

Treating Clients
Fairly

Individual Life Assurance Solutions





Family Protection

Life assurance can be a simple answer to a very difficult question, "How will my family be affected financially when I die?" This is a subject none of us really want to think about, but if we have someone financially dependent on us, it's one we really can't avoid.

The purpose of life assurance is to pay a lump sum benefit after you die, providing your loved ones with financial security should the unthinkable happen. Life assurance can pay for your family's ongoing living costs, to settle estate taxes, mortgages or other outstanding loans, to cover the remaining cost of your children's education or any number of other essential expenses.

Whether you have already established a solid financial base for your family – a home, savings and investments – or you are just starting out as a new family with all these goals in mind, life assurance is the foundation upon which it all rests. Having this foundation can protect your family from having to make drastic lifestyle changes or future plans if you were to die suddenly.

Protecting your family through the different stages of your life

As we progress through life, we may need life assurance to address the changing risks our families may face. Here are some examples of when life assurance may be important or necessary.

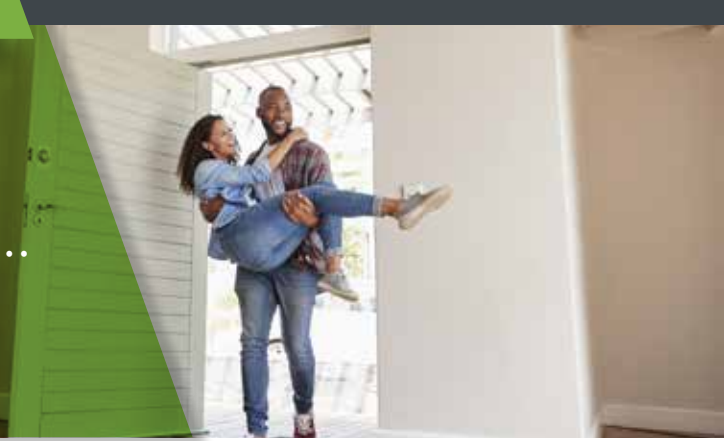


This document is intended to provide an overview of our Individual Life Assurance solutions for information purposes only. It does not constitute financial or insurance advice. The terms governing any policy in force are defined by the Terms and Conditions of that policy and not by any information included in this document.

We cannot issue a policy for anyone who is currently residing in the United States of America or any Mauritian National who is currently residing in the Republic of Mauritius.

Our **strength** comes from our **expertise** which is evident in our product range and our services...

Treating Clients **Fairly**



How much cover do you need?

The most important (and possibly difficult) part of buying life assurance cover is determining exactly how much cover you need. As each person has different goals, financial and personal circumstances, there is no general standard for how much each person should buy. We suggest you consult with your financial adviser or insurance broker and review your personal and family circumstances described earlier.

Here are some points to consider as you go through this process.

Estimate, if you were to die today, what your family would need to meet immediate, ongoing, and future financial obligations (see below for some examples).

Immediate Cash Needs



Funeral Costs



Medical Expenses



Probate Fees



Legal Fees



Mortgage



Credit Card Debt



Other Loans



Estate Duties

Ongoing Cash Needs



Food



Housing



Utilities



Transport



Health care



Clothing



Insurance



Schooling

Future Cash Needs



Tertiary Education



Spouse Retirement

Family Protection Calculation

Then consider what resources are already in place, such as your spouse's income, savings, investments and life assurance you already have. The difference between these is your current life assurance gap.

Immediate,
Ongoing and Future
Cash Needs

-

Spouse's income, savings,
investments and existing
life assurance

=

Life
Assurance
Gap

You may wish to make use of the **Unilife Family Protection Calculator** on our website to help you work out your potential life assurance needs.



life.unisuregroup.com/tools_home

This calculation may seem simple enough but there are many potential inputs and thinking of them all can get overwhelming.

You'll also need to consider the effects of inflation and make assumptions about what returns are likely on invested lump sums.

A financial adviser or insurance broker can assist with some of these areas.

Our Solutions at a glance

At Unilife, we understand that the financial peace of mind for our families is of paramount importance. This is why we have created a series of personal life assurance solutions to help families address many of the risks faced if a breadwinner dies suddenly and to enable businesses to protect themselves from the death of its key people.

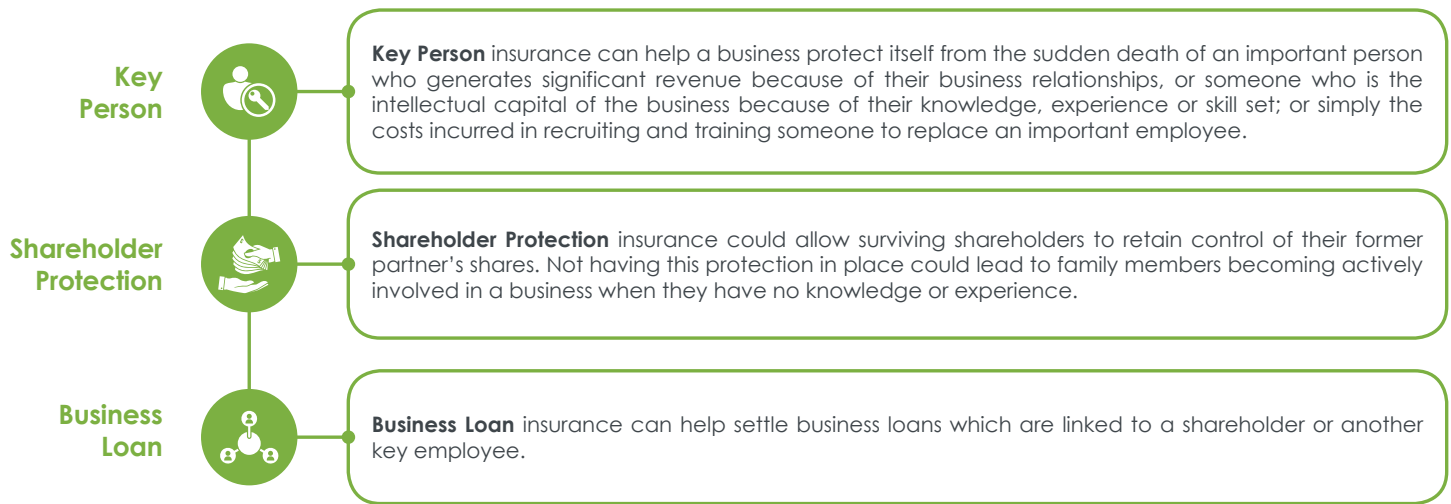
LIFE COVER	T100 Lifetime Assurance	T100 Estate Plan	Term Assurance	Decreasing Term Assurance	My Term Assurance (online only)	T100	Term Assurance
						First Event Life or Critical Illness Cover	
Cover Basis	Single Life, Joint Life First Death or Joint Life Second Death				Single Life		
Age at Entry	18 to 64		18 to 69		18 to 49	18 to 59	
Cover Guarantee	Guaranteed for entire policy term						
Premium Structure	Guaranteed for entire policy term					Premiums are experience rated and annually reviewable	
Minimum Sum Assured	USD 50,000 or currency equivalent						
Maximum Sum Assured	USD 6,500,000 or currency equivalent				USD 500,000 or currency equivalent	USD 400,000 or currency equivalent	
Rider Benefits Available	Waiver of Premium (expires at age 60) Accidental Death Benefit (expires at age 70)				Accidental Death Benefit	Waiver of Premium (expires at age 60) Accidental Death Benefit (expires at age 70)	
Cover Term	Lifetime		5 years - 30 years All policies expire on the policy anniversary before the Life Assured's 75th birthday		1 year - 20 years	Lifetime	5 years - 30 years
						Critical Illness cover expires on the policy anniversary before the Life Assured's 65th birthday	
Premium Payment Term	Same as policy term						
	Accelerated Premium option available						
Currency	USD, GBP or EUR						
Premium payment frequency	Monthly, Quarterly, Semi-Annual and Annual						
Minimum Premium	USD 50 or currency equivalent						
Premium payment options	Monthly, Quarterly, Semi-Annual and Annual						

Tailored solutions wherever you are in the world...

Treating Clients Fairly



Business Protection



Global Strength – Guaranteed International Solutions

As a global insurance solution provider, Unilife specialises in developing and providing effective life assurance solutions for individuals around the world. Our guaranteed international solutions backed by our world class partners makes Unilife a leader in the international life assurance provider market.

Whether you are on assignment for a few years in a different country or if you are pursuing a long-term international career abroad, life assurance from your home country could become invalid if you move abroad.

If you are an expatriate, or an internationally mobile person, it is important to be sure your life assurance provider continues to cover you regardless of where you may live next. Cover on all our policies is guaranteed regardless of any changes to your country of residence, occupation or lifestyle.

All Unilife Individual policies are issued by Guardrisk Life International Limited. Guardrisk is a wholly-owned subsidiary of MMI Holdings, which is listed on the Johannesburg Stock Exchange, has operations in 18 countries and employs 18,000 staff across Africa, Asia and Europe.

For more information on Guardrisk and MMI Holdings, including their corporate profiles, annual financial reports and credit ratings, please refer to www.guardrisk.co.za and www.mmiholdings.co.za



Service and Support

Our passion for **Treating Clients Fairly** governs everything we do and drives our mission to provide our corporate and individual customers world class insurance solutions which are relevant, appropriate and fairly priced, supported by first class service.

Our highly experienced and dedicated administration team will assist your financial adviser or insurance broker to guide you through our application and underwriting process to get your cover in place with the least possible inconvenience.

Should the worst happen, and your family or business partners need to make a claim, Unilife commits to processing all admitted claims as speedily and sympathetically as possible to ensure that all benefits may be paid promptly and avoid any distress to your nominated beneficiaries.

Next Steps

Making an application for life assurance with us can be done online or, if you prefer to use paper, you may fill in a hard copy application which can be submitted online or via email. Your financial adviser or insurance broker will guide you through the very simple and straightforward process of applying for life assurance with Unilife.

The small print

This booklet intends to outline our products so that you have basic information about our personal insurance plans. As with all insurance contracts, there are terms and conditions which govern our policies. These are available on our website, and we strongly advise you to read them.

We recommend that you read these as well as consulting your financial adviser or insurance broker. They will provide you with full details of our products and be able to explain them in more depth to you. If you don't have a financial adviser or an insurance broker, please contact us and we will be happy to put you in touch with one.



Experienced **dedicated**
underwriting, actuarial
and claims departments...

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Service and Administration Contact Details

If we can help you with more information about our product offerings, or if you would like to meet with one of our product experts, please contact us:

South Africa

3rd Floor
139 Greenway
Greenside
Johannesburg
2034

Tel: +27 87 802 9615

United Kingdom

Holland House
4 Bury Street
London
EC3A 5AW
United Kingdom

Tel: +44 203 196 7347

Asia

D4-6-9 Solaris Dutamas
Jalan Dutamas 1
50480
Kuala Lumpur
Malaysia

Tel: +60 3 6206 1616

Central email enquiries: administration@unihealthandlife.com

Please specify within your query which country or area your enquiry relates to

life.unisuregroup.com

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