

ENDORSEMENT NO. 9
TO THE
CAPE JOINT FUNERAL AID INSURANCE POLICY
FOR PENSION FUND MEMBERS
EFFECTED BY
THE EMPLOYER

(Policy number 18001087x8)

Sanlam Life Insurance Limited (Registration no 1998/021121/06) declares that the Policy is amended as follows with effect from the following dates:

1 June 2016

1. The expression “**CAPE JOINT FUNERAL AID INSURANCE POLICY FOR PENSION FUND MEMBERS**” where it appears in the preamble of the policy is replaced by “**FUNERAL AID INSURANCE POLICY FOR LA RETIREMENT FUND MEMBERS**”.

2. The definition of “**FUND**” in Schedule 1 is replaced by the following:

“**FUND** means LA Retirement Fund.

1 July 2016

3. Clause 3.1 is replaced by the following:

“3.1 Benefits before or on the NORMAL RETIREMENT AGE

3.1(1) If an INSURED dies before or on the NORMAL RETIREMENT AGE while he/she is an EMPLOYEE, an amount equal to R30 000 is paid.

3.1(2) If -

 - (a) a FAMILY MEMBER of an INSURED dies before or on the INSURED’S NORMAL RETIREMENT AGE and while the INSURED is an EMPLOYEE; or
 - (b) a FAMILY MEMBER of a deceased INSURED dies before or on the date on which the deceased INSURED would have reached the NORMAL RETIREMENT AGE,

the amount as indicated opposite the FAMILY MEMBER listed below is paid, provided that the amount which is payable in respect of a QUALIFYING CHILD is limited as indicated in clause 3.7(2):

FAMILY MEMBER	Benefit
QUALIFYING SPOUSE	R30 000
QUALIFYING CHILD aged 14 and over	R30 000
QUALIFYING CHILD aged 6 and over but younger than 14	R20 000
QUALIFYING CHILD younger than age 6	R10 000
STILL-BORN CHILD	R 5 000

3.1(3) For purposes of the payment of benefits in terms of this clause an INSURED whose service is terminated owing to ILL-HEALTH, is still regarded as an EMPLOYEE until he/she reaches the NORMAL RETIREMENT AGE if the EMPLOYER has informed SANLAM in writing of such termination of service and proof of such ILL-HEALTH has been submitted to SANLAM's satisfaction."

Signed on behalf of Sanlam Life Insurance Limited at Bellville on 27 June 2016.



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