payable for a defined range of claim events. **Special features included:** • Extended occupational disability cover • Built-in Future Cover for Young Lives • Temporary Incapacity Cover (for Accidental AND Non-Accidental Causes)	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for cease age 65 • 62 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • occupational disability until earliest of retirement, 70 anb or cover end date of benefit • impairments and accidental cover for as long as the benefit is in force	**Min:** R50 000 **Max:** P/PS/C: R35 000 000 R5 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain. **Joint replacements (hip, knee, shoulder, ankle):** 5 years from start of cover	P/PS/C: As selected for plan, but limited to a maximum of 10 years for whole life option 5 years

Grid of benefits

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Elite Disability	**Disability:** Cover amount payable for permanent occupational disability for regular occupation. **Impairments and accidental cover:** Percentage of cover amount payable for a defined range of claim events. **Special features included:** • Extended occupational disability cover • Built-in Future Cover for Young Lives • Temporary Incapacity Cover (for Accidental AND Non-Accidental Causes) • Boosted payouts • A Prosthesis Booster • Built-in Child Cover	Standalone or Accelerator	P/PS	**Min:** 15 anb* **Max:** • 60 anb for cease age 65 • 62 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • occupational disability until earliest of retirement, 70 anb or cover end date of benefit • impairments and accidental cover for as long as the benefit is in force	**Min:** R50 000 **Max:** R35 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain. **Joint replacements (hip, knee, shoulder, ankle):** 5 years from start of cover	As selected for plan, but limited to a maximum of 10 years for whole life option
Comprehensive Impairment	**Impairments and accidental cover:** Percentage of cover amount payable for a defined range of claim events. **Special features included:** • Temporary Incapacity Cover (for Accidental AND Non-Accidental Causes)	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for cease age 65 • 65 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • impairments and accidental cover for as long as the benefit is in force	**Min:** R50 000 **Max:** P/PS/C: R35 000 000 R5 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain. **Joint replacements (hip, knee, shoulder, ankle):** 5 years from start of cover	P/PS/C: As selected for plan, but limited to a maximum of 10 years for whole life option 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Accidental Comprehensive Disability	Only claim events due to accidental causes. **Disability:** Cover amount payable for permanent occupational disability for regular occupation. **Impairments:** Percentage of cover amount payable for a defined range of claim events. **Special feature included:** • Extended occupational disability cover	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for cease age 65 • 62 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • occupational disability until earliest of retirement, 70 anb or cover end date of benefit • impairments for as long as the benefit is in force	**Min:** R50 000 **Max:** P/PS/C: R10 000 000 R5 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain.	P/PS/C: As selected for plan, but limited to a maximum of 10 years for whole life option 5 years
Accidental Comprehensive Disability Plus	Only claim events due to accidental causes. **Disability:** Cover amount payable for permanent occupational disability for regular occupation. **Impairments and other accidental cover:** Percentage of cover amount payable for a defined range of claim events. **Special features included:** • Extended occupational disability cover • Temporary Incapacity Cover for Accidental Causes	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for cease age 65 • 62 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • occupational disability until earliest of retirement, 70 anb or cover end date of benefit • impairments and other accidental cover for as long as the benefit is in force	**Min:** R50 000 **Max:** P/PS/C: R10 000 000 R5 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain.	P/PS/C: As selected for plan, but limited to a maximum of 10 years for whole life option 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Accidental Elite Disability	Only claim events due to accidental causes. **Disability:** Cover amount payable for permanent occupational disability for regular occupation. **Impairments and other accidental cover:** Percentage of cover amount payable for a defined range of claim events. **Special features included:** • Extended occupational disability cover • Temporary Incapacity Cover for Accidental Causes • Boosted payouts • A Prosthesis Booster	Standalone	P	**Min:** 15 anb* **Max:** • 60 anb for cease age 65 • 62 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • occupational disability until earliest of retirement, 70 anb or cover end date of benefit • impairments and other accidental cover for as long as the benefit is in force	**Min:** R50 000 **Max:** R10 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain.	As selected for plan, but limited to a maximum of 10 years for whole life option
Accidental Comprehensive Impairment	Only claim events due to accidental causes. **Impairments and other accidental cover:** Percentage of cover amount payable for a defined range of claim events. **Special feature included:** • Temporary Incapacity Cover for Accidental Causes	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for cease age 65 • 65 anb for cease age 70 or whole life	• Topcover products: 65 or 70 anb or whole life • Term cover products: 65 anb Cover for • impairments and other accidental cover for as long as the benefit is in force	**Min:** R50 000 **Max:** P/PS/C: R10 000 000 R5 000 000	10 days from claim event. Will only be applied when prognosis of survival beyond 10 days is not certain.	P/PS/C: As selected for plan, but limited to a maximum of 10 years for whole life option 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Accidental Injury	Percentage of cover amount payable for a defined range of accidental injuries.	Standalone	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** 60 anb	65 anb	**Min:** R50 000 **Maks:** P/PS/C: R10 000 000 R5 000 000	• 30 days without life support from or after claim event • Claim event must be within 12 months of bodily injury • Complications during/after operations/ procedures (which are done as a direct result of a bodily injury) only covered if operation/ procedure within 6 months of bodily injury	P/PS/C: As selected for plan 5 years
Cancer	Percentage of cover amount payable for a defined range of cancers (including early cancers).	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for fixed term option • 65 anb for whole life option	• 65 anb for fixed term option • At death for whole life option	**Min:** R50 000 **Max:** P/PS/C: R6 000 000 R5 000 000	14 days from claim event	P/PS/C: As selected for plan 5 years
Cancer Plus	Percentage of cover amount payable for a defined range of cancers (including early cancers).	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for fixed term option • 65 anb for whole life option	• 65 anb for fixed term option • At death for whole life option	**Min:** R50 000 **Max:** P/PS/C: R6 000 000 R5 000 000	14 days from claim event	P/PS/C: As selected for plan 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Cardiovascular	Percentage of cover amount payable for a defined range of cardiovascular conditions.	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for fixed term option • 65 anb for whole life option	• 65 anb for fixed term option • At death for whole life option	**Min:** R50 000 **Maks:** P/PS/C: R6 000 000 R5 000 000	14 days from claim event	P/PS/C: As selected for plan 5 years
Cardiovascular Plus	Percentage of cover amount payable for a defined range of cardiovascular conditions.	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** • 60 anb for fixed term option • 65 anb for whole life option	• 65 anb for fixed term option • At death for whole life option	**Min:** R50 000 **Max:** P/PS/C: R6 000 000 R5 000 000	14 days from claim event	P/PS/C: As selected for plan 5 years
Comprehensive Severe Illness	Percentage of cover amount payable for a defined range of claim events (cancers (including early cancers), cardiovascular conditions, various other severe illnesses, impairments, injuries and infections).	Standalone or Accelerator	P/PS/C	**Min:** 15 anb* **Max:** • 60 anb for fixed term option • 65 anb for whole life option	• 65 anb for fixed term option • At death for whole life option	**Min:** R50 000 **Max:** R6 000 000	14 days from claim event	As selected for plan
Comprehensive Severe Illness Plus	Percentage of cover amount payable for a defined range of claim events (cancers (including early cancers), cardiovascular conditions, various other severe illnesses, impairments, injuries and infections).	Standalone or Accelerator	P/PS/C	**Min:** 15 anb* **Max:** • 60 anb for fixed term option • 65 anb for whole life option	• 65 anb for fixed term option • At death for whole life option	**Min:** R50 000 **Max:** R6 000 000	14 days from claim event	As selected for plan
Core dread disease	Percentage of cover amount payable for cancer, heart attack, stroke or coronary artery bypass graft, all of these as defined by SCIDEP.	Standalone or Accelerator	P/PS/C	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** 60 anb	65 anb	**Min:** R50 000 **Max:** P/PS/C: R6 000 000 R5 000 000	14 days from claim event	P/PS/C: As selected for plan 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Whole life core dread disease	Percentage of cover amount payable for cancer, heart attack, stroke or coronary artery bypass graft, all of these as defined by SCIDEP.	Standalone or Accelerator	P/PS/C *(Topcover products only)*	**Min:** P/PS/C: 15 anb* 19 anb* **Max:** 65 anb	At death	**Min:** R50 000 **Max:** P/PS/C: R6 000 000 R5 000 000	14 days from claim event	P/PS/C: As selected for plan 5 years
Child: Illness and injury	Percentage of cover amount payable for a defined range of claim events (severe illnesses, impairments, injuries and infections).	Standalone	P	**Min:** 2 anb **Max:** 18 anb	20 anb	**Min:** R50 000 **Max:** • Rate groups 3 or 4: R1 000 000 • Rate groups 1 or 2: R500 000	**Waiting period for anorexia:** 1 year from start of cover **Survival period:** 96 hours, except for the following claim events where it is 48 hours: bacterial meningitis or encephalitis with permanent impairment, rabies or tetanus	As selected for plan, but limited to a maximum of 10 years
Credit Life	Cover amount payable at death of insured. **Compulsory rider benefits:** • Permanent Disability • -Temporary Disability • Retrenchment *(this rider benefit not available for self-employed persons)*	Standalone	P/PS/C	**Min:** P/PS/C: 19 anb* **Max:** • Earliest of the following: • 50 anb • 70 anb minus loan term	At death	**Min:** R150 000 **Max:** P/PS/C: R20 000 000 R5 000 000 (Where cover amount = loan amount)	**Suicide:** 2 years from start of cover or reinstatement	P/PS/C: As selected for plan 5 years

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
FutureCover: Death	For certain events the planholder has the option to purchase additional cover for the insured without proof of good health, but subject to financial underwriting, occupational underwriting, underwriting for risky part-time activities and overseas underwriting. A cotinine test for non-smokers is also required.	Standalone	P	**Min:** 15 anb* **Max:** 55 anb	65 anb, but limited to a maximum term of 12 years	**Min:** R200 000 **Max:** R10 000 000	None, but option must be exercised within 2 months of the date the option event occurred	As selected for plan
FutureCover: Comprehensive	For certain events the planholder has the option to purchase additional cover for the insured without proof of good health, but subject to financial underwriting, occupational underwriting, underwriting for risky part-time activities and overseas underwriting. A cotinine test for non-smokers is also required.	Standalone	P	**Min:** 15 anb* **Max:** 54 anb	65 anb, but limited to a maximum term of 12 years	**Min:** R200 000 **Max:** R10 000 000	None, but option must be exercised within 2 months of the date the option event occurred	As selected for plan
Premium waiver at death (with or without future yearly increases)	Payments of plan waived if insured becomes totally and permanently occupationally disabled for regular occupation. The benefit includes cover against recognised and personal disability.	Additional benefit	P/PS/C	**Min:** 15 anb* **Max:** 65 anb	80 anb	None	**Suicide:** 2 years from start of cover or reinstatement	As selected for plan
Premium waiver at disability (with or without future yearly increases)	Payments of plan waived if insured becomes totally and permanently occupationally disabled for regular occupation. The benefit includes cover against recognised and personal disability.	Additional benefit	P/PS/C	**Min:** 15 anb* **Max:** 60 anb	65 anb	None	• 6 months from claim event • 3 years from start of cover for certain back and psychological conditions	As selected for plan

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Cashback	We will pay the payments made for an insured as a Cashback amount for specific events. However, the Cashback benefit will **not** apply to a new layer with a remaining duration of less than 15 years. It will also **not** apply to a new layer that is formed from the plan anniversary before or on the insured's 60th birthday.	Additional benefit	P/PS/C *(Not available for Term cover products)*	**Min:** 2 anb **Max:** • At least 15 years before the benefit cease age of the benefit that ceases last, if the insured person has no whole life benefits • 60 next birthday, if the insured person has at least one whole life benefit	• At the benefit cease age of the benefit that ceases last, if the insured has no whole life benefits • At death, if the insured has at least one whole life benefit.	Not applicable	Not applicable	P: As selected for plan 5 years

**A minimum start age of 30 anb applies for Fixed compulsory growth.*
***Under Term cover products the term of a benefit is also limited to a maximum of the selected term of the plan.*
****The initial guarantee period is selected per plan, and automatically applies to all the benefits on the plan. Refer to the technical guide for information about available choices.*

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Income Protector product (monthly benefits) Premier product option (P)								
Sickness Income/ Sickness Income Plus **With special features:** • Automatic premium waiver • Extended Sick Leave Cover • Proof-free Additional Cover **Optional riders:** • Spouse Protector • Child Protector • Hospital Protector* ** Only available if the waiting period on the sickness benefit is 7 days or 14 days.*	Provide cover for **sick leave** up to the earlier of retirement and the cover end date of the benefit, as well as for permanent **impairment** claim events. Both types of cover pay regardless of whether income is earned or not.	Standalone	P/PS	**Min:** 18 anb* **Max:** 5 years before benefit cease age	**Benefit cease age options** • 60 anb • 65 anb • 70 anb	**Min:** R3 000 p.m. **Max:** R250 000 p.m. The maximums are limited to the sliding scale percentage*** of the insured person's monthly gross professional income (GPI) (including business overheads expenses).	• 7 days • 14 days • 1 month (Disability class determines the available waiting periods). Payments for the 7 days waiting period will be backdated to day one if the insured is on sick leave for at least 7 days	5 years
Temporary Income/ Temporary Income Plus **With special features:** • Automatic premium waiver • Extended Occupational Disability Cover • Proof-free Additional Cover **Optional riders:** • Spouse Protector • Child Protector	Provide cover for **temporary or permanent occupational disability**, up to the earlier of retirement and the cover end date of the benefit, and **Guaranteed Payment Events**, up to the earlier of retirement and the cover end date of the benefit, if the waiting period is 7 days, 14 days or 1 month, as well as for **permanent impairment** claim events.	Standalone	P/PS	**Min:** 18 anb* **Max:** 5 years before benefit cease age	**Benefit cease age options** • 60 anb • 65 anb • 70 anb	**Min:** R3 000 p.m. **Max:** R200 000 p.m. The maximums are limited to the sliding scale percentage*** of the insured person's gross monthly income (including business overheads expenses).	• 7 days* • 14 days* • 1 month • 3 months **Only available to self-employed lives who qualify for disability classes A, B or C.*	5 years

Grid of benefits

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Overhead Expenses **With special feature:** Automatic premium waiver	Provides short term cover for the business owner or a key person within a business, for occupational disability that results in less income being generated in the affected business in order to pay for the overhead expenses. It also includes a list of **Guaranteed Payment Events**, including a **catch-all sick leave event**, which guarantees pay-out for a certain period of time without the need to prove loss of income.	Standalone	P/PS	**Min:** 18 anb* **Max:** 5 years before benefit cease age	**Benefit cease age options** • 60 anb • 65 anb • 70 anb	**Min:** R5 000 p.m. **Max:** R150 000, limited to 100% of insured's share of business overhead expenses	• 1 month • 3 months	5 years
Extended Income/ Extended Income Plus **With special features:** • Automatic premium waiver • Extended Occupational Disability Cover • Built-in Future cover for Young Lives • Proof-free Additional Cover **Optional rider:** Lump Sum Conversion Option	A benefit may be claimed Provide long term cover for **temporary or permanent occupational disability**, up to retirement, age 70 or the cover end date of the benefit, whichever is earlier, and if cease age is whole life, joint replacement and trauma impairment claim events from age 70, as well as for **permanent impairment** claim events.	Standalone	P/PS	**Min:** 18 anb* **Max:** • 5 years before benefit cease age • 65 anb for the whole life option	**Benefit cease age options** • 60 anb • 65 anb • 70 anb • Whole life	**Min:** R3 000 p.m. **Max:** R200 000 p.m. The maximums are limited to the sliding scale percentage*** of the insured person's gross monthly income (excluding business overhead expenses).	No option of waiting periods – the waiting period is always **24 months**. For the Whole Life option, the waiting period will only apply until age 70.	5 years

Grid of benefits

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Impairment Income **With special features:** • Automatic premium waiver • Proof-free Additional Cover **Optional riders:** • Spouse Protector • Child Protector • Lump Sum Conversion Option	Provides long term cover for **permanent impairment** events.	Standalone	P/PS	**Min:** 18 anb* **Max:** • 5 years before benefit cease age • 65 anb for the whole life option	**Benefit cease age options** • 60 anb • 65 anb • 70 anb • Whole life	**Min:** R3 000 p.m. **Max:** R200 000 p.m. The maximums are limited to the sliding scale percentage*** of the insured person's gross monthly income (excluding business overhead expenses).	There is no waiting period for this benefit. A survival period of 10 days will apply from the date the contractual claim event definition has been met. The survival period will only be applied to conditions where the prognosis of survival beyond ten days is not certain, based on the available medical evidence.	5 years
Accidental Temporary Income Plus **With special features:** • Automatic premium waiver • Extended Occupational Disability Cover **Optional riders:** • Spouse Protector • Child Protector	Provides <u>**accidental**</u> cover for **temporary or permanent occupational disability**, up to the earlier of retirement and the cover end date of the benefit, and **guaranteed payment events**, up to the earlier of retirement and the cover end date of the benefit, if the waiting period is 7 days, 14 days or 1 month, as well as for **permanent impairment** claim events.	Standalone	P/PS	**Min:** 18 anb* **Max:** • 5 years before benefit cease age	**Benefit cease age options** • 60 anb • 65 anb • 70 anb	**Min:** R3 000 p.m. **Max:** R200 000 p.m. The maximums are limited to the sliding scale percentage*** of the insured person's gross monthly income (excluding business overhead expenses).	• 7 days* • 14 days* • 1 month • 3 months *Only available to self-employed lives who qualify for disability classes A, B or C.	5 years
Accidental Extended Income Plus **With special features:** • Automatic premium waiver • Extended Occupational Disability Cover **Optional rider:** Lump Sum Conversion Option	Provides long term <u>**accidental**</u> cover for **temporary or permanent occupational disability**, up to retirement, age 70 or the cover end date of the benefit, whichever is earlier, and if cease age is whole life, joint replacement and trauma impairment claim events from age 70, as well as for permanent impairment claim events.	Standalone	P/PS	**Min:** 18 anb* **Max:** • 5 years before benefit cease age • 65 anb for the whole life option	**Benefit cease age options** • 60 anb • 65 anb • 70 anb • Whole life	**Min:** R3 000 p.m. **Max:** R200 000 p.m. The maximums are limited to the sliding scale percentage*** of the insured person's gross monthly income (excluding business overhead expenses).	No option of waiting periods – the waiting period is always 24 months. For the Whole Life option, the waiting period will only apply until age 70.	5 years

Grid of benefits

Benefit	Description	Type of benefit	Product option	Benefit start age	Benefit cease age**	Cover limits per insured person *(Subject to financial underwriting)*	Waiting/Exclusion/ Survival period	Initial guarantee period***
Severe Illness Income	If we admit a claim, we will make 12 monthly income payments. Percentage of cover amount payable for a defined range of claim events (cancers (including early cancers), cardiovascular conditions, various other severe illnesses, impairments, injuries and infections).	Standalone	P/PS	**Min:** 18 anb* **Max:** • Benefit with fixed term: 60 anb • Benefit with whole life cover: 65 anb	**Benefit with fixed term:** 65 anb **Benefit with whole life cover:** At death	**Min:** R1 000 p.m. **Max:** R50 000 p.m, limited to 25% of the insured person's gross monthly income (excluding business overhead expenses).	14 days from claim event	5 years
Death Income	Cover amount payable at death of insured	Standalone	P/PS	**Min:** 18 anb* **Max:** • Benefit with fixed term: 10 years before benefit cease age • Benefit with whole life cover: 80 anb	**Benefit with fixed term:** 65, 90 anb **Benefit with whole life cover:** At death	**Min:** • Benefit with fixed term: R3 000 per month • Benefit with whole life cover - Income payment period 1 year: R15 000 per month - Income payment period 2 years: R8 000 per month -Income payment period 5 years or more: R3 000 per month **Max:** None	Suicide: 2 years from start of cover or reinstatement	5 years

**A minimum start age of 30 anb applies for Fixed compulsory growth.*
***The initial guarantee period applies to all the benefits on the plan.*
****Refer to the "Technical guide for risk products" for the sliding scale percentages.*

Loyalty and rewards programme	Description	Product option	Entry age	Cease age
Wealth Bonus	Wealth Bonus is the Sanlam Group's flagship loyalty and rewards programme. Clients who take out a .a new Matrix Premier or Premier Smart risk plan automatically earn Wealth Bonus at no additional cost.	P/PS	• Wealth Bonus linked life age 65 next birthday; if the plan has at least one whole life benefit • At least 5 years before the cease date of the plan; if the plan has no whole life benefits	The Matrix Wealth Bonus cease date will be the plan anniversary before or on the "Wealth Bonus Linked Life's" 70th birthday.

Take note

- Information contained in this document refers to the latest versions of the applicable products/benefits. Consult the contract documents for information about the existing products/ benefits of a insured person.
- A claim will only be considered if the insured person meets the contractual claim event definition of the claim event in question, as well as any other contractual requirements Sanlam may require, as set out in the applicable contract documents.

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