SANDF Group Life Insurance Scheme (GLIS)

| Scheme codes and Policy numbers | P13858 / 17397546X7 / P22176 / 19173658x6 |
| Scheme underwritten by Sanlam | As from 1 February 1999 and for Funeral Benefits as from 1 April 2007 |
| Policy anniversary | July - Benefits below effective 1 January 2016 |
| Eligibility for membership | Members of Regular Force, Reserve Force on call up duty and members who exercise the Continuation Cover Option (for Regular and Reserve Force members) |

### BENEFITS

<table>
<thead>
<tr>
<th>Benefit Category</th>
<th>Monthly Premium</th>
<th>Death</th>
<th>Disability</th>
<th>Funeral - main member</th>
<th>Funeral – Spouse &amp; child age 14 - 20</th>
<th>Funeral Child age 6 - 13</th>
<th>Funeral child age 0 - 5</th>
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### NOTES

- All new recruits must within 6 months decide on his/her Benefit Category.
- If no decision is made, no option form received or form not valid the following to apply:
  - Members without dependents: R90 per month premium for R130 000 death benefit
  - Members with dependents: R120 per month premium for R170 000 death benefit
  - This benefit also applies to reserve force members on call up duty and is referred to as the “Default Option or Benefit”
- The exercising of an option is irrevocable, and members cannot change that option unless there is a life event.
- A life event is marriage, divorce, birth or adoption of a child or promotion and must be exercised within 3 months of life event.
- A Reserve Force Member is covered for a full month if call up is shorter than one month and premium for a full month is payable.
- A Reserve Force Member while not on active call up duty or a member who exercises the cover continuation option is not covered for disability benefits.
- Disability benefits only apply to members in active military service.
- Continuation of benefits may be chosen on resignation and retirement of Regular Force members or after a period of call up duty of a Reserve Force member.
- The cover continuation option excludes disability cover and therefore only 80% of the premium is payable for this benefit.
- The policy makes provision for two kinds of disability benefits, namely Total and Permanent Disability Benefit and/or Military Disability Benefit.
- A Military Disability is payable if a Medical Board of the SANDF classified a member as permanently medically unfit for duty in the Defence Force. If so, a Military Disability Benefit of R75 000 becomes payable on the discharge of the member from the Defence Force. Such a member does not qualify for any further benefits under scheme except for the funeral benefit.
- The Insurer (Sanlam) will further assess whether a member is totally and permanently unfit and disabled for his regular occupation or any other similar occupation taking into account his training and experience. In this case a Permanent Disability Benefit becomes payable and the maximum benefit is equal to the death benefit – In terms of the table above.
- If a Military Disability benefit has been paid to the member, the amount of the military disability benefit is deducted from the total and permanent disability benefit.
- The Total and Permanent Disability benefit is paid after a waiting period of 6 months - to give a reasonable time period to assess for total and permanent disability.
- If a member becomes disabled during the last 60 months before reaching the benefit cessation date, the lump sum is reduced.
Once a disability benefit has been paid, the member is no longer regarded as a member of the scheme and no longer qualifies for death benefits.

A member who qualifies for total and permanent disability as approved by Sanlam or as a military disability - the member, the spouse and qualifying dependents are covered for funeral benefits in terms of the premium waiver benefit until the death of the main member.

**Definition of Total and Permanent Disability – where the member is:**
- Totally and permanently and continuously is prevented, even with further training in service -
  - from following the regular occupation in the case of a Regular Force Member or suitable occupation in the case of a Reserve Force Member which he practiced immediately before disability; and
  - from following the occupations which he, in view of his training and experience, may reasonably be expected to follow; or
- Totally, permanently and continuously cannot use both eyes, both hands, both feet, or one hand and one foot.
  - This benefit will not be paid if the disability is due to:
    - Negligent or willful exposure to danger;
    - Participation in criminal activity;
    - Intentional self-inflicted injury, and
    - cannot be removed by surgery or other medical treatment which can reasonably be expected to be undergone.

**Military Disability Benefit**

A Military Disability Benefit of R75 000 is payable if a Regular Force or Reserve Force Member, before the benefit cessation date, is declared permanently medically unfit for continued service by SANDF Board of Medical Officers.

**Funeral Benefit also payable on death of**
- A spouse; and includes a person with whom the member has been living together as if married for at least six months, provided that the member has applied in writing to the employer before the death of the relevant person for their union to be registered by the employer (Funeral Benefit payable same as for main member).
- Unmarried qualifying child older than 21, but younger than 26 if still a fulltime student (Funeral Benefit payable same as for main member).
- Unmarried qualifying child beyond the age of 21 (or 26 if a full time student) if because of a physical or mental disability is unable to maintain him/herself and that disability commenced prior to 21/26 (Benefit payable same as for main member).
- Qualifying child aged 14 but younger than 21 (Funeral Benefit payable same as for main member).
- Qualifying child aged 6 but younger than 14 (50% of Funeral Benefit payable to main member).
- Qualifying child aged younger than 6 or stillborn (25% Funeral Benefit payable to main member).
- An additional spouse for whom an additional premium was paid and the spouse registered with the employer for this purpose (Funeral Benefit payable same as for main member).

**Benefit cessation age**
- Regular Force members: Benefits cease on retirement of a member from the Regular Force at age 60.
- Reserve Force members: Benefits cease at age 65 (for death and funeral benefits when on call up duty).

**Cover Continuation Option**

On retirement or resignation of a member from the regular force or after completion of call up duty for a reserve force member, an option may be exercised to continue with death and funeral benefits until death of member:
- This option must be exercised prior to resignation, retirement or call up duty, but no later than 7 (seven) days after retirement, resignation or call up duty.
- The cover is limited to the cover that the member enjoyed on the date of termination of service and cannot be increased at any point - a lower option may be chosen for continuation.
- This option is not available to a member leaving the scheme as a result of disablement.

**Premium Waiver and cover continuation**

When the principal member’s service with the employer is terminated as a result of ill-health (i.e. total and permanent occupational disability as approved by Sanlam or military approved disability), the funeral benefit of the principal member and the funeral benefit in respect of his/her qualifying spouse and qualifying children are retained without further payment of premiums, up to the death of the principal member.

**Notification of a claim**

No benefit is paid in terms of this schedule if Sanlam is not notified of the claim for the benefit within six months:
- after the member's death for death benefits; or
- of the start of the waiting period in the case Total and Permanent Disability (TPDB); or
- of the members Military disability; and
- after a member's or a family member's death in the case of funeral benefits.

Or, if all the documentation required by Sanlam in respect of the claim is not submitted to Sanlam within:
- thirty six months after the member's death for death benefits; or
- twelve months of the start of the waiting period in the case of TPDB; or
- twelve months of the members Military disability; and
- within thirty six months after a member's or a family member's death in the case of funeral benefits.

**Administrator of the Scheme**

All documentation and correspondence can be addressed to the Administrator of the scheme as agreed to by Sanlam.

Their contact details as follows:

**Tel:** (012) 675-9400/4/8

**SA Army Foundation Offices, 31 Superdrive Avenue, Clubview Ext 24 or PO Box 13085, Clubview 0014**
SANDF Group Life Insurance Scheme (GLIS)

Benefits as at 1 January 2016

<table>
<thead>
<tr>
<th>Name</th>
<th>..........................................................</th>
</tr>
</thead>
<tbody>
<tr>
<td>Force Number</td>
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<tr>
<td>Monthly Premium</td>
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<tr>
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<td>R ........................................</td>
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<tr>
<td>Funeral Benefit</td>
<td>R ........................................</td>
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