



Extended members funeral benefit plan application form

Preferred start date

Policy number

Please make sure that you understand this entire form, as well as the **policy provisions** that will be sent to you. Complete all pages carefully, making sure that all blocks selected are marked clearly with an **X**, and then sign the form. We will consider your application according to our underwriting rules and practice. Tell us immediately if any information changes, or if you want to add or remove a life insured. You and we (Assupol) are the only persons involved in entering into this policy.

About you, the policyholder

Full first names

Surname

ID Title Initials Gender

Marital status Race

Language **Race only for statistical purposes**

Tel (work) () Cell

Tel (home) () Fax ()

Email Your preferred method of communication?

Street address
 Province Postal code

Postal address
 Province Postal code

Main occupation

Name of employer

Street address of employer
 Province Postal code

Employment sector

Employment industry

Are you employed in or do you derive your income from any of these industries? If **yes**, please tick industry below:

- | | | |
|--|---|--|
| <input type="checkbox"/> arms, defence, military
e.g. SANDF, weapons dealer | <input type="checkbox"/> gambling entities
e.g. casinos, online gambling | <input type="checkbox"/> regulated charities / non-profit organisations
e.g. Section 21 companies, charities (CANSAs, The Smile Foundation) |
| <input type="checkbox"/> atomic power
e.g. Eskom (Koeberg) | <input type="checkbox"/> money service business customers
e.g. currency issuer or dealer, issuer of money orders | <input type="checkbox"/> shell banks
e.g. unregulated banks |
| <input type="checkbox"/> cash aggregators
e.g. PayFast, Yoco, Zapper, Ozow | <input type="checkbox"/> money value transfer partners
e.g. banks, foreign exchange providers | <input type="checkbox"/> shipping
e.g. FedEx, DHL, Maersk |
| <input type="checkbox"/> chemical manufacturing
e.g. AECI, Afrox, Dulux chemicals | <input type="checkbox"/> non-government organisations
e.g. SA National Council for the Blind, Care Centres | <input type="checkbox"/> state owned entities
e.g. Eskom, Denel, Rand Water, SABC, CIPC |
| <input type="checkbox"/> consulates
e.g. consul staff, consul general | <input type="checkbox"/> nuclear weapons
e.g. bombs, missiles | <input type="checkbox"/> third party payment processors
e.g. PayPal, GooglePay, ApplePay |
| <input type="checkbox"/> diplomats
e.g. ambassador, health diplomacy | <input type="checkbox"/> payment service providers
e.g. PayPal, PayFast, Zapper, Ozow, SnapScan | <input type="checkbox"/> virtual currencies
e.g. Bitcoin |
| <input type="checkbox"/> embassies
e.g. US embassy, United Nations | <input type="checkbox"/> precious metals and stones
e.g. platinum, gold, diamonds, rubies | |
| <input type="checkbox"/> extractive industries
e.g. oil, metals, minerals | <input type="checkbox"/> red light business / adult entertainment
e.g. striptease artist, club owner, bouncer | |

Source of funds from which you will pay your premium

- | | | |
|--------------------------------------|---|--|
| <input type="checkbox"/> salary | <input type="checkbox"/> inheritance | <input type="checkbox"/> sale of business / property |
| <input type="checkbox"/> allowance | <input type="checkbox"/> donation | <input type="checkbox"/> insurance policy / another investment |
| <input type="checkbox"/> state grant | <input type="checkbox"/> retirement fund | <input type="checkbox"/> court award / RAF claim / curatorship |
| <input type="checkbox"/> savings | <input type="checkbox"/> income from own business | |

Other

Policy number

Spouses, children or relatives may be covered as extended family. Persons in whom you have insurable interest.

Full first names and surname	Cover	Monthly premium
1) <input type="text"/>	R <input type="text"/>	R <input type="text"/>
ID number <input type="text"/>	Relationship <input type="text"/>	
Full first names and surname	Cover	Monthly premium
2) <input type="text"/>	R <input type="text"/>	R <input type="text"/>
ID number <input type="text"/>	Relationship <input type="text"/>	
Full first names and surname	Cover	Monthly premium
3) <input type="text"/>	R <input type="text"/>	R <input type="text"/>
ID number <input type="text"/>	Relationship <input type="text"/>	
Full first names and surname	Cover	Monthly premium
4) <input type="text"/>	R <input type="text"/>	R <input type="text"/>
ID number <input type="text"/>	Relationship <input type="text"/>	

About your beneficiary

This is the person you appoint to claim and receive the policy benefits after your death. He or she must be 18 years or older. You may change your beneficiary at any time – for example, if you get married or divorced. If for any reason payment cannot be made to your beneficiary, we may pay the amount required for the life insured's funeral to the undertaker who handles the funeral or to the person who proves that he or she has paid for the funeral. Any remaining benefits will be paid to your deceased estate.

Full first names	<input type="text"/>		
Surname	<input type="text"/>	Relationship to you	<input type="text"/>
ID	<input type="text"/>	Title	<input type="text"/>
	<input type="text"/>	Initials	<input type="text"/>
	<input type="text"/>	Gender	<input type="text"/> male <input type="text"/> female
Email	<input type="text"/>		
	Cell	<input type="text"/>	
Street address <input type="text"/>			
City or town <input type="text"/>		Province <input type="text"/>	Postal code <input type="text"/>

Extended family member benefit

Cover amount	R10 000	R15 000	R20 000
Extended member up to 14 years <input type="checkbox"/>	R19.25	R29.00	R38.50
Extended member 15 - 25 years <input type="checkbox"/>	R31.50	R47.00	R62.50
Extended member 26 - 30 years <input type="checkbox"/>	R34.00	R51.00	R67.50
Extended member 31 - 40 years <input type="checkbox"/>	R38.50	R58.00	R77.00
Extended member 41 - 50 years <input type="checkbox"/>	R48.50	R72.50	R96.50
Extended member 51 - 60 years <input type="checkbox"/>	R59.50	R90.00	R119.00
Extended member 61 - 65 years <input type="checkbox"/>	R77.00	R115.50	R154.00
Extended member 66 - 70 years <input type="checkbox"/>	R111.00	R166.50	n/a
Extended member 71 - 75 years <input type="checkbox"/>	R188.00	R282.00	n/a
Extended member 76 - 79 years <input type="checkbox"/>	R207.00	R310.50	n/a

Premium of extended member	Policy fee	Total monthly premium
R <input type="text"/>	R15.00	R <input type="text"/>

Policyholder signature <input type="text"/>	Date <input type="text"/>
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Policy number

How the premium will be paid – fill in and sign only one of the options below

Option 1: payment by Persal or another stop order

Authorisation

I will pay from Payment must be made on the day of every month.

I authorise my employer to deduct the premiums from my salary and to pay it to Assupol. If the premium changes for any reason in terms of the policy or by agreement between Assupol and the policyholder, Assupol likewise may deduct the premium from my salary. If payment cannot be done on the preferred day of the month filled in above, it must be done on a day that is as close as possible to that day, determined by my employer. If the policy ends, this authorisation also ends. I may cancel, amend or replace this authorisation by written notice to my employer, I accept that my employer must receive the notice not later than 31 days before the month from which the cancellation, amendment or replacement is to apply.

Premium deduction source Employment sector

My employee number or temporary Persal number

Alterations to method of payment - only applicable for Persal deductions

Authorisation

I authorise the method of payment to be altered in the event of me not qualifying for Persal deduction as debit-order.

I have read, understand and agree with the above authorisation regarding payment by Persal.

Policyholder signature	<input type="text"/>	Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
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Option 2: payment by bank debit order

Authorisation

I will pay by debit order. I will pay from Payment must be made on the day of every month.

Account-holder Name of bank

Name of branch Branch code

Account number Type of account

I authorise Assupol to draw the premiums from my bank account. If the premium changes for any reason in terms of the policy, or by agreement between Assupol and the policyholder, the changed premium may likewise be drawn from my bank account. If payment cannot be done on the preferred day of the month filled in above, it must be done on a day that is as close as possible to that day, determined by Assupol. If the policy ends, the authorisation also ends. I may cancel, amend or replace this authorisation by written notice to Assupol. I accept that Assupol must receive the notice not later than 30 days before the month from which the cancellation, amendment or replacement is to apply. The reference on your bank account statement will start with: **ASSUPOL**

Policyholder signature	<input type="text"/>	Date	<input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/>
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Analysis of your funeral needs and record of advice

It is important that you have the right and enough funeral insurance to meet your and your family's needs. To achieve this, it is necessary to analyze your funeral insurance needs.

What are your needs?

1. Do you have funeral cover?
2. **If yes**, answer the questions below:
 - 2.1 How many funeral policies do you have?
 - 2.2 How much is your or the main life insured's total existing funeral cover?
 - 2.3 How much is your existing total monthly premium?
3. Do you want to insure other lives?
4. Are you taking out this policy to replace any of your existing insurance policies?

Policy number

Analysis of your funeral needs and record of advice *continued*

The following was discussed with me:

- | | | |
|--|------------------------------------|-----------------------------------|
| 1. Waiting periods applicable. | <input type="button" value="yes"/> | <input type="button" value="no"/> |
| 2. If premiums are not paid in full, benefits also cannot be paid in full. | <input type="button" value="yes"/> | <input type="button" value="no"/> |
| 3. Policy provisions. | <input type="button" value="yes"/> | <input type="button" value="no"/> |

Policyholder signature	<input type="text"/>	Date	<input type="text" value="d"/>	<input type="text" value="d"/>	<input type="text" value="m"/>	<input type="text" value="m"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>
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Declaration by you, the policyholder

I declare that all information in this form is complete and correct. I am satisfied that I understand everything I need to know about the policy, and that I will be able to pay the premiums. I understand that if information is not correct, benefits under the policy may be declined and premiums paid could be forfeited.

This product is sold to me on a non-advised basis. Assupol will provide me with the relevant product information so that I can make an informed decision regarding the purchase of this product and its suitability to my needs.

Companies in the Assupol group of companies may use information for my needs.

They and their agents may use such information to assist me with my insurance and financial needs and from time to time offer other products and services to me.

I confirm that I am not taking out this policy to replace an existing funeral insurance policy. I further confirm that I understand the consequences and implications of policy replacement.

Are you taking out this policy to replace any of your other existing insurance policies? If you have cancelled a funeral policy within 31 days from the start of this policy, you can apply to have your waiting period reduced – subject to any policy provisions we may require.

I, the policyholder, give consent that **National Teachers Union** may assist me to manage and maintain this policy. I further give consent that my personal and policy information be shared with said entity.

Policyholder signature	<input type="text"/>	Date	<input type="text" value="d"/>	<input type="text" value="d"/>	<input type="text" value="m"/>	<input type="text" value="m"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>
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The supervisor declares

I am responsible for doing a final overall check of this application form. I have checked that it has been completed and signed properly.

Supervisor signature	<input type="text"/>	Date	<input type="text" value="d"/>	<input type="text" value="d"/>	<input type="text" value="m"/>	<input type="text" value="m"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>
Name of supervisor	<input type="text"/>									

Underwritten by Assupol Life Ltd

Assupol Life Ltd (registration number 2010/025083/06), is an insurer licensed to conduct life insurance business. Authorised financial service provider. FSP53.

tel 0861 235 664	Summit Place Office Park	PO Box 35900	Compliance department	Complaints department
fax 012 366 3500	Building 6, 221 Garstfontein road	Menlo Park	tel 012 366 3700 fax 087 230 5667	fax 087 230 5669
web assupol.co.za	Menlyn, Pretoria, 0181	Pretoria 0102	email compliance@assupol.co.za	email complaints@assupol.co.za

About National Teachers Union

Registration number LR2/6/2/580.

tel 035 772 1608	email info@natu.org.za	47 Biyela Street, Empangeni
web natu.org.za	email natu@assupol.co.za (new business)	KwaZulu-Natal, 3880



Extended members funeral benefit plan policy provisions

Your policy comes into being when we (Assupol), or someone authorised by us, receives your acceptance form and the first premium for your policy. Your acceptance form and these policy provisions are the complete and only record of your policy.

The life insured

This is the person whose life is insured under your policy. You must have an insurable interest in persons you add as lives insured under this policy.

The start date for the life insured

This is the day on which we, or someone authorised by us, receives the first premium for cover for a life insured. That is when death cover for an accidental (unnatural) death starts, and when the waiting period for death cover for a natural (non-accidental) death starts.

During a waiting period, premiums must be paid, but policy benefits cannot be claimed.

Age of life insured at their start date

Extended family, including a spouse or children, must be under age 79.

When cover and waiting periods start

For every life insured death cover for an accidental death starts, and the waiting period for death cover for natural (non-accidental) death and suicide starts, on the first day of the month in which the first monthly premium for cover for that life insured is due. During a waiting period, premiums must be paid in full, but benefits are not provided. For example, if the start date of cover for a life insured is 10 January 2025, we may pay out benefits from 10 July 2025, and from 1 January 2026 for suicide.

- the waiting period for natural (non-natural) death is six months from the start of the policy;
- the waiting period for suicide is 12 months from the start of the policy;
- the total benefit is payable for accidental (non-natural) death.

Accidental death is death caused by an incident that causes harm to the body of the life insured from outside the life insured, which harm excludes any sickness – and which incident and harm the life insured did not intend and reasonably could not have foreseen. The incident must be the direct and only cause of death, and death must happen within 30 days after the incident.

When cover for children stops

Cover for children stops when they turn 22, for full-time students (described above), it stops when they turn 26. For disabled children (described above), it does not stop at any specific age. For a stillborn child, the death benefit will be paid only if the birth takes place after 26 weeks of pregnancy and is not self-induced.

Maximum funeral cover for one person

When a person takes out funeral insurance with us, the total funeral cover for that person under all individual and group policies with us may not be more than the following maximums:

- R10 000 if the funeral insurance is taken out when the person is under the age of 6;
- R50 000 if it is taken out when they are 6 years or older, but younger the age of 18;
- R75 000 if it is taken out when they are 18 or older, but under the age of 65;
- R35 000 if it is taken out when they are 65 or older.

Any cover above the maximum automatically falls away.

Premiums are paid monthly

The premium for your policy is payable monthly, before the end of every month. The premium we receive in a particular month provides cover for that month. The premium pays for death cover only, and not for any investment or cash value. Premiums are not refunded if your policy ends for any reason.

If two monthly premiums in a row are not paid, and both are not paid by the end of the month in which the second premium should have been paid, your policy ends automatically. If your policy has ended because premiums were not paid, you may, within two months, apply for it to be reinstated – subject to any policy provisions we may require.

If premiums are not paid in full, benefits also cannot be paid in full. Only a percentage of the benefit can then be paid – namely a percentage that is the same as the percentage of premiums paid. For example, if you had to pay premiums of R1 000, but paid only R500, it means you paid only 50% of the premiums. Therefore, only 50% of the benefits can then be paid. So, if the benefit amount is R10 000, only R5 000 can be paid.

Annual premium increase of 10% and cover increase of 6% are included.

A policy fee of R15.00 will apply.

Premiums or benefits can be reviewed

It could happen that your premiums or benefits need to be reviewed at any time so that your policy continues to remain actuarially sound (see "Your policy operates in terms of an actuarial basis"). If we do review your premium, we compare the current assumptions of future claims, investment return, taxation and the cost of reinsurance with our previous assumptions when this policy or benefit was issued. We will use a fair and reasonable method to calculate any change in your premium by referring to the comparison above.

This could result in an increase or decrease of your premiums, or alternatively an increase or decrease of your benefits. If this happens, we will inform you before the change takes place. In the event of an increase in premiums, you would have the option to lower your benefits so that you could keep your premiums unchanged.

How to claim on this policy

Visit any of our offices or contact us at: tel: number **0861 235 664**.

We must receive a completed claim form, obtainable on www.assupol.co.za within six months of the death of the life insured.

The person who claims must, at their own cost, prove the claim, show that no exclusions apply, and give us all information and documents we need to consider the claim.

This must include the following:

- the claim form – completed and signed as required;
- certified copy of the valid ID of the person who claims;
- certified copy of the original death certificate of the life insured – form DHA 5;
- certified copy of the valid ID of the life insured;
- copy of the notification/registration-of-death – form DHA 1663;
- copy of a valid bank statement of the person who claims, not older than three months, showing the account-holder and the account number;
- police report if the death is due to unnatural causes – for example, a motor-vehicle accident;
- other documents that we may reasonably require.

Information about you

Assupol may use personal information about me, as defined in the Protection of Personal Information Act (Popia), which has been lawfully obtained in the past or which may be obtained in the future, including the personal information provided to Assupol for this application for the following purposes:

- to consider applications for policies of which I am the policyholder or a life insured; and
- for any lawful purpose regarding Assupol policies as may have been issued to me in the past or may be issued in the future, particularly to consider claims for benefits and to trace persons who could receive benefits (Important: tracing fees may be deducted from benefits).

Assupol may for these purposes, at any time, also after my death:

- obtain such relevant personal information about me from other persons and entities, particularly from other insurers and I hereby authorise them to give such information to Assupol;
- share such information with other insurers – directly or through a database that insurers operate as an industry group, and in such from as Assupol or the other operators of the database may decide within the confines of Popia;
- store this information on databases that may at times be hosted outside the borders of South Africa, subject to compliance with the conditions for lawful processing of personal information as set out in Popia. Assupol will at all times make sure that the country in which such data may be hosted affords me the same or better protection of my privacy than required by Popia.

Assupol will, at all times, keep information about me secure and will destroy it within 20 years after my policy ended. During the 20-year period my information will be appropriately safeguarded and used for historical, statistical or research purposes.

Please refer to our Privacy Notice for more information about how we keep your personal information safe. It can be found on www.assupol.co.za or from any of our branches or by calling **0861 234 664** (BELONG).

When policy benefits will not be paid

A benefit will not be paid if information (for example, about your relationship with lives insured or ages of lives insured), was not provided to us before the start of the benefit in question, or is not correct. A benefit will also not be paid if the life insured's death is caused or accelerated, directly or indirectly, by - war, civil commotion or terrorist activity, or if the life insured dies while committing a criminal activity.

What is an unclaimed benefit?

It is a benefit that is due to you or your beneficiary in terms of a policy but has not yet been claimed. This may be because you or your beneficiary are unaware of the benefit.



Extended members funeral benefit plan policy provisions

What is an unpaid benefit?

It is where a claim for a benefit in terms of a policy has been made but the claim has not yet been approved or paid to you or your beneficiary. This may be due to claim requirements not having been met, or due to outstanding claim documents or Assupol not having the correct bank details to pay the claim.

Tracing to locate policyholders or beneficiaries

- Assupol makes use of various platforms including tracing agencies, to try and locate policyholders or beneficiaries for benefits that are due but have not been claimed. The costs related to tracing may be deducted from the benefit payable, but care is taken to ensure such costs are reasonable.
- Notifications on the client servicing platforms are used by Assupol staff when servicing clients to remind clients of possible unclaimed benefits. Unclaimed benefits are also shown on the Assupol Client and Rewards Portal.

Is interest added to an unclaimed or unpaid benefit?

- Unclaimed maturity benefits (such as, the maturity value of a savings policy) are held in a "maturity reinvest" account which is invested in the Assupol Money Market Fund. The investment then earns returns from this Fund. Management charges are deducted from the account to recover administration costs and fund management costs.
- Unclaimed risk benefits (like Funeral, Death, Disability, Critical Illness and Cashback) do not earn interest. Certain benefits, like Cashback, are first used to settle any policy debt.
- Interest is typically not paid on unpaid benefits where the delay in payment is caused by the claimant. Interest may be added if the delay has been caused by Assupol, and where the payment of a benefit is made more than five working days after receipt of all required claim information. Interest will be calculated consistently with how it is calculated for unclaimed maturity benefits.

How to avoid missing out on unclaimed benefits?

- Please keep your contact details with Assupol updated.
- Request e-mail as your chosen method of communication - not post.
- Make sure Assupol has updated contact details for your beneficiaries.

You can cancel your policy

You can cancel the policy at any time by written notice to us. If we receive your notice within 31 days after you receive these provisions, your policy ends when we receive your notice. This is known as a cooling-off cancellation. If we receive your notice after the 31 days, your policy will end at the end of the month in which we receive your notice, and then only any premiums received after the policy has ended will be refunded.

Your policy operates in terms of an actuarial basis

Policies of life insurance operate in terms of actuarial rules, specifications and formulae, which are approved according to law, and are known as the actuarial basis of the policy. This requirement plays an essential role in the protection and fair treatment of policyholders. It ensures that policies are dealt with in a reasonable and objective manner – and that the benefits they provide, and distinctions made between policies, are justified and financially sound. Therefore, in carrying out your policy its actuarial basis must always be taken into account.

Complaints

Our commitment is to provide excellent service to you. Should it happen that you, after having contacted our offices or Assupol office, still have a concern, please contact our complaints department: complaints@assupol.co.za or fax: **087 230 5669**. If, after you have contacted our complaints department your concern has not been resolved to your satisfaction, you could approach the

National Financial Ombudsman Scheme South Africa
about an aspect of your policy

tel 0860 800 900
email info@nfosa.co.za
office 110 Oxford Rd, Houghton Estate, Johannesburg,
Gauteng, 2198 or Claremont Central Building, 6th Floor,
6 Vineyard Road, Claremont, Western Province, 7700

FAIS Ombud

about the conduct of the intermediary who assists you with your policy

tel 012 470 9080 / 012 762 5000
fax 012 348 3447
email info@faisombud.co.za
post PO Box 41, Menlyn Park, 0063

Underwritten by Assupol Life Ltd

Assupol Life Ltd (registration number 2010/025083/06) is an insurer licensed to conduct life insurance business. Authorised financial service provider. FSP53.
Summit Place Office Park, Building 6, 221 Garstfontein road, Menlyn, Pretoria, 0181
PO Box 35900, Menlo Park, Pretoria, 0102

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Compliance department:
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email compliance@assupol.co.za

Complaints department:
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