



Funeral Scheme Product Features

The scheme is underwritten by Sanlam — Policy No. SDM117G00 and the benefits under this scheme are subject to the Terms and Conditions of the Sisonke Group

Policy as referenced in the table below and entered into between Sanlam and Sisonke. The registered detail of the policy is as follows:

Product reference number: SAF000147

Policy Type: Basic — Compulsory

Commencement Date: 2002-09-01

Waiting Period: 6 months after joining for natural death; no waiting period for accidental death

Product Name: FB15000-14-85

Product Features: Main Member and spouse is R15 000 cover, children 14-25 years R15 000 cover,

children 1-13 years R3 750 cover and stillborn R3 750 cover.

Free Repatriation Benefit.

No extended families and children are covered under this Scheme provided are own or legally adopted.

Parents & In-Laws are self-underwritten by Sisonke Association of Friends – R3 000 cover at no additional premium

Premium Plan

Sanlam Risk Premium; Futura Admin Fee; Sisonke Fee; Marketing Fee = Total Cost;

That is R 60.00; R 5.00; R 0.00; R 0.00 = R 65.00 respectively

Underwriting & Administration

The funeral aid scheme is currently underwritten by Sanlam Developing Markets (Registration number: 1911/003181/06)

Sanlam Life is an authorised financial services provider. Administered and marketed by Futura SA Administrators (Pty) Ltd (FSP license no 18287), who acts on behalf of Sanlam in terms of an agreement contemplated in terms of section 49A of the Long-Term Insurance Act.