

PSA - Public Servants Association of South Africa

7005529

Retirement age: 60

Industry: Health/Education/Parastatal
Sector: Government/Parastatal
Scheme audience: Members of the Public Servants Association of South Africa

Benefits you get



PAYMENT
PROTECTION
AT AGE 85



REPATRIATION



PAYMENT PROTECTION
ON DEATH OR DISABILITY



PAYMENT
PROTECTION
ON RETIREMENT



VALUE
PROTECTION

6%
10%

IMMEDIATE FAMILY

Plan owner

Cover levels	Age next birthday of plan owner							
	Funeral				Funeral with death and disability			
	19-35	36-50	51-55	56-60	19-35	36-50	51-55	56-60
5 000	35	36	36	36	40	43	45	45
10 000	39	43	45	47	44	51	55	58
15 000	42	49	54	58	47	58	65	71
20 000	46	56	64	69	52	65	77	84
25 000	49	62	73	80	55	72	87	97
30 000	52	68	82	91	58	79	97	110
35 000	56	75	91	102	62	86	108	123
40 000	59	81	101	113	65	93	119	136
45 000	63	88	110	124	69	101	130	148
50 000	66	94	119	135	72	107	140	161
60 000	73	107	138	157	80	121	162	187
70 000	80	120	156	180	87	136	183	214
80 000	87	132	175	202	94	149	204	240
Cover levels	Funeral with retirement				Funeral with death, disability and retirement			
	19-35	36-50	51-55	56-60	19-35	36-50	51-55	56-60
	19-35	36-50	51-55	56-60	19-35	36-50	51-55	56-60
5 000	42	46	61	62	47	53	70	71
10 000	46	55	75	80	51	63	85	91
15 000	49	62	90	98	54	71	101	111
20 000	53	70	105	117	59	79	118	132
25 000	56	77	120	135	62	87	134	152
30 000	59	84	134	153	65	95	149	172
35 000	64	92	148	171	70	103	165	192
40 000	67	99	164	189	73	111	182	212
45 000	71	108	179	207	77	121	199	231
50 000	74	115	193	225	80	128	214	251
60 000	81	130	223	261	88	144	247	291
70 000	89	145	252	299	96	161	279	333
80 000	96	160	282	335	103	177	311	373

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Age next birthday of plan owner								
Cover levels	Funeral				Funeral with death and disability			
	19-35	36-50	51-55	56-60	19-35	36-50	51-55	56-60
5 000	2	2	2	5	4	4	4	7
10 000	4	4	4	10	6	6	6	13
15 000	6	6	7	14	8	8	9	17
20 000	8	8	9	19	10	10	11	24
25 000	10	10	11	24	12	12	13	30
30 000	12	13	13	29	14	15	15	36
35 000	14	15	15	34	16	17	17	43
40 000	16	17	18	39	18	19	20	49
45 000	18	19	20	43	20	21	22	54
50 000	20	21	22	48	22	23	24	60
60 000	24	25	26	58	26	27	28	73
70 000	28	29	31	67	30	32	34	84
80 000	32	33	35	77	35	36	38	96
Cover levels	Funeral with retirement				Funeral with death, disability and retirement			
	19-35	36-50	51-55	56-60	19-35	36-50	51-55	56-60
5 000	3	3	3	6	5	5	5	8
10 000	5	5	5	11	7	7	7	14
15 000	7	7	8	15	9	9	10	18
20 000	9	9	10	20	11	11	12	25
25 000	11	11	12	25	13	13	14	31
30 000	13	14	14	30	15	16	16	37
35 000	15	16	16	35	17	18	18	44
40 000	17	18	19	40	19	20	21	50
45 000	19	20	21	44	21	22	23	55
50 000	21	22	23	49	23	24	25	61
60 000	25	26	27	59	27	28	29	74
70 000	29	30	32	68	31	33	35	85
80 000	33	34	36	78	36	37	39	97

Age next birthday of child														
Cover levels	Funeral							Funeral with death and disability						
	1-9	10-18	19-25	26-35	36-45	46-50	51-55	1-9	10-18	19-25	26-35	36-45	46-50	51-55
5 000	41	41	44	48	58	61	65	63	65	69	74	86	90	94
10 000	45	46	54	62	82	93	102	69	71	81	91	116	129	140
15 000	49	51	63	76	107	126	139	74	77	93	110	147	171	186
20 000	53	55	73	90	132	158	176	78	82	106	127	179	210	232
25 000	57	60	82	104	156	191	213	84	89	118	145	208	251	276
30 000	61	65	92	118	181	223	250	89	95	130	162	240	290	322
35 000	65	70	101	132	205	255	287	94	102	142	181	270	331	368
40 000	69	74	110	145	230	288	325	99	107	154	197	301	371	415
45 000	73	79	120	159	254	320	362	104	113	167	215	331	411	460
50 000	77	84	129	173	279	353	399	109	119	177	232	362	452	506
60 000	85	93	148	201	328	417	473	120	131	202	268	424	532	597
70 000	93	103	167	229	377	482	547	129	144	226	303	485	612	689
80 000	101	112	186	257	426	547	622	139	155	251	339	546	693	782
Cover levels	Funeral with retirement							Funeral with death, disability and retirement						
	1-9	10-18	19-25	26-35	36-45	46-50	51-55	1-9	10-18	19-25	26-35	36-45	46-50	51-55
5 000	58	57	60	68	76	77	81	80	81	85	94	104	106	110
10 000	63	63	72	86	105	114	124	87	88	99	115	139	150	162
15 000	67	69	83	103	134	152	167	92	95	113	137	174	197	214
20 000	72	74	95	120	164	189	209	97	101	128	157	211	241	265
25 000	77	80	106	138	193	227	252	104	109	142	179	245	287	315
30 000	82	86	118	155	222	264	295	110	116	156	199	281	331	367
35 000	87	92	129	173	251	300	337	116	124	170	222	316	376	418
40 000	92	97	140	189	281	339	381	122	130	184	241	352	422	471
45 000	96	103	152	206	309	375	424	127	137	199	262	386	466	522
50 000	101	109	163	224	339	413	466	133	144	211	283	422	512	573
60 000	111	120	186	258	397	487	552	146	158	240	325	493	602	676
70 000	121	132	209	293	455	562	637	157	173	268	367	563	692	779
80 000	130	143	232	328	513	637	723	168	186	297	410	633	783	883

Cover levels	Age next birthday of life partner							
	Funeral				Funeral with death and disability			
	17-35	36-50	51-55	56-60	17-35	36-50	51-55	56-60
5 000	36	40	40	40	49	58	61	61
10 000	40	49	53	55	54	69	80	83
15 000	44	57	65	70	58	79	96	104
20 000	48	65	77	85	62	89	112	125
25 000	52	74	90	100	68	101	130	146
30 000	56	82	102	114	72	111	147	165
35 000	60	91	114	129	77	122	164	187
40 000	64	99	127	144	81	133	182	208
45 000	68	108	139	159	85	144	198	229
50 000	73	116	151	174	92	154	215	250
60 000	81	133	176	204	101	175	250	292
70 000	89	150	201	233	110	197	283	333
80 000	97	167	226	263	119	218	318	376
Cover levels	Funeral with retirement				Funeral with death, disability and retirement			
	17-35	36-50	51-55	56-60	17-35	36-50	51-55	56-60
5 000	42	51	58	59	55	69	79	80
10 000	46	62	76	81	60	82	103	109
15 000	50	71	92	102	64	93	123	136
20 000	54	81	109	123	68	105	144	163
25 000	59	91	127	145	75	118	167	191
30 000	63	101	143	165	79	130	188	216
35 000	67	112	160	186	84	143	210	244
40 000	71	121	178	207	88	155	233	271
45 000	75	132	194	229	92	168	253	299
50 000	81	141	211	250	100	179	275	326
60 000	89	161	245	293	109	203	319	381
70 000	97	182	280	334	118	229	362	434
80 000	106	202	314	377	128	253	406	490

Age next birthday of parent														
Cover levels	Funeral							Funeral with death and disability						
	46-50	51-55	56-60	61-65	66-70	71-75	76-80	46-50	51-55	56-60	61-65	66-70	71-75	76-80
5 000	76	79	79	79	83	110	142	96	99	98	98	103	133	177
10 000	95	102	106	111	123	169	227	116	125	128	134	147	199	276
15 000	113	125	133	143	162	228	312	136	149	158	169	191	265	375
20 000	131	147	161	176	202	287	397	155	174	189	205	235	331	474
25 000	149	170	188	208	242	347	482	175	198	218	241	280	399	573
30 000	168	193	215	240	281	406	566	195	223	248	276	323	464	671
35 000	186	216	242	272	321	465	651	215	249	278	312	369	531	770
40 000	204	238	270	305	360	524	736	234	272	308	349	412	597	869
45 000	223	261	297	337	400	583	821	254	297	338	384	457	663	967
50 000	241	284	324	369	439	642	906	274	323	368	420	500	729	1067
Cover levels	Funeral with retirement							Funeral with death, disability and retirement						
	46-50	51-55	56-60	61-65	66-70	71-75	76-80	46-50	51-55	56-60	61-65	66-70	71-75	76-80
5 000	85	88	89	89	102	121	157	105	108	108	108	122	144	192
10 000	104	111	116	121	146	184	250	125	134	138	144	170	214	299
15 000	122	134	144	154	188	247	342	145	158	169	180	217	284	405
20 000	140	156	172	188	231	310	435	164	183	200	217	264	354	512
25 000	158	179	200	221	275	374	528	184	207	230	254	313	426	619
30 000	177	203	227	254	317	437	619	204	233	260	290	359	495	724
35 000	195	226	254	287	361	499	712	224	259	290	327	409	565	831
40 000	213	248	283	321	403	562	805	243	282	321	365	455	635	938
45 000	232	271	310	353	447	625	897	263	307	351	400	504	705	1043
50 000	251	294	338	386	489	688	990	284	333	382	437	550	775	1151

Age next birthday of extended family member												
Cover levels	Funeral											
	1-9	10-18	19-25	26-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80
5 000	50	52	54	58	70	75	83	92	96	100	109	170
10 000	57	59	61	69	92	104	119	135	146	156	175	281
15 000	64	65	68	80	114	133	155	178	195	211	241	393
20 000	71	72	76	91	136	162	191	222	245	267	307	504
25 000	78	79	83	102	157	191	227	265	294	322	373	615
30 000	84	86	90	113	179	220	263	308	343	378	439	726
35 000	91	93	97	125	201	249	299	352	393	433	506	838
40 000	98	100	105	136	223	278	335	395	442	489	572	949
45 000	105	107	112	147	245	307	371	438	492	545	638	1060
50 000	112	114	119	158	267	336	406	481	541	600	704	1171
Cover levels	Funeral with death and disability											
	1-9	10-18	19-25	26-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80
5 000	75	79	81	86	101	108	117	125	129	133	142	207
10 000	84	88	91	100	128	143	160	177	190	199	218	333
15 000	92	95	100	114	156	179	205	230	249	265	295	461
20 000	101	104	110	128	183	215	250	283	309	331	372	587
25 000	111	113	119	142	210	251	294	335	368	397	449	714
30 000	118	122	128	156	237	287	338	387	427	463	525	840
35 000	127	131	136	171	265	323	383	441	488	528	604	968
40 000	136	140	147	185	292	359	427	493	547	595	681	1094
45 000	145	148	156	199	319	395	472	545	607	661	758	1221
50 000	153	158	164	213	347	431	515	597	666	727	834	1347
Cover levels	Funeral with retirement											
	1-9	10-18	19-25	26-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80
5 000	69	71	72	81	90	93	102	115	121	123	125	188
10 000	77	79	81	94	117	126	144	165	180	187	197	305
15 000	86	86	89	108	143	160	185	215	238	250	268	423
20 000	94	95	99	122	169	193	227	267	296	314	339	541
25 000	103	103	107	135	194	227	268	317	354	378	411	658
30 000	110	112	116	149	220	260	310	367	412	442	482	775
35 000	118	120	124	164	246	294	351	419	471	505	555	894
40 000	127	128	134	178	272	327	393	469	529	569	626	1011
45 000	135	137	143	191	298	360	434	519	588	634	697	1129
50 000	144	145	151	205	324	394	474	570	645	697	769	1246
Cover levels	Funeral with death, disability and retirement											
	1-9	10-18	19-25	26-35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80
5 000	94	98	99	109	121	126	136	148	154	156	158	225
10 000	104	108	111	125	153	165	185	207	224	230	240	357
15 000	114	116	121	142	185	206	235	267	292	304	322	491
20 000	124	127	133	159	216	246	286	328	360	378	404	624
25 000	136	137	143	175	247	287	335	387	428	453	487	757
30 000	144	148	154	192	278	327	385	446	496	527	568	889
35 000	154	158	163	210	310	368	435	508	566	600	653	1024
40 000	165	168	176	227	341	408	485	567	634	675	735	1156
45 000	175	178	187	243	372	448	535	626	703	750	817	1290
50 000	185	189	196	260	404	489	583	686	770	824	899	1422

The following are the minimum waiting periods that can apply to new plans and plans where the cover or premium has been increased.	Waiting periods in months
Plan owner, life partner and children	Three months, unless the death is the direct result of an accident
Parents	Three months, unless the death is the direct result of an accident
Extended family	Six months, unless the death is the direct result of an accident
Plan owner only	Twelve months, unless the disability is the direct result of an accident