

A. Policyholder	
Employer name _____	Employee number _____
Surname _____	Full names _____
Occupation _____	Marital status _____ Gender <input type="checkbox"/> M <input type="checkbox"/> F
ID number/Passport _____	Source of funds/Income _____
Cell number _____	Date of birth _____
Email _____	Country of residence _____
Physical address _____ Code _____	Country of birth _____
Postal address _____	Code _____

B. Parents / Parents-in-law and extended family benefits
(The table below shows the monthly premiums per benefit option per individual for the different cover amounts, from R 5 000 to R 30 000)

Age at Entry	Parents/Parents-in-law			Extended family				
	18 - 65	66 - 75	76 - 85	0 - 5	6 - 17	18 - 65	66 - 75	76 - 85*
Cover Amount								
R 5 000	R 17,70	R 31,90	R 66,90	R 2,20	R 2,20	R 23,00	R 49,60	R 92,60
R 10 000	R 35,40	R 63,80	R 133,80	R 4,40	R 4,40	R 46,00	R 99,20	R 185,20
R 15 000	R 53,10	R 95,70	N/A	N/A	R 6,60	R 69,00	R 148,80	N/A
R 20 000	R 70,80	N/A	N/A	N/A	R 8,80	R 92,00	N/A	N/A
R 25 000	R 88,50	N/A	N/A	N/A	R 11,00	R 115,00	N/A	N/A
R 30 000	R 106,20	N/A	N/A	N/A	R 13,20	R 138,00	N/A	N/A

NB : *Maximum age of entry is 85 years inclusive. Children below 6 years cannot be covered for more than R 10 000.

C. Details of lives to be added

First Name	Surname	Gender	ID number or date of birth										Relationship	Option	
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												

D. Details of lives to be removed

First Name	Surname	Gender	ID number or date of birth										Relationship	Option	
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												

E. Details of lives to be upgraded/ downgraded

First Name	Surname	Gender	ID number or date of birth										Relationship	Option	
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												
		M F	Y Y M M D D												

F. Updating of Life Assureds details

First Name	Surname	Gender	ID number or date of birth										Relationship	Option		
		M F	Y	Y	M	M	D	D								
		M F	Y	Y	M	M	D	D								
		M F	Y	Y	M	M	D	D								
		M F	Y	Y	M	M	D	D								
		M F	Y	Y	M	M	D	D								
		M F	Y	Y	M	M	D	D								

G. Premium deduction authority

I hereby authorise Sanlam to draw against my account with the bank mentioned below (or any other bank or branch to which I transfer my account) the premium due in respect of this policy, on the _____ (deduction date) day of each month continuing until the instruction is cancelled by me. All such withdrawals from my bank account by Sanlam shall be treated as though they have been signed by me personally. I understand that the withdrawals hereby authorised will be processed by any other collection service applicable and that details of each withdrawal will be printed on my bank statement or applicable voucher. I agree to pay any bank charges or collection fees relating to this debit order or deduction instruction.

This authority may be cancelled by me giving Sanlam 30 (thirty) days' notice in writing, sent by prepaid registered post. I understand that I shall not be entitled to any refund amounts which have been withdrawn while this authority was in force if such amounts were legally owing to Sanlam Receipt of this instruction by Sanlam shall be regarded as receipt thereof by my bank or premium payment facilitator (whichever it is, or will be).

I am responsible to ensure that my monthly premium is paid.

Monthly premium _____ With effect from _____

Name of account holder _____ Name of bank _____

Branch name _____ Branch code _____

Account number _____ Deduction date _____

Account type Current (Cheque) Savings

Signature of Policyholder Y Y Y Y / M M / D D
Date

H. Declaration of acceptance (Please read and understand the summary of cover benefits on the terms and conditions)

I herewith apply to participate in the LA Retirement Fund voluntary extended family funeral scheme product in accordance with its Terms and Conditions. I understand that the above information and supporting documents shall be the basis of the Contract. I declare the above information, whether in my own handwriting or not, is true and correct. I understand that any false/incorrect information misstatement in the application will invalidate any claim or benefit under the policy and I undertake to abide by the Terms and Conditions of the policy.

Sanlam Developing Markets Limited shall not be liable for any amount until it has accepted this application and has received the first premium.

I understand that Sanlam Developing Markets Limited has the right to defer a claim under this policy until all requirements, as specified by Sanlam Developing Markets Limited, have been met. If the premium of this policy is paid by an approved stop order, and the first deduction is received, up to 90 days from the original specified date. Sanlam Developing Markets Limited has the right to adjust the date of issue of this policy accordingly.

The policyholder may cancel the policy at any time by giving 30 days written notice to Sanlam Developing Markets Limited. It is important to remember that cancellation normally leads to loss of valuable benefits and should be avoided where possible.

Sanlam Developing Markets Limited undertakes to treat all information supplied by the policyholder and relating to the member's benefits, strictly confidential. Sanlam Developing Markets Limited undertakes not to divulge to any party, not signatory to this policy, any such information supplied by the member and relating to the member's benefits, without prior written consent of the policyholder.

I acknowledge that I have read and understood this declaration.

Signature of Policyholder Y Y Y Y / M M / D D
Date

Once the application form has been completed and signed, please email this to gbgapservicing@sanlamsky.co.za

I. Protection of Personal Information Declaration

The Protection of Personal Information Act (POPIA) requires Sanlam Developing Markets Limited (Sanlam) to inform you how we use, disclose and destroy personal information we obtain from you. Sanlam is committed to protecting your privacy and will ensure that your personal information is used appropriately, transparently, securely and according to applicable law. Sanlam undertakes not to divulge to any party not signatory to this Policy, any information you supplied and relating to your Benefits without your prior written consent, unless required by law.

By signing this declaration I consent to the following:

- My personal information may be collected, processed, recorded, used for purposes of concluding and administering this policy and must be safeguarded during the rendering of financial services to me by Sanlam.
- Sanlam will use my personal information only for the purposes for which it was collected and agreed to with me.
- Sanlam may add to my personal information, information received from other product providers and third parties in order to offer a more comprehensive and appropriate service to me.
- Sanlam may verify, share and disclose my personal information to their product providers and third-parties whose services or products they use in order to adequately and appropriately render financial services to me.
- Sanlam may also disclose my information where it has a duty or a right to disclose in terms of applicable legislation, the law or where it may be necessary to protect its rights.
- Sanlam may collect and process my personal information for Sanlam's own marketing purposes to ensure their products and services remain applicable and appropriate.
- Sanlam will adequately protect my personal information to avoid unauthorized access and use of my personal information.

Furthermore, I understand that:

- I have the right to access my personal information.
- I have the right to ask Sanlam to update, correct or delete my personal information.
- Once I object to Sanlam processing my personal information, Sanlam may no longer process my personal information, unless to conclude outstanding business. In the event that I object to Sanlam processing my personal information, cover in terms of the Policy may terminate as the processing of the personal information is material to servicing the Policy.
- Should I wish to withdraw my consent to process my personal information, I must do so in writing. You can contact Sanlam on 0860 222 556 or on GBGAPServicing@sanlamsky.co.za and request the information you would like or to withdraw your consent.
- Once I withdraw my consent, I understand that Sanlam is still obliged under other legislation to keep the information for at least 5 years after termination of the relationship between Sanlam and myself.
- We may send your personal information to service providers outside the Republic of South Africa for storage or further processing on Sanlam's behalf. We will ask your consent before we send your information to a country that does not have information protection legislation similar to that of the Republic of South Africa.
- Our complete privacy policy is available on www.sanlam.co.za and at a branch nearest to you.
- Where required for any other purpose listed above, we may share your personal information with other companies within the Sanlam Group*, service providers and other insurers either directly or through a data base for the same purposes listed above. We may also collect your personal information from other insurers, service providers, law enforcement agencies and other providers, which may assist in saving cost and combating fraud.
- The Sanlam Group* may provide you with information about its financial products and other services, which may include text messages, emails and the like. Would you like to receive such direct marketing via our electronic platforms?

 Y N

*Sanlam Group includes all the companies and businesses, whether corporate or unincorporated, that comprises the Sanlam Group or is under the direct or indirect control of Sanlam Limited, and includes its representatives. See www.sanlam.co.za for more information.

I acknowledge that I have read and understood this declaration.

Signature of Policyholder

YYYY/MM/DD

Date

1. General information

- 1.1. 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.
- 1.2. Sanlam Developing Markets Limited (Sanlam) is the underwriter of the LA Retirement Fund Voluntary Extended Family Funeral Scheme, Policy Number SDMI27G01, and the benefits are provided to the members of the Group Scheme on a voluntary basis. Sanlam adheres to the principles of TCF ("Treating Customers Fairly") as published by the Financial Services Board.
- 1.3. The rules and conditions of the Group Policy are consistent with the provisions of the Long-Term Insurance Act, 1998 and with the terms of the LA Retirement Fund Voluntary Extended Family Funeral Scheme.
- 1.4. Cover, in terms of this Group Policy is available to all active members of the LA Retirement Fund, who wish to cover their Parents and Extended Family Members ("the Assured Lives").
- 1.5. A maximum of 4 (four) Parents and 8 (eight) Extended Family Members may be covered under this Group Scheme.
- 1.6. The Member may apply to change between benefit options or add Assured Lives at any time. Premium rates will be determined based on the Assured Life's age at the time of the alteration. A Waiting Period will apply to new Assured Lives and to any increase in cover from the Inception Date of the increased Benefits.
- 1.7. It is the Member's responsibility to notify Sanlam of any changes to his/her address, name, surname and/or contact details.
- 1.8. The cover, in respect of Assured Lives, commences on the 1st day of the month following receipt of the application form and the first Premium payable in terms of the Group Policy, by Sanlam.
- 1.9. If an Assured Life is covered by more than one Member, the total amount of cover may not exceed R100 000.00, subject to the statutory maximums applicable for Children.
- 1.10. No medical examination is required for a person to become a member.
- 1.11. A period of grace of 30 (thirty) 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, 1998.
- 1.12. A Member may cancel membership of the Group Scheme by giving 1 (one) month's written notice to Sanlam. Withdrawal of the Premium authorisation will not be valid for the term of notice of cancellation.
- 1.13. No Premiums will be refunded should cover under the Group Policy be cancelled after the cooling off period.
- 1.14. All Benefits, in terms of this Group Policy, shall be paid, only to a South African bank in the South African currency (ZAR).
- 1.15. Cover will only be provided to Assured Lives who are permanently resident in the Republic of South Africa.

2. Terms & conditions: payment of premiums

- 2.1. The Premium and Benefits shall from time to time be revised and adjusted by Sanlam in order to ensure that the scheme remains actuarially sound. In addition, Sanlam may amend Benefits and Premiums at all times by means of 1 (one) month's written notice to the Member.
- 2.2. Premiums shall be calculated, with reference to an Assured Life's current age, at the Inception Date of the cover.
- 2.3. The monthly Premium for an Extended Family member, who was between the ages of 0 and 18 years at date of entry, will increase to the monthly Premium applicable to the "18 - 65" age band, on reaching the age of 18 years.
- 2.4. Premiums shall be payable monthly in advance, without deduction or set-off by a Member, to Sanlam, by way of debit order.
- 2.5. If, upon the request of the Member, the Benefit or cover is increased by Sanlam at any stage, the new Premium shall be calculated with reference to the Assured Life's current age at the Inception Date of the increased Benefit or cover.
- 2.6. Cover for an Assured Life will cease if:
 - 2.6.1 the Group Policy is cancelled by either the insurer or the Member;
 - 2.6.2 the Member terminates his/her membership to the Group Scheme;
 - 2.6.3 the Member dies;
 - 2.6.4 an Assured Life dies;
 - 2.6.5 an Assured Life is resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months;
 - 2.6.6 the Member is resident outside the Republic of South Africa for a continuous period exceeding 3 (three) months; or
 - 2.6.7 the Premium is not validly received by Sanlam within the grace period.
- 2.7. Sanlam shall be entitled to apply set-off or deduct any unpaid Premiums still within the grace period against the Benefits payable.
- 2.8. The Member is responsible for ensuring that the monthly Premium is paid.
- 2.9. The Group Policy does not accumulate cash or a surrender value and may not be converted into a paid up policy. No loans will be allowed in terms of the Group Policy.

3. Waiting periods and exclusions

- 3.1. No insurance cover shall be granted or Benefits paid upon the occurrence of an Insured Event in respect of an Assured Life -
 - 3.1.1 within 6 (six) months from the Inception Date, other than by Accidental Death of the Assured Life;
 - 3.1.2 resulting directly or indirectly from, or which is attributable to, attempted suicide or suicide during the first 24 (twenty four) months from the Inception Date in respect of each Assured Life;
 - 3.1.3 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;
- 3.1.4 resulting directly or indirectly from the use of nuclear, biological or chemical weapons or any radioactive contamination; or
- 3.1.5 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;
- 3.1.6 where an Assured Life is permanently resident or resident outside the Republic of South Africa for a period exceeding 3 (three) months.

- 3.2 Any increases in Benefits will be subject to the Waiting Periods and exclusions.

4. Claims procedures

- 4.1 In the event of a claim, please contact GBGAPClaims@sanlamsky.co.za.
- 4.2 All claims must be submitted within 12 (twelve) months of death. Any death claim not submitted to Sanlam within 12 (twelve) months of death of an Assured Life shall not be valid.
- 4.3 Claims must be accompanied by the following:
 - 4.3.1 A completed official claim form as prescribed by Sanlam from time to time;
 - 4.3.2 An official or certified copy of the original death certificate;
 - 4.3.3 Certified ID copies of the deceased and Beneficiary. Where the new ID card is used, certified copies of both sides of the card are required. In case of 3rd (third) party payments, a certified copy of the 3rd (third) Party's ID document and a discharge form are required;
 - 4.3.4 Completed BI/DHA-1663 form;
 - 4.3.5 Completed BI/DHA-1680 forms (if the deceased died at home);
 - 4.3.6 Police/accident report, if death was due to unnatural causes;
 - 4.3.7 Proof of bank account into which the claim will be paid (bank statement stamped by the bank and not older than 3 (three) months);
 - 4.3.8 in the case of still born child, a medical report from the doctor who was present at the time of birth, confirming the mother of the child and the age of the foetus (in weeks);
 - 4.3.9 official confirmation of registration as a full time student from a registered tertiary institution or medical report confirming disability of a Dependent Child, if the deceased Assured Life is between and including the ages of 22 (twenty two) and 26 (twenty six) years of age; and
 - 4.3.10 Any additional documents that Sanlam, in its sole discretion, deems necessary.
- 4.4 Benefits are payable directly to the Member. Such payment shall constitute full and final settlement of Sanlam's obligations in respect of a claim for Benefits.
- 4.5 No claims shall be allowed after the date of cancellation or termination of the Group Policy, unless the Insured Event occurred prior to the date of cancellation or termination.
- 4.6 Sanlam reserves the right to cancel the cover in respect of an Assured Life and declare all Premiums paid by the Member in respect of an Assured Life forfeited, should there be evidence of submission, or an attempted submission, of a fictional claim, fraud or misrepresentation.
- 4.7 Sanlam shall be entitled to deduct arrear premiums from Benefits payable.

5. Unclaimed benefits

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 3 (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 will be used. Should the Benefit be less than R1,000.00 (one thousand Rand) and/or the cost of tracing exceed 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

- 6.1 Please contact Sanlam on gbcomplaints@sanlamsky.co.za and have the following information handy:
 - 6.1.1 Policy number;
 - 6.1.2 South African Identity number; and
 - 6.1.3 Nature of enquiry.
- 6.2 Complaints which are not resolved to your satisfaction may be referred to Sanlam's Legal & Compliance department.
- 6.3 Complaints which are still not resolved may be referred to the Sanlam Arbitrator or the Ombudsman for Long-Term Insurance or the Registrar of Long-Term Insurance.

7. Right to cancel

After Sanlam has accepted the Member's application for insurance cover, the Member may instruct Sanlam to cancel cover under the Group Policy. The Member must submit this instruction in Writing to Sanlam within 30 days after receipt of this policy schedule. The Member may only submit such cancellation instruction to Sanlam if no Benefit has yet been paid or claimed or the insured event has not yet occurred. Sanlam may deduct the cost of any risk cover the Assured Lives enjoyed under the Group Policy before it was cancelled.

8. Contact numbers

8.1 Sanlam Group Benefits Queries

(Insurer and Member Queries)

Telephone 0860 222 556
Email for Claims GBGAPClaims@sanlamsky.co.za
Email for Servicing GBGAPServicing@sanlamsky.co.za
General enquiries GBGAPNewBusiness@sanlamsky.co.za

8.2 Sanlam Legal and Compliance

Telephone 011 359 9770
Physical Address 11 West Street
Houghton
Johannesburg
2198

8.3 Long-Term Insurance Ombudsman:

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