

IN BRIEF...

Simply Life : LIFE COVER

Death tends to strike at the most inopportune time and creates an enormous emotional and financial burden. Resolution Life offers **Simply Life** assurance through a National Call Centre Network for the lifetime of the Life Assured, depending on the applicant's requirements. The nominated beneficiaries will receive a lump sum payment of the sum assured upon the death of the Life assured.

Entry Ages

- ✘ Minimum Entry Ages: Eighteen (18)
- ✘ Maximum Entry Age: Sixty (60) with Critical Illness and Sixty Five (65) without Critical Illness

Expiry Date

- ✘ When the Life Assured passes away
- ✘ The termination of the Policy

Sum Assured

- ✘ Minimum Sum Assured: R 100 000.00
- ✘ Maximum Sum Assured: R 300 000.00

Cash back bonus

- ✘ Every 5 years if claim free
- ✘ 10% of total premiums (60 months) paid

Supplementary Benefits

- ✘ Simply Critical Illness

Waiting period

- ✘ 12 months for non-accidental death
- ✘ Pre-existing conditions: During the first twenty four (24) months, no claim shall be payable should death arise from an injury, illness, condition or surgery for which the Life Assured was aware of, sought medical advice, or received treatment during the thirty-six (36) months preceding the commencement of the Cover.

life

simplicity

transparency

speed

cost

Premium and Benefit Structure

- ✘ Compulsory 3,5% annual contribution increase
- ✘ **Option 0** : R100 000 Simply Life Cover
- ✘ **Option 1** : R200 000 Simply Life Cover
- ✘ **Option 2** : R250 000 Simply Life Cover
- ✘ **Option 3** : R300 000 Simply Life Cover

Life Cover Sum Assured	Monthly Premium		Monthly Premium		Monthly Premium		Monthly Premium	
Age Band	Option 0		Option 1		Option 2		Option 3	
Sum Assured	Male	Female	Male	Female	Male	Female	Male	Female
18-29	R 120.00	R 110.00	R 125.00	R 120.00	R 150.00	R 140.00	R 180.00	R 145.00
30-39	R 125.00	R 115.00	R 170.00	R 135.00	R 204.00	R 165.00	R 240.00	R 190.00
40-49	R 140.00	R 130.00	R 230.00	R 200.00	R 285.00	R 240.00	R 330.00	R 260.00
50-59	R 227.00	R 179.00	R 420.00	R 330.00	R 510.00	R 410.00	R 600.00	R 475.00
60-65	R 283.00	R 224.00	R 520.00	R 420.00	R 650.00	R 510.00	R 750.00	R 600.00

Special Conditions

General Exclusions:

No benefit shall be admitted by the Insurer, which is directly or indirectly caused or aided by:

- ✘ Suicide and self-inflicted injury within the first 2 years (all benefits)
- ✘ Non-disclosure at application stage (all benefits)
- ✘ Acts in violation of the law including but not limited to driving a motor vehicle or motor cycle without a valid driver's license.
- ✘ The regular participation in any avocation, hazardous sport and / or pursuit where there is a breach or violation of the prescribed rules and regulations or membership / licensing requirements as governed by the regulatory body concerned (if any).
- ✘ No claim in respect of accidental death shall be admitted by Resolution Life, which is directly or indirectly caused by or attributed to the consumption of alcohol above the legal limit or taking of poisons or drugs or the application of medications, except bona fide prescribed by a qualified medical practitioner.

Disclosure of information

Resolution Life has based this Policy on information supplied by the Policy Owner, Life Assured and Premium Payer. If information which is material to this contract was withheld or not disclosed, the Policy may be declared null and void ab initio and paid Premiums may be forfeited

