

A woman with dark curly hair, wearing a bright yellow jacket with a bow at the neck, is leaning over a desk in a classroom. She is smiling warmly at a young girl with a pink ponytail who is sitting at the desk. The background shows a chalkboard with some faint drawings and a stone wall.

# KEYPLAN™

## HELPING GOVERNMENT EMPLOYEES LEAVE A LASTING LEGACY

**COVER THE UNEXPECTED COSTS OF DYING INCLUDING LEGAL FEES, INHERITANCE TAXES, CASH FOR IMMEDIATE EXPENSES & MONTHLY BILLS, PLUS THE OPTION OF COVERING THE COSTS OF YOUR CHILDREN'S EDUCATION & THE DEATH OF A PARENT.**



**YOUR #1  
PROVIDER OF  
WILLS & ESTATES**

**THERE ARE OVER 2.1 MILLION GOVERNMENT EMPLOYEES IN SOUTH AFRICA. NEARLY 75% DO NOT HAVE A LAST WILL & TESTAMENT IN PLACE.**

## HOW DOES IT WORK?

**KEYPLAN™ COVERS UP TO R1.7 MILLION FROM AS LITTLE AS R 107.61 PER MONTH.**

**WE WILL DRAFT YOUR WILL, TO WHICH YOU MAY MAKE AS MANY AMENDMENTS AS YOU NEED, AND WE WILL KEEP YOUR WILL IN SAFEKEEPING UNTIL YOU NEED IT, AT NO COST.**

## WHY SHOULD YOU CONSIDER KEYPLAN™?

**SHOULD YOU PASS AWAY, AS A KEYPLAN™ HOLDER, YOU WILL HAVE THE FOLLOWING BENEFITS:**



### LEGAL FEE COVERAGE

Covers the cost of Executor's, Testamentary Trust and Conveyance Attorney fees.



### ESTATE OVERHEADS PROTECTOR™

Benefit that is used to pay for monthly expenses while your Estate is being wound up.



### IMMEDIATE LIQUIDITY™

Immediate Cash Benefit to cater for funeral expenses, travel arrangements, groceries and other immediate expenses.



### ESTATE GAP COVER™

This Benefit pays for inheritance taxes when both Spouses pass away.

## KEYPLAN™

Along with the heartache of death comes a variety of additional burdens in the form of legal fees and expenses which have to be taken care of by your loved ones. Understanding these legal fees and expenses can help you prepare for them and ensure that these costs are covered and the burden on your loved ones is alleviated.

As the leading provider of Wills and Estates in South Africa, our innovative KeyPlan™ can cover all your legal fees and other expenses associated with dying.

## THREE KEYPLAN™ OPTIONS TO CHOOSE FROM

| BRONZE<br>FROM ONLY<br>R 107.61 pm                             | SILVER<br>FROM ONLY<br>R 163.53 pm                             | GOLD<br>FROM ONLY<br>R 207.84 pm                               |
|--|--|--|
| LEGAL FEE<br>COVERAGE OF<br><b>R 260 000</b>                   | LEGAL FEE<br>COVERAGE OF<br><b>R 520 000</b>                   | LEGAL FEE<br>COVERAGE OF<br><b>R 1 040 000</b>                 |
| ESTATE OVERHEADS<br>PROTECTOR™<br>BENEFIT OF<br><b>R 5 200</b> | ESTATE OVERHEADS<br>PROTECTOR™<br>BENEFIT OF<br><b>R 5 200</b> | ESTATE OVERHEADS<br>PROTECTOR™<br>BENEFIT OF<br><b>R 5 200</b> |
| IMMEDIATE CASH<br>BENEFIT OF<br><b>R 31 200</b>                | IMMEDIATE CASH<br>BENEFIT OF<br><b>R 104 000</b>               | IMMEDIATE CASH<br>BENEFIT OF<br><b>R 104 000</b>               |
|  |  | IMMEDIATE CASH<br>BENEFIT: SPOUSE OF<br><b>R 31 200</b>        |
|  |  | IMMEDIATE CASH<br>BENEFIT: CHILD OF<br><b>R 10 000 x 4</b>     |
|  |  | ESTATE GAP COVER™<br>BENEFIT OF<br><b>R 520 000</b>            |
| TOTAL PLAN<br>VALUE OF<br><b>R 296 400</b>                     | TOTAL PLAN<br>VALUE OF<br><b>R 629 200</b>                     | TOTAL PLAN<br>VALUE OF<br><b>R 1 710 400</b>                   |

### UNIQUE TERMS AND CONDITIONS

- Legal fee coverage does not expire at retirement.
- Multiple options for Clients with medical issues.
- Continuation of cash benefit, after retirement, is available.



# EDUPROTECT™ BENEFIT

## HOW DOES IT WORK?

EDUPROTECT™ IS AN OPTIONAL EXTENDER BENEFIT OF KEYPLAN™.

SHOULD YOU PASS AWAY, EDUPROTECT™ IS DESIGNED TO HELP COVER THE COST OF SCHOOLING FOR YOUR CHILD FROM GRADE 1 TO MATRIC, OR UNTIL THEY TURN 18.

## WHY SHOULD YOU CONSIDER EDUPROTECT™?

THE YOUNGER YOUR CHILD, THE GREATER THE FINANCIAL IMPLICATIONS ARE TO COVER THEIR SCHOOLING, SHOULD YOU PASS AWAY.

THIS IS WHY EDUPROTECT™ HELPS COVER UP TO 12 YEARS OF SCHOOLING FROM GRADE 1 TO MATRIC.

This table shows the monthly and total Benefit per school phase.

| Grade              | Monthly Benefit | School Phase Total Value |
|--------------------|-----------------|--------------------------|
| Grade 1 - Grade 3  | R 2 000         | R 72 000                 |
| Grade 4 - Grade 7  | R 2 000         | R 96 000                 |
| Grade 8 - Grade 12 | R 2 000         | R 120 000                |

\*The monthly Benefit is estimated at R 2 000 based on the return on the lump sum invested in the Trust of 7% per annum.

## EDUPROTECT™ BENEFIT

As the leading provider of Wills and Estates in South Africa, the creation and administration of your Child's Trust through us is an integrated service, which provides greater efficiency and indemnification of fees for you, when you compare it to the service provided by a traditional life insurer.

From this Trust, up to R 2 000 per month is paid towards covering the costs associated with schooling for your Child, including fees, uniforms, transport, stationery and textbooks.

### PREMIUMS BASED ON PLAN HOLDER'S AGE

The premium you pay is based on your age and the Benefit you receive depends on your Child's age.

| Age 18 - 30 | Age 31 - 45 | Age 46 - 50 | Age 51 - 55 | Age 56 - 60 |
|-------------|-------------|-------------|-------------|-------------|
| R 72.00     | R 78.00     | R 86.00     | R 94.00     | R 103.00    |

12 YEARS OF  
SCHOOLING

A NEWBORN  
WILL HAVE:

TOTAL BENEFIT  
VALUE OF  
**R 645 498**

11 YEARS OF  
SCHOOLING

A SEVEN YEAR OLD  
WILL HAVE:

TOTAL BENEFIT  
VALUE OF  
**R 435 886**

5 YEARS OF  
SCHOOLING

A THIRTEEN YEAR  
OLD WILL HAVE:

TOTAL BENEFIT  
VALUE OF  
**R 203 488**

Based on future values which is calculated on 7% return plus 5% inflation per annum.

## LIFESTARTER™ BENEFIT

Think back to when you were 18 years old and how much a cash lump sum would have helped with a down payment on a car or a deposit for varsity. Make this possible for your Child through our unique LifeStarter™ Benefit that pays out R 30 000 (which assumes a 7% inflation rate), as a cash lump sum on their 18th birthday. If there are any additional funds after the LifeStarter™ Benefit pays out from the Trust, this balance will also be paid out.

## TRIBUTE BENEFIT

Our goal for this product is that you always get something out. So what if you do not pass away? Traditional education protection cover normally falls away, but we reward you for having paid all your premiums. The Tribute Benefit provides cover to the value of R 20 000 should you pass away within 5 years of your Child turning 18 years old. No further premiums are payable once your Child turns 18.

### TERMS AND CONDITIONS

- Maximum entry age of Plan Holder is sixty (60) years old and fifty-five (55) years old for anyone in the police force.
- Maximum entry age for a Child is thirteen (13) years old.
- Up to four (4) Children can be covered by one Plan Holder. Through your Will or as per our Plan Terms & Conditions, we will create a separate Trust for each Child.
- Full indemnification of Trust fees.
- No waiting periods subject to medical questions at application stage.
- The EduProtect™ and LifeStarter™ Benefits fall away once your Child turns eighteen (18), should you not have passed away.
- The total Benefit value includes the LifeStarter™ Benefit of R 30 000.
- All values depicted are inclusive of an investment return assumption, in the Trust, of 7% per annum and taking into consideration inflation of 5% per annum.

# PARENT IMMEDIATE LIQUIDITY™ BENEFIT



## HOW DOES IT WORK?

THE PARENT IMMEDIATE LIQUIDITY™ BENEFIT PAYS AN ADDITIONAL CASH LUMP SUM TO YOU WHEN YOU NEED IT MOST TO COVER UNEXPECTED COSTS, IMMEDIATELY AFTER THE LOSS OF A PARENT.

## PARENT IMMEDIATE LIQUIDITY™ BENEFIT

Get up to R 10 000 to cover immediate expenses, when a Parent passes away, such as:

- Funeral costs
- Travel arrangements
- Groceries
- Other immediate expenses

You also get R 10 000 Maximum Indemnity Benefit™, equivalent to the cash benefit, to indemnify or cover the fees and costs associated with winding up a Parent's Estate. This includes Executor's Fees, Testamentary Trust Fees and Conveyance Attorney Fees.

## FEES STRUCTURE AND Ts & Cs

- Maximum entry age of Insured Person is 60 years old and 75 years old for a Parent.
- Waiting period of 12 months.
- Benefit type: once-off, lump-sum cash payout, including an equivalent indemnification Benefit.

## PREMIUMS BASED ON AGE OF PLAN HOLDER

| Age<br>18 - 30 | Age<br>31 - 45 | Age<br>46 - 50 | Age<br>51 - 55 | Age<br>56 - 60 |
|----------------|----------------|----------------|----------------|----------------|
| R 80.00        | R 87.00        | R 95.00        | R 104.00       | R 114.00       |