

A. Principal member information (NB: Original application is not required to be sent to us, a copied scan or fax is sufficient.)

Title _____ Surname _____

Full names _____ Date of birth _____

ID number _____ Marital status _____ Gender M F

Cell number _____ Fax number _____

Email _____

Physical address _____ Code _____

Postal address _____ Code _____

B. Beneficiary details

Title	First names	Surname	Date of birth / ID number										Relationship			
			Y	Y	M	M	D	D								

C. Benefit selection

C1. Principal member only.

Benefit structure

Age at entry	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9
18 to 65 years of age	R 6 250	R 7 600	R 9 300	R 10 000	R 11 500	R 13 000	R 14 500	R 16 000	R 17 500
66 to 70 years of age	R 5 900	R 7 400	R 9 000	R 9 800	R 10 000	R 11 300	R 12 600	R 13 900	R 15 200
71 to 75 years of age	R 2 900	R 3 600	R 4 400	R 5 000	R 5 600	R 6 300	R 7 100	R 7 800	R 8 600
76 to 79 years of age	R 2 800	R 3 500	R 4 200	R 4 800	R 5 400	R 6 100	R 6 800	R 7 600	R 8 300
80 to 90 years of age	R 2 000	R 2 500	R 3 000	R 3 500	R 4 000	R 4 500	R 5 100	R 5 600	R 6 200

Monthly premium per principal member

Monthly premium	R 40.00	R 50.00	R 60.00	R 70.00	R 80.00	R 90.00	R 100.00	R 110.00	R 120.00
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Mark your option with an "X" 1 2 3 4 5 6 7 8 9

D. Spouse's Details

Title _____ Surname _____

Full names _____ Date of birth _____

ID number _____ Marital status _____ Gender M F

Cell number _____ Fax number _____

Email _____

D1. Spouse benefit selection

Benefit structure

Age at entry	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9
18 to 65	R 6 250	R 7 600	R 9 300	R 10 000	R 11 500	R 13 000	R 14 500	R 16 000	R 17 500
66 to 70	R 5 900	R 7 400	R 9 000	R 9 800	R 10 000	R 11 300	R 12 600	R 13 900	R 15 200
71 to 75	R 2 900	R 3 600	R 4 400	R 5 000	R 5 600	R 6 300	R 7 100	R 7 800	R 8 600
76 to 79	R 2 800	R 3 500	R 4 200	R 4 800	R 5 400	R 6 100	R 6 800	R 7 600	R 8 300
80 to 90	R 2 000	R 2 500	R 3 000	R 3 500	R 4 000	R 4 500	R 5 100	R 5 600	R 6 200

Monthly premium per principal member

Monthly premium	R 40.00	R 50.00	R 60.00	R 70.00	R 80.00	R 90.00	R 100.00	R 110.00	R 120.00
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Mark your option with an "X" 1 2 3 4 5 6 7 8 9

1. General information

1. This document is furnished to you in compliance with section 48 of the Long-Term Insurance Act, 1998 and the General Code of Conduct in terms of the Financial Advisory and Intermediary Services Act, 2002.
2. Sanlam Developing Markets Limited ("Sanlam") is the underwriter of LA Retirement Fund Pensioner Funeral Policy ("the Group Scheme") and adheres to the principles of Treating Customers Fairly ("TCF"), as published by the Financial Services Board.
3. Cover in terms of this Group Policy is available to all LA Retirement Fund Pensioners ("Main Member") and their Spouses and shall be referred collectively hereunder as the Assured Life.
4. No medical examination is required for a person to become an Assured Life.
5. Commissions of 5% are included in your premiums and are payable to Simeka Consultants and Actuaries who are the appointed Brokers of the Group Scheme.
6. The policy takes effect on the first day of the month following the receipt of the application, acceptance of the risk, and receipt of the first premium by Sanlam.
7. A period of grace of 30 days is permitted for the payment of premiums. If the premium is not paid within this period, Sanlam has the right to reject claims, subject to the provisions of the Long-term Insurance Act.
8. Withdrawal of the premium authorisation will not be valid for the term of notice of cancellation until the policy is effectively cancelled.
9. Should this policy lapse for any reason, a once off penalty-free reinstatement will be allowed but only if the reinstatement is effected within 3 (three) months of the policy lapsing. Any reinstatements effected after the 3 (three) month window period and any other subsequent reinstatements will attract a new waiting period and all applicable exclusions. Premium rates will be recalculated using the age of life at the date that the reinstated cover starts. and Assured Lives that no longer meet the entry requirements will be excluded from cover.
10. The Main Member may cancel the policy for whatever reason by giving 30 days written notice to the Insurer. No premiums will be refunded should the policy be cancelled.
11. The rules and conditions of this Policy are consistent with the provisions of the Long-term Insurance Act.

2. Terms & conditions: payment of premiums

1. The premium is payable monthly in advance to Sanlam.
2. The cover applicable is a whole life policy; the Assured Life will enjoy cover as long as the premiums are paid.
3. Cover shall cease in the event of premiums not being received within the period of grace and/or at the date of death of the life assured but shall remain for the surviving spouse.
4. If the premium has been paid as prescribed, cover is immediately effective upon the death of the life assured due to accident or unnatural causes.
5. Death caused by an accident shall mean death caused exclusively by or arising from injuries caused by violent external forces due to an accident and occurring within 14 days of the date of such accident.
6. You will receive a SMS confirming cover, payment of your premium and the start date of your policy, which will be sent to the primary cell phone number provided on this application form.

3. Exclusions, limitations and waiting in respect of benefits

1. A 6 (six) month Waiting Period shall be applicable for death due to natural causes.
2. No death benefit is payable in the event of suicide within 2 (two) years of the inception date.
3. No insurance cover shall be granted or benefits paid in the event of death
 - 3.1 resulting directly or indirectly as a consequence of active participation in war, invasion, acts of foreign enemies, hostilities, warlike operations (whether declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - 3.2 resulting directly or indirectly from the use of nuclear, biological or chemical weapons or any radioactive contamination; or
 - 3.3 resulting directly or indirectly from attacks on or sabotage of facilities (including but not limited to nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots which lead to the release of radioactivity or nuclear, biological or chemical warfare agents, irrespective whether any of the aforesaid has been performed with the specific use of information technology.
4. The exclusions and limitations as set out above will furthermore also apply in respect of re-instated benefits or increased benefits with effect from the date of reinstatement or the inception date of the increased benefits.

4. Claims Procedure

1. In the event of a claim, the specified benefit will be paid to the nominated Beneficiary or the estate of the Assured Life.
2. Claims must be submitted to Sanlam within 12 (twelve) months of the death of the Assured Life.
3. Sanlam reserves the right to cancel the policy and to declare all premiums paid by the Assured Life in terms of the policy forfeited if there is any evidence of, or attempted submission of, a fictional claim, fraud or misrepresentation.
4. Claims must be accompanied by the following:
 - 4.1 a completed official claim form as prescribed by Sanlam from time to time
 - 4.2 an official or certified copy of the original death certificate;

- 4.3 policyholder's certificate of assurance;
- 4.4 certified ID copies of the deceased and beneficiary. New identity cards must be certified with copies of the front and back of the identity card. In case of 3rd (third) party payments, a certified copy of the 3rd (third) party's ID document and a discharge form is required;
- 4.5 completed BI/DHA-1680 forms (if the deceased died at home);
- 4.6 completed BI/DHA-1663 forms;
- 4.7 police/accident report if death was due to unnatural causes;
- 4.8 proof of bank account into which the claim will be paid (bank statement stamped by the bank and not older than 3 (three) months);
- 4.9 any additional documents that Sanlam, in its sole discretion, deems necessary to settle the claim.

5. Unclaimed benefits

1. An Unclaimed Benefit is a benefit which remains unclaimed after 12 months of notification of death.
2. If, a benefit is not claimed within 6 (six) months of notification of death, Sanlam will be obliged to start the process of tracing the beneficiary. If the process does not match the rightful owner with the benefit, Sanlam shall repeat the tracing process within a three year period and again within 10 (ten) years if the benefit remains unclaimed. If, after 10 (ten) years Sanlam cannot trace the beneficiary or Assured Life, an external tracing company must be used. Should the benefit be less than R1 000 (one thousand Rand) and/or the cost of tracing exceeds the amount available, the above requirement will be waived. All reasonable administrative and tracing costs incurred after the first attempt to trace may be recovered from the unclaimed benefit.

6. Complaints Procedure

Please contact Sanlam on 0860 222 556 or email gbcomplaints@sanlamsky.co.za and have the following information on-hand:

- 6.1 Policy number;
- 6.2 Identity number;
- 6.3 Nature of enquiry.

Complaints which are not resolved to your satisfaction may be referred to the Sanlam Arbitrator. Complaints which are still not resolved can be referred to the Ombudsman for Long-Term Insurance or the Registrar of Long-Term Insurance.

7. Right to Cancel (Cooling Off Rights)

Membership of the LA Retirement Fund Funeral Scheme may be cancelled by the Principal Member within 30 (thirty) days of the Insurer accepting the application. If there has been no claim or benefit paid, the policyholder will be refunded the premiums paid during this period. Membership may be cancelled by contacting Sanlam on the telephone number provided below.

8. Replacement

If this policy is being purchased to replace another policy that has been cancelled or which will be cancelled in the near future, the Assured Life should be aware that it might be to their disadvantage to do so. The Assured Life must please contact the Sanlam Call Centre who will refer them to a representative to discuss the implications of replacing a policy.

9. Claims contact numbers

Sanlam Group Benefits Administration

Telephone 011 359 3007 / 3170 / 3174
 Fax 011 388 5130
 Email gbgapclaims@sanlamsky.co.za
 gbgapservicing@sanlamsky.co.za
 gbgapnewbusiness@sanlamsky.co.za
 Queries 0860 222 556
 Application form gbgapnewbusiness@sanlamsky.co.za

Compliance officer

Telephone 011 359 7998;
 Fax 011 388 4580;
 Physical address 9 West Street, Houghton, 2198, Johannesburg,
 Postal address P O Box 1941, Houghton, 2041, South Africa

Sanlam arbitrator

Fax 021 957 1786
 Email arbitrator@sanlam.co.za

Ombuds

FAIS Ombud

Telephone 012 762 5000 / 012 470 9080
 Fax 086 764 1422 / 012 348 3447
 Email info@faisombud.co.za

Long-Term Insurance Ombudsman:

Postal address Private Bag X45, Claremont, 7735
 Telephone 0860 103 236
 Fax 021 674 0951
 Email info@ombud.co.za

Insurer's details

Sanlam Developing Markets Limited

Physical address 9 West Street Houghton, 2198; Johannesburg
 Postal address P O Box 1941 Houghton 2041
 Registration number 1911/003818/06
 FSP number 11231