Sickness
benefit
(IS3)

Sickness

Temporary Disability Income
Including fixed payment for defined list of claim events

Overhead Expenses protector

Extended Disability Income
Fixed cease age

OR

Extended Disability Income
Whole Life

Post-retirement Impairment Income
Payment on basis of permanent impairment – no waiting period

Pre-retirement Impairment Income
Payment on basis of permanent impairment – no waiting period

Optional rider benefit available with Extended Disability Income-benefit

Total and Permanent Disability Income
Payment on basis of permanent disability – no waiting period

Death Income

Spouse Protector

Child Protector

Optional rider benefits available with Sickness and Temporary Disability Income benefits

CHOSEN CEASE AGE
OR MIN (RETIREMENT, 70)

DEATH

UP TO 24 MONTHS

Death Income

CHOSEN CEASE AGE

Sanlam is a licensed financial services provider
The Sickness benefit also provides cover during a period of special leave (sabbatical, unpaid maternity leave, etc.) of up to 12 months. However, for Sickness claims within the period of special leave an exclusion for certain back and psychological conditions will apply (see Risk Technical Guide for full details).

**General features**

1. The benefit is NOT dependent on income loss.
2. A benefit is paid for the number of days off sick, including weekends and public holidays, regardless of whether income is still earned or not.
3. Cover will be expressed as a monthly amount, and actual claim amounts will be calculated on a pro rata basis.

**Waiting period:**

- A waiting period (7 days, 14 days or 1 month) applies before any benefit is paid.
- If the period between consecutive periods of sick leave for the same cause is shorter than the specified waiting period, Sanlam Life will consider a claim once the consecutive periods of sick leave add up to the waiting period.
- If a 7-day waiting period applies, we will pay a claim from the date on which the sick leave starts instead of from the end of the waiting period.
- For the 14-day and 1-month waiting periods, claims will be paid from the end of the waiting period only. This is to provide a better match for the need to protect against income loss.

**Payment period:**

- The payment period can be chosen up front, and corresponds to the maximum benefit (per cause):
  - 24 months
  - 12 months
  - 6 months
  - 3 months

- When the 1-month waiting period is selected together with the 24-month payment period, the maximum benefit will, however, be 23 payments per cause.
- The Sickness benefit is not reduced for other disability income benefits that may be payable at the same time.
- Payments are not waived during a sickness claim.

**Sickness cover during a period of special leave**

The Sickness benefit also provides cover during a period of special leave (sabbatical, unpaid maternity leave, etc.) of up to 12 months. However, for Sickness claims within the period of special leave an exclusion for certain back and psychological conditions will apply (see Risk Technical Guide for full details).
Stand-alone benefit available on Income Protector product

Guaranteed term
5 years, possible increase after expiry of the guaranteed term capped at 20%

Availability
- 3- or 4-year degrees (or equivalents)
- Most occupations
- Disability classes A, B & C

Waiting period options
- 7 days (disability class A)
- 14 days (disability classes A & B)
- 1 month (disability classes A, B & C)

Benefit payment period options
- 24 months
- 12 months
- 6 months
- 3 months

Inception ages
- Minimum: 18 anb
- Maximum: cease age less 5 years

Benefit cease age options
- 65 anb
- 70 anb

Minimum and maximum cover limits
Minimum: R3 000 per life insured per month
Maximum: R200 000 per life insured per month (to a maximum of a percentage of GPI according to the sliding scale below):

<table>
<thead>
<tr>
<th>Gross professional Income (annual): GPI</th>
<th>Up to and including 55 anb</th>
<th>Older than 55 anb</th>
</tr>
</thead>
<tbody>
<tr>
<td>GPI ≤ R100 000</td>
<td>90%</td>
<td>77%</td>
</tr>
<tr>
<td>R100 000 &lt; GPI ≤ R300 000</td>
<td>85%</td>
<td>72%</td>
</tr>
<tr>
<td>R300 000 &lt; GPI ≤ R400 000</td>
<td>80%</td>
<td>68%</td>
</tr>
<tr>
<td>R400 000 &lt; GPI ≤ R700 000</td>
<td>75%</td>
<td>64%</td>
</tr>
<tr>
<td>R700 000 &lt; GPI ≤ R1 500 000</td>
<td>70%</td>
<td>60%</td>
</tr>
<tr>
<td>R1 500 000 &lt; GPI ≤ R4 000 000</td>
<td>65%</td>
<td>55%</td>
</tr>
<tr>
<td>R 4 000 000 &lt; GPI</td>
<td>60%</td>
<td>51%</td>
</tr>
</tbody>
</table>

It may be possible to qualify for additional Sickness cover on the basis of actual overhead expenses.

Available growth patterns
- Level with optional growth
  - No growth
  - Non-specified payment growth /5% cover growth
  - Non-specified payment growth /CPI cover growth (max 15%)
- Compulsory growth
  - Fixed compulsory growth
    - 5% payment growth /0% cover growth
    - 12% payment growth /5% cover growth
  - Age-related* compulsory growth
    - 0% cover growth
    - 5% cover growth

*In order to have an age-related pattern that is more sustainable for income protection benefits, the premium increases on this pattern start reducing at older ages. See the Risk Technical Guide for the full details of this payment pattern.

Optional rider benefits available to be taken with the Sickness benefit:
- Spouse protector*
- Child protector*

*Technical details available in the FlashFact for Income Protector: Optional rider benefits.