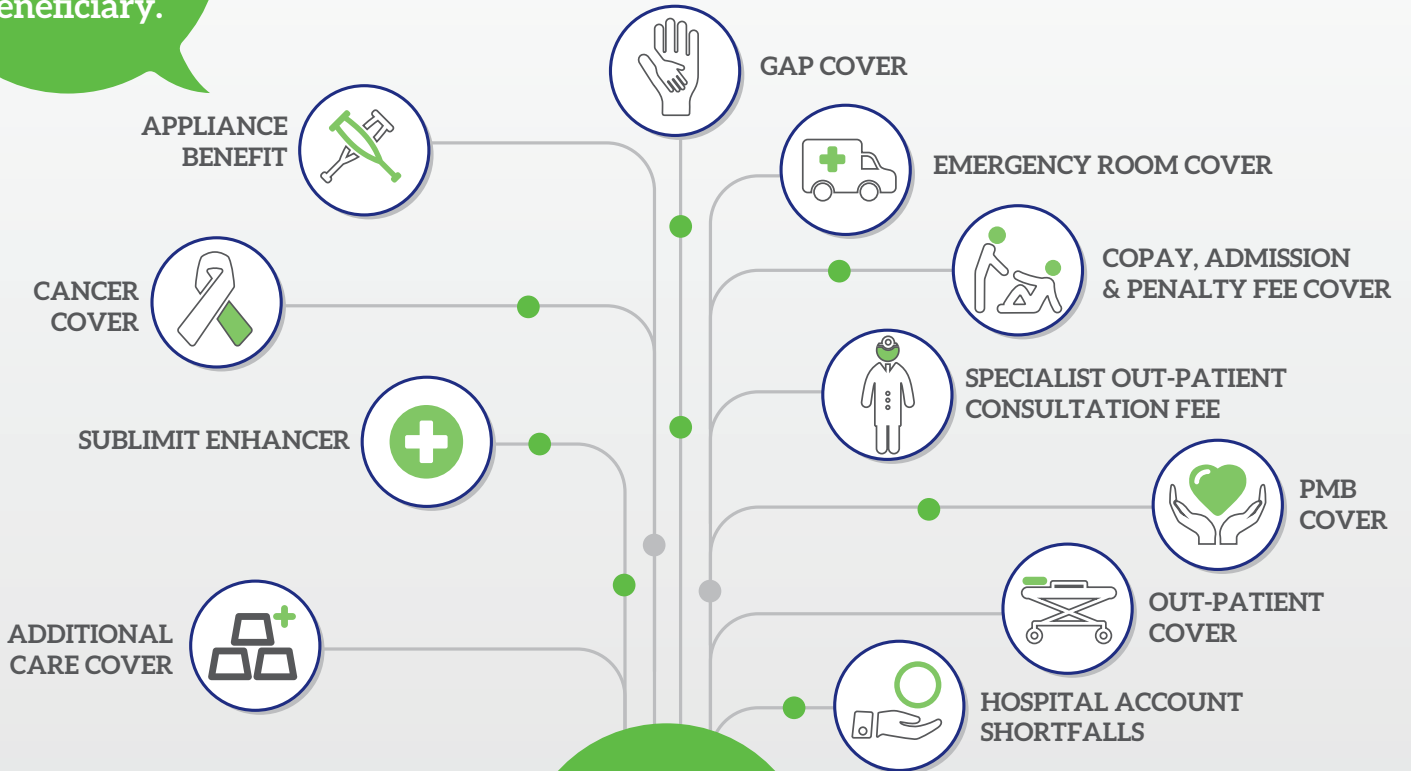


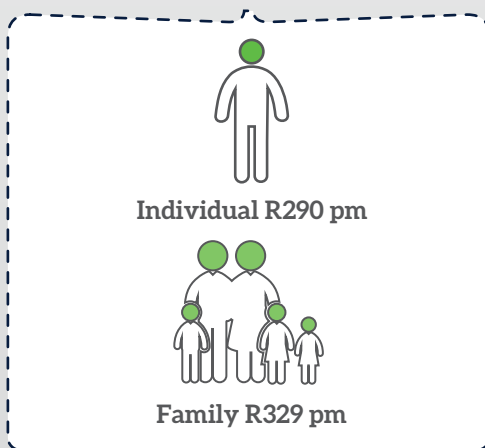
SIRAGO Ultimate Gap Cover

R150 000
Overall Annual
Limit (OAL) Per
Beneficiary.

YOUR BENEFITS



YOUR INVESTMENT



WHAT IS GAP COVER?

These Value Added Benefits do not form part of the aggregated R150 000 limit.

- HEALTH PREMIUM WAIVER
- ACCIDENTAL DEATH COVER
- INITIAL CANCER DIAGNOSIS

*EXAMPLE OF HOW A MEDICAL EXPENSE SHORTFALL IS COVERED WITH OUR GAP COVER BENEFIT



*THIS EXAMPLE IS FOR INDICATIVE PURPOSES ONLY AND IS SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY

