



## What is it?



A lump sum pay-out upon the death of the life insured, provided that death occurs before the end of the specified term of the benefit.

## Who can apply?



**Ages 19 up to 70** at next birthday

 Individuals or


 multiple people on one policy



## Important points

- **Recognition** of prior insurance.
- **Each life insured's Final Expense** benefit amount is accelerated from the death benefit amount.
- **Cover for the spouse and children** in the first 12 months are for accidental death.
- Cover for the nominated spouse **ceases before their 65th birthday.**
- Cover for nominated **child ends before their 25th birthday.**
- **No payment will be made** where the policyholder and the life insured are different people or institutions and where there is a collateral cession against the policy.

This is for illustrative purposes only. Please refer to your policy wording for terms and conditions applicable to you.

 **Speak to your advisor for more information**

life • critical illness • disability

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## Cover amounts




- **Minimum of R250,000 to an unlimited maximum amount**, subject to financial justification and availability of reinsurance.

The Interim **Accident Benefit** pays out a **maximum of R500 000** in the event of accidental death.

- **The Final Expense Benefit covers each life insured for R40 000**

 The spouse **R20 000**

 Each child **R10 000**.  
Up to four children

## Waiting period

None



## Important points



The premium is guaranteed **for 10 years**



Includes an **Interim Accident** benefit and a Final Expense benefit

**A Terminal Illness Accelerator is automatically included:**




If the insured **contracts a terminal illness** which, in the opinion of Hollard Life, leaves them with 12 months or less to live, then 100% of the death benefit may be claimed before death.

## Exclusion

If death was a result of **suicide or assisted suicide**.

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