



Life
cover 

ASSUPOL

SERVING THOSE WHO SERVE SINCE 1913

Funeral cover • Life cover
Savings products • Retirement products



Life cover for you and your family

Life is full of surprises, some of which are very challenging. Your death could leave your family financially vulnerable. Nothing can replace you, but money provided at the right time will ensure that your loved ones are protected should the worst happen. This means security for them and added peace of mind for you. By paying an affordable monthly premium, you can make sure that on death or disability, or in the case of a critical illness, a lump sum is paid out tax-free, which can be used to:

- Pay off your home loan and other debts
- Provide for living expenses for you and your family, for example, if you become disabled or suffer a critical illness like cancer or a heart attack
- Provide for other financial needs.

Who will look after your family when you are gone?

Progress 4Sure Plan

no blood test required and no medical questions asked

Policy highlights

- Premiums start from R90 per month
- Pay-out up to R300 000 on your death
- Funeral cover up to R10 000 for you and your spouse – claims paid within 24 hours or sooner
- Option to increase your cover on certain life events – you can have R1 million cover after five years
- Policy can be used as security for debt, for instance, your home loan
- Cover phases in over 18 months for claims due to natural causes
- Yearly premium and benefit increases to ensure that benefits will keep up with inflation.

At an additional premium you can add

- Funeral cover for your parents and children
- Premium Waiver - Death – guaranteed insurance for your family, without paying any premiums if you die

- Our 4Sure 100% Cashback benefit – all premiums are paid back to you every ten years, if you don't claim
- Cover for disability and critical illness
- Premium Waiver - Retrenchment – guaranteed insurance for you and your family, without paying any premiums for up to six months if you get retrenched from your job
- Assupol's *On-Call* support.

Progress 4Life Plan

no blood test required, 8 yes/no medical questions asked

Policy highlights

- Premiums start from R120 per month
- Pay-out up to R1.2 million on your death
- Funeral cover up to R20 000 for you – claims paid within 24 hours or sooner
- Policy can be used as security for debt, for instance, your home loan
- Immediate cover for claims due to natural causes
- Yearly premium and benefit increases to ensure that benefits will keep up with inflation.

At an additional premium you can add

- Funeral cover for your spouse, parents and children
- Premium Waiver - Death – guaranteed insurance for your family, without paying any premiums if you die

- Our 4Life 100% Cashback benefit – all premiums are paid back to you every 15 years, if you don't claim
- Cover for disability and critical illness
- Premium Waiver - Retrenchment – guaranteed insurance for you and your family, without paying any premiums for up to six months if you get retrenched from your job
- Assupol's *On-Call* support.

Add the 4Sure or 4Life 100% Cashback benefit and get all your premiums back.

Progress Legacy Plan

blood test required, medical questions asked

Policy highlights

- Premiums start from R150 per month
- Pay-out up to R10 million on your death
- Policy can be used as security for debt, like your home loan
- Yearly premium and benefit increases to ensure that benefits will keep up with inflation
- If you have both the Progress Legacy Plan and the Carefree Life Retirement Annuity, your retirement value may increase if you qualify for the RA Maturity Reward.

At an additional premium you can add

- Cover for disability and critical illness
- Funeral cover for your spouse, parents and children
- Our Education Option benefit that helps to fund your children's education when you die
- Our Loan Protector benefit helps with the repayment of a loan when you die – like your home loan
- Insurance that goes on with no monthly premiums if you die or become disabled
- Assupol's *On-Call* support.

Progress Accident Plan

no blood test required and no medical questions asked

Policy highlights

- Premiums start from R73 per month
- Cover up to R1 million for claims due to an accident
- Cover for you or your whole family
- Option to add Assupol's *On-Call* support
- Immediate cover.

Ensure that your loved ones are protected should the worst happen.

What is underwriting, and what is its advantage?

Underwriting is when we get information about your health, by means of questions and may sometimes include a blood test.

The advantage of underwriting is that the cover is usually more affordable, compared to where it is not done.

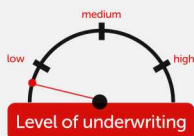
With more underwriting, your premium will be more appropriate to your risk.

We have three products, with different levels of underwriting, to suit your needs.

Illustrative cover for the same monthly premium

Progress 4Sure Plan

No blood test required and no medical questions asked



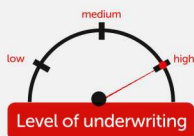
Progress 4Life Plan

No blood test required, 8 yes/no medical questions asked



Progress Legacy Plan

Blood test required, medical questions asked



About Us

Established in 1913, Assupol Life is a proudly South African company with more than 100 years of service to the community, providing products and services designed for South Africans by South Africans. Assupol gives you cover you can trust.



Funeral cover

- Excellence Family Funeral Plan



Savings products

- Assupol One Savings Policy
- Assupol One Tax-free Savings Policy
- Guaranteed-return Single-premium Policy
- Guaranteed-income Single-premium Plan



Retirement products

- Carefree Life Retirement Annuity
- Preservation Funds
- Ultimate Retirement Income 4Life



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Representative/broker

Contract provisions apply
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Authorised financial services provider

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