

ABOUT THE OFFER

WHY SHOULD MY CUSTOMER TRADE-UP?

- **Trade-up** to our latest market leading severe illness cover.
- **No medical tests** or visits to the doctor! Only need to answer a Declaration of Health with five questions.
- They can choose to increase their cover by 0% or 15%.
- **68 severe illnesses** covered at 100% of the cover amount on all benefit options.
- 16 mild severe illnesses covered at 30% of the cover amount on the Elite Severe Illness PLUS and Elite Severe Illness Benefits.
- **9 early diagnosed illnesses** covered at 15% of the cover amount on all benefit options, limited to R100 000.
- **29 child severe illnesses** covered at 10% of the cover amount, limited to R500 000, for two of your children on the Elite Severe Illness PLUS and Elite Severe Illness Benefits.
- **Lifestyle enhancer** which increases your payment up to 200% of the cover amount if your life quality is adversely and severely impacted by a stroke, paralysis, an accidental brain injury, coma or a heart attack on the Elite Severe Illness PLUS Benefit.

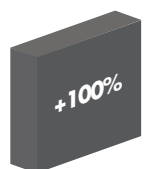
THE KEY



100% SEVERE ILLNESS COVER
100% of the cover amount for 68 severe illnesses.



30% MILD ILLNESS COVER
30% of the cover amount for 16 mild or less severe illnesses.



100% LIFESTYLE ENHANCER EVENT
Adds an additional 100% of the cover amount, boosting the total payout up to 200% if their lives are severely and negatively impacted by accidental brain injury, coma, heart attack, paralysis or stroke.



15% EARLY DIAGNOSED ILLNESS COVER
15% of the cover amount for 9 early diagnosed illnesses, limited to R100 000.



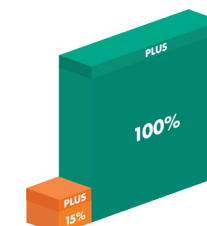
MULTIPLE CLAIMS OR "PLUS" BENEFITS
They can claim more than once for unrelated illnesses. Available on stand-alone PLUS benefits only.



10% CHILD SEVERE ILLNESS COVER
10% of the cover amount for 29 child severe illnesses, with a maximum of two claims for every severe illness benefit and one claim per child, limited to R500 000.

SEVERE ILLNESS **(CORE)**
PLUS BENEFIT

TRADE-UP



PREMIUM SEVERE ILLNESS
PLUS BENEFIT

SEVERE ILLNESS **(CORE)**
BENEFIT

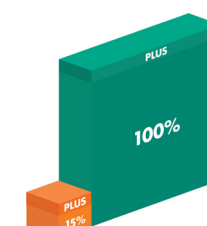
TRADE-UP



PREMIUM
SEVERE ILLNESS BENEFIT

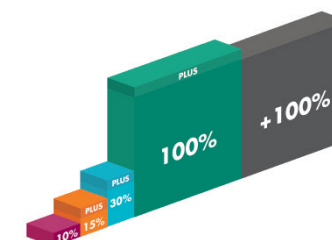
SEVERE ILLNESS
(COMPREHENSIVE)
PLUS BENEFIT

TRADE-UP



PREMIUM SEVERE ILLNESS
PLUS BENEFIT

OR



ELITE SEVERE ILLNESS
PLUS BENEFIT

SEVERE ILLNESS
(COMPREHENSIVE)
BENEFIT

TRADE-UP



PREMIUM
SEVERE ILLNESS BENEFIT

OR



ELITE SEVERE ILLNESS
BENEFIT

EXTENSIVE ILLNESS
PLUS BENEFIT

TRADE-UP



ELITE SEVERE ILLNESS
PLUS BENEFIT

EXTENSIVE ILLNESS
BENEFIT

TRADE-UP



ELITE SEVERE ILLNESS
BENEFIT