

## POLICYHOLDER

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	<input type="radio"/> South African Citizen	<input type="radio"/> Legal Immigrant
First names		Surname	
Identity number		Passport number	
Date of birth		Marital status	<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Widowed
Employer		Plan selected	<input type="radio"/> Prestige + (R81 pm) <input type="radio"/> Prestige (R70 pm)

## CONTACT DETAILS

Cell phone		Home phone	
Work phone		Email	

## PHYSICAL ADDRESS

Address		Suburb	
City		Code	
Province		Country	

## POSTAL ADDRESS

Address		Suburb	
City		Code	
Province		Country	

## SPOUSE (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	

## ADDITIONAL CHILDREN - 1 (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to insured			

## ADDITIONAL CHILDREN - 2 (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to insured			



#### ADDITIONAL CHILDREN - 3 (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to insured			

#### ADDITIONAL CHILDREN - 4 (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to insured			

#### ADDITIONAL CHILDREN - 5 (IF APPLICABLE)

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to insured			

#### NOMINATED BENEFICIARY

In the event of the death of your spouse or child, you are the beneficiary. In the event of your death, the person who will receive the funeral benefit amount will be your nominated beneficiary. It is recommended that you nominate a person over the age of 18 (eighteen) years, to ensure that the benefit is paid directly to him/her. If your nominated beneficiary is under 18 (eighteen) years, the benefit will be paid to the nominated beneficiary's legal guardian (whose status will need to be proven). You may change your nominated beneficiary at any time by informing us in writing or telephonically. In the absence of a nominated beneficiary, your spouse may receive the funeral benefit. If you do not have a spouse or children, the benefit may be paid in accordance with the Administration of Estate Act and or the Intestates Succession Act.

#### BENEFICIARY DETAILS

Title	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Other	Date of birth	
First names		Surname	
Identity number		Passport number	
Cell phone		Email	
Relationship to policyholder			

I confirm that the information provided by me is both true and correct and further confirm that I have understood the disclosures made herein.

Date \_\_\_\_\_

Signature \_\_\_\_\_



Welcome to Solace Benefits, a division of Legal&Tax Services, and thank you for choosing us. Your funeral plan offers you, your spouse and up to 5 minor dependent children many benefits and whenever you use them, we hope to make you feel like you have a companion right by your side. Your funeral plan is a funeral insurance product that pays a fixed cash amount in the event of death, subject to the terms and conditions of the policy document.

Please read these terms, conditions and disclosures carefully. They are important, and protect both you and us. Your welcome pack that includes your policy document will be sent to you shortly. Please read these terms, conditions and disclosures carefully and keep it in a safe place. While you wait for your welcome pack to arrive, we will send you an SMS confirming your policy number. If you do not receive your welcome pack within 31 days hereof, please contact our Customer Care Department on 0860 765 223 or email [info@solacebenefits.co.za](mailto:info@solacebenefits.co.za). The policy document is written in English. As your companion we will provide clarity on, or a translation of any terms.

The premium for the funeral plan is per month is R81 for the Funeral Prestige + plan and R70 for the Funeral Prestige plan. We may increase the premium yearly. The cover amount may increase by an approximate corresponding percentage, provided that the cover amount may not exceed that allowed by legislation. We will send you 31 days written notice before an increase takes effect. If you are unhappy with the increase, you may cancel within 31 days of notification thereof, failing which the increase will come into effect.

Upon completing the application form for this plan, your employer will notify Solace Benefits of your consent to accept this insurance product and your cover will be activated from the first day of the month in which you incur a salary/wage deduction for this plan, subject to the terms and conditions of the policy document.

The policy comes with a 31-day cooling off period. Should you not be entirely satisfied with the policy you may request a refund within the first 31 days of receipt of your policy documentation.

Your funeral plan can be cancelled at any time by giving us 31 days' notice via telephone or by emailing [info@solacebenefits.co.za](mailto:info@solacebenefits.co.za). This is a month-to-month policy, and any premiums paid after the notice period may be refunded to you provided you have not made a claim.

The insurance benefit of your funeral plan is underwritten by Centriq Life Insurance Company Limited, licensed life insurer and an authorised Financial Services Provider, FSP No. 7370. You may contact Centriq's compliance and complaints department by calling +27 (11) 268 6490.

Legal and Tax Services, the non-mandated intermediary of this product is an authorised Financial Services Provider, FSP No. 28566. Should you wish to contact our compliance and complaints department call 0860 765 223 and our Customer Care Department will assist you.



If you have any queries or complaints relating to this policy that remain unresolved, you can escalate them by calling either the FAIS Ombud on +27 (12) 470 9080 or the Ombud for Long Term Insurance on 0860 103 236 or the Financial Sector Conduct Authority on +27 (12) 428 8000. Full contact details are contained in your welcome pack.

#### DISCLOSURE IN TERMS OF FAIS ACT

- 1 Legal&Tax is entitled to provide life advice and intermediary services and it holds both Fidelity Insurance and Professional Indemnity Cover.
- 2 Our authorised Representative is Mr D Cohen and a letter of authority certifying this will be included in your welcome pack.
- 3 Once confirmed, your premium will be charged monthly.
- 4 Commission payable to us by the insurer on this product is 20% of the premium and the binder fee is 9%.
- 5 You have authorised your employer & its subsidiaries to make a deduction on your salary and pay same over to Legal&Tax.
- 6 If Legal&Tax does not receive your premium from your employer, you will have a 20-day grace period to pay the outstanding premium. If the premium is not paid within the grace period, your policy may be cancelled, and you will receive written notice of cancellation.
- 7 The insurance benefit of this policy has no surrender/cancellation/maturity value.
- 8 We wish to remind you of the applicable waiting periods. Death due to natural causes is covered after 6 consecutive paid premiums without interruption. Suicidal death is covered after 12 consecutive paid premiums without interruption. There is no waiting period on accidental death.
- 9 Claims must be lodged in writing within 3 months of death.
- 10 We wish to remind you that there are exclusions and limitations applicable to your funeral plan which are set out in detail, in clause 9 of your Policy document.

If you have any questions or complaints regarding your policy, you may contact our Customer Care Department 0860 765 223. Our contact details are also contained in the SMS and the welcome pack which will be sent to you.

To ensure that customers are treated fairly, Legal&Tax has an external Compliance Officer and an internal Information Officer. Their full contact details are contained in the welcome pack.

We have considered the conflict-of-interest provisions in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined.

Thank you for your time, we look forward to being your companion.