

Key Features

Deceased Estate Services Policy

What does a Service Policy mean?

When you pass away, Myprotector will provide standard call centre services for your family and will also pay for some unique services, specifically related to the event, up to certain limits. There is no lump sum cash payout associated with this services policy.

Benefits and service descriptions

Estate and Deceased Estate FinServ Overview

Myprotector is a fully automated series of services that commence when you pass away. It is the only technology that brings together all the different aspects of estate planning and deceased estate administration in one strategic solution. The main aim is to provide your family with specific services that are triggered by your death. We will assist the family in managing the death records, honouring outstanding commitments and lessening the administrative burden on the family.

Estate data planning platform

Your exclusive estate planning software is worth R 265 000

Estate Planning Platform

The estate platform and all its benefits form the foundation of the estate plan. Remember that one's entire life becomes part of the deceased estate when one passes away.

The deceased estate planning strategy

There are eleven steps in the estate planning strategy which are systematically rolled-out to you, that teach you how to use your planner's database forms. Our technology will direct you as you work on the estate plan, thus taking the burden out of creating the best estate and deceased estate solution possible. The deceased estate planning strategy is included in your platform for your convenience.

Your funeral wishes

Your wishes regarding your funeral arrangements are not as simple as they might seem. There is a very complex process which has to be followed to ensure that your wishes are carried out. By expressing your wishes on the appropriate database form, you make it easier for your family to comply with your instructions or requests. Your platform will help you with this issue.

Data records in one place

The collection of all your data records is a very important part of planning. You can easily upload your information and can keep it up to date as you go. Your platform will help you with this issue. Areas of focus are:

- Power of attorney - Utilities list - Card accounts - Tax information - Pets information - Document table
- Guardian plan - Safety deposit box - Attorney details

Standard Deceased Estate Services

Total value of standard services policy rendered is Unlimited

The services are linked to your financial and estate planning data to be used in the case of death of a family member. Our custom made technology automates and manages the required administrative tasks.

24/7 support centre

Our call-centre services are linked to your financial and estate planning data to be used when you pass away. Our custom made technology automates and manages all required admin tasks on behalf of your family.

Case manager

When you pass away, our deceased estate case managers will facilitate all the necessary tasks that need to be undertaken when winding-up your estate. We also manage all the tasks that fall outside the responsibility of an executor. It acts as a third party to safe guard the roll-out strategy on behalf of the family.

Financial and estate data extraction

Your deceased estate case manager will extract from the system all your estate planning information and share it with the relevant professionals so that they can carry out their tasks on behalf of your family.

Emergency notification service

Your platform has a unique built-in notification system that manages the communication between all key parties. This ensures efficient handling of all relevant notifications and updates that need to be made. At the same time, the case manager will notify your financial advisor and your employer so that they can arrange your pension pay out to your family.

The family report

We prepare a dossier for your family containing all the estate planning data and the tasks that the case manager performed. This information is handed to your executor and can be used when claiming from your insurance.

Unique Deceased Estate Services

Total value of unique services policy rendered is R 30 000

Deceased estate wind-up management system

Your estate planner includes a customised deceased estate technology which gives our executors a management tool to wind up your affairs in the most efficient and cost effective way possible. We carry out comprehensive executor performance audits to ensure that our executors can offer your family the best service.

Myprotector unique executor services

As a Myprotector client, our executors will wind up your deceased estate for free if the value of your estate is deemed to be worth **LESS** than **R250 000**.

Myprotector policy pay-out

If you chose the Myprotector Deceased Estate life assurance policy, the pay-out will be ceded to your '**Late estate**' to provide the necessary funding to support the winding up of your deceased estate. Once a death certificate is issued, Myprotector begins the task of arranging for the life assurance policy to be paid out. Your financial advisor is provided with all the required information so that they can instruct the life assurer to effect the pay out to the nominated beneficiary.

Service Cost Limits

In the event that the family is required to pay for some costs that are directly related to your death or when you can't speak for yourself in an emergency, then Myprotector will pay for these costs up to certain limits. As reflected on the below value table:

Standard 24/7 Call Centre Services Cost Limits	Unique Service Cost Limits			
	0 - 6 Months	7 - 12 Months	2nd Year	3rd Year +
Unlimited	R 0	R 10 000	R 20 000	R 30 000

Features and Benefits of this Deceased Estate Services Policy

- Your exclusive estate planning software is worth R 265 000
- Total value of standard services policy rendered is Unlimited
- Total value of unique services policy rendered is worth R 30 000
- No medicals required
- Minimum entry age of 18, maximum entry age of 65
- Standard call centre protection starts from day 1
- Unique cost payments carry a waiting period of 6 months
- 20% cash back after 5 years of unbroken monthly contributions
- No annual services fee increases

Premium discount details

1 st Year	2 nd Year +
0 %	20 %

Underwriting

This policy does not require any underwriting

Risk benefit exclusions

The following exclusions apply to this policy:

Benefit	Exclusion category	Exclusion sub-category	Exclusion clause detail
Deceased Estate Support Services	N/A	N/A	N/A

The exclusion(s) outlined below are the most current applicable exclusions. If the most current exclusions differ from the original exclusions it is crucial to note that new exclusions are only applicable to the increased or added benefit part of the benefit in question. This would be inapplicable where a benefit has

been upgraded or improved.

Policy claims exclusions

Myprotector Group (Pty) Ltd is entitled to decline claims when:

- 1 - Your death or the death in question arises from suicide.
- 2 - You fail to inform Myprotector Group (Pty) Ltd of adjustments in employment from date of inception, where the employment is classified by Myprotector Group (Pty) Ltd as falling under a risk category for which the benefit in question would not have been granted to the claimant.
- 3 - Myprotector Group (Pty) Ltd cannot secure adequate medical information or records from the attending medical practitioner or responder to satisfy the requirements for rendering the services of the policy.
- 4 - The claim was a result of:
 - Intentional or purposeful contravention of any law or voluntary participation in any uprising, riot, revolt, disorder, strike, mutiny or war
 - Partaking in any risky or dangerous employment that is not communicated to Myprotector Group (Pty) Ltd at any stage before the claim
 - Frequently partaking in any dangerous or harmful sports or activities that are not communicated to Myprotector Group (Pty) Ltd at any stage before the claim
 - Intentional or negligent ingestion or use of poisons, drugs and narcotics unless lawfully prescribed by a registered medical practitioner.

Claims procedures

To make a claim please request your family to follow our online process which can be found on: www.myprotector.net. Myprotector Group (Pty) Ltd which will provide any forms and protocols that are required by your family.

Full details of the specific claims procedure that you should follow are stated in the insurance policy wording.

On the occurrence of any event, which may result in a claim or possible claim under the policy, please notify Myprotector in writing or telephonically within 30 days of the event occurring. (Late notification could result in rejection of the services.)

Important notes

Premium payment terms and conditions

- Premiums are payable monthly in advance by debit order only for any Life insurance policy and either debit order or online payment for the Myprotector services where applicable.
- Premiums that are quoted under this policy apply to the Deceased Estate services.
- Myprotector Group (Pty) Ltd will enforce the following rules upon non-payment of premiums:

Month 1: Myprotector Group (Pty) Ltd will grant a period of 30 calendar days for you to settle unpaid premiums. However, your services will be suspended until your account is up to date.

Month 2: If premiums are still not settled, Myprotector Group (Pty) Ltd will grant an additional 30 calendar days for you to settle unpaid premiums and access to the system will be suspended.

- You authorise Myprotector Group (Pty) Ltd or the contracted service provider to debit your bank account for the full recurring premium on this policy on your nominated payment day of every month, starting on the policy commencement date. If payment day falls on a Sunday or recognised South African public holiday, the payment day will automatically be the last banking day before the due date. If there are not enough funds in the nominated account to meet the obligation, Myprotector Group (Pty) Ltd may track your account and present the instruction for payment as soon as enough funds are available in your account.
- Myprotector Group (Pty) Ltd has the authority to debit your account on or after the dates when the obligation in terms of the agreement is due and the amount of each individual payment instruction may not be more or less than the obligation due.
- The withdrawals you have authorised will be processed through a computerised system provided by any South African bank and you understand that the details of each withdrawal will be printed on your bank statement or an accompanying voucher. These must contain a policy number. This number must be included in the payment instruction. You will not have the right to any refund of amounts that we have withdrawn while this authority is in force, if such amounts were legally owing to Myprotector Group (Pty) Ltd.
- All payment instructions issued by Myprotector Group (Pty) Ltd will be treated by your bank as if the instruction had been issued by you personally. Although this authority may be cancelled by you, such cancellation will not cancel the agreement. This authority may be ceded or assigned to a third party if the agreement is also ceded or assigned to that third party.

Important warning

- It is imperative that you are certain that your chosen product or transaction is suited to your needs and that you have considered all the relevant information before reaching a final decision.
- It is strongly advised that you consult your financial adviser and discuss the possible effect on the proposed transaction on any other pre-existing policies or your investment portfolio in general.
- Where you are required to sign any documents, it is recommended that you only sign such documents once you have fully understood and completed them.
- You are also welcome to note any verbal information you receive and to request written confirmation of the information on the document.

Additional Terms and Conditions

The Myprotector Group (Pty) Ltd is available to a policyholder's family beyond the pay-out of the policy. That means it will continue to be active until such time that the deceased estate has been wound-up by the high court. No additional fee will be required for the Myprotector Group (Pty) Ltd benefits and services during this time.

The below reflects the terms and conditions pertaining to the Myprotector set of benefits and services as if it were a stand-alone product, purchased with or without this policy.

1. These terms and conditions are to be read together with the information as displayed on the South African web-site portal of the Myprotector.net site and with the official marketing material at the time when this application is made. The combination will constitute the whole agreement between the parties.

2. Myprotector Group (Pty) Ltd will provide the services as elected by the member on the Myprotector Group (Pty) Ltd web-site subject to the provisions thereto and according to the contributions reflected.

3. Myprotector Group (Pty) Ltd retains the right to amend its contribution structure and/or add, revise, amend, change, suspend and/or close down any of its programmes and/or services at its sole discretion but will honour existing members and their benefits and services unless uncontrollable circumstances prevent this. Myprotector Group (Pty) Ltd will give the member 30 (thirty) days notice on the web-site of any such amendment and/or alteration in the contribution structure and/or any of the other issues raised in this paragraph.

4. The members or policyholders will ensure that all payments and/or subscription fees are effected timeously and without any deductions whatsoever, all personal information given to Myprotector Group (Pty) Ltd is correct and is kept up to date and will ensure that Myprotector Group (Pty) Ltd is in possession of all documents that will be required after death through the benefits.

5. Myprotector Group (Pty) Ltd does not accept any responsibility for the accuracy of the information submitted by the member. Myprotector Group (Pty) Ltd will under no circumstances be obliged to verify the validity of the information supplied by the member. It is the member's duty to keep Myprotector Group (Pty) Ltd informed on the web-site of any change of address, contact details and to keep the information pertaining to the nominated contact person and next of kin up to date, as well as any other information required through the weekly guides.

6. In the event that the member's information, documents, audiotapes and/or video(s) are lost, destroyed, and/or damaged in any way, whether due to any act and/or omission and/or alleged negligence of Myprotector Group (Pty) Ltd, it is agreed that Myprotector Group (Pty) Ltd cannot be held liable for any damages suffered by the member and/or any other person as a result thereof. Notwithstanding the aforesaid, Myprotector Group (Pty) Ltd will at all times apply its best endeavours to ensure that the aforesaid situation does not arise.

7. In the event that the member fails to make any payment due or fails to comply with his/her obligations in terms of clauses 4 and / or 5 of this agreement, Myprotector Group (Pty) Ltd will be entitled to suspend all services rendered to the member immediately and without notice until such time as the member has fully complied with all his/her obligations. Any failure by the member to rectify any breach of the agreement will entitle Myprotector Group (Pty) Ltd to cancel the agreement summarily and without notice. Non-payment will result in suspension of services and upon the death of this member a dossier of available information will be made available to their nominated person for a fee which will be determined at the time. Re-entry into the system will not require an activation fee but will determine the new anniversary date. Ownership of all documents, materials, video and/or audiotapes remains the sole and exclusive property of Myprotector Group (Pty) Ltd until such time as the member has paid for them in full. Furthermore, broken membership over any 2 (two) year term, will result in a member having to pay an additional fee to have their work produced in final book form.

8. Myprotector Group (Pty) Ltd does not assume any responsibility in respect of the accuracy and/or contents of any document, audiotape and/or video manufactured on the member's behalf. Myprotector Group (Pty) Ltd is merely a facilitator in this regard between the member and those people whom the member elects to reach by utilising the services provided by Myprotector Group (Pty) Ltd.

9. Myprotector Group (Pty) Ltd will ensure that the benefits are available to the member at all reasonable times. In the event of the call centre and/or database not functioning or failing for any reason whatsoever, Myprotector Group (Pty) Ltd will apply its best endeavours to rectify the issue as soon as possible. Myprotector Group (Pty) Ltd however cannot be held responsible in any manner whatsoever should a member suffer damages as a result of such unavailability of benefits.

10. Upon payment of the initial monthly fee which is the first fee after any free services, if applicable, Myprotector Group (Pty) Ltd will provide the following services: - to allow access to the members private website where they can load their member details onto the system, arrange access to the benefits to allow the member to start working through the templates, to link the member to the call centre, to forward any necessary documents and letters to the member and allow access to print any or all work from the system.

11. Myprotector Group (Pty) Ltd will provide on the web-site the following services: to provide document organisation and safe keeping, to provide web-site maintenance and to initiate the database contact, to provide ongoing programmes and value added services, to provide updated questions as and when and to distribute special messages.

12. The member elects as his/her domicilium citandi et executandi (domicile address for receipt of any documents) the address as set out on the web-site "general information" database page.

13. Any notice given in terms of this agreement shall be considered received and having come to the attention of the member on the third business day after appearing on the web-site, where a notice period is required.

14. The information posted on the Myprotector Group (Pty) Ltd web-site contains the whole of the agreement between the parties and there are no parallel ancillary agreements between them unless any recognised life policy was purchased.

15. No alteration, amendment, variation and/or consensual cancellation of this agreement shall be of any force and effect unless confirmed by the parties by the exchange of consenting e-mails. Notwithstanding the aforesaid, Myprotector Group (Pty) Ltd retains the right to amend, vary, alter, suspend and/or add to its range of programmes and services without reverting to the member. However, Myprotector Group (Pty) Ltd will make every effort to keep all records on back-up and when appropriate, make available when any dispute is resolved.

16. The paragraphs of this agreement are divisible, the effect of which is that should one or more of the clauses prove to be unenforceable, the remainder of the agreement, excluding those paragraphs, will stand and shall be fully enforceable.

17. Membership is on a full years' basis payable in advance, including the month of death, and no pro-rata adjustments will be entertained.

18. Broken membership for annual subscribers will not attract any re-entry costs.

19. Membership of the programmes is on an individual basis only and should Myprotector Group (Pty) Ltd become aware that the member is sharing the same financial, estate and heritage planning platform with another party, this will result in immediate termination of membership and forfeiture of his/her created material without a return of contributions or information.

20. Membership may be purchased by another person on behalf of someone else, with the donor merely fulfilling the funding role. Where necessary, a member may purchase more than one product and create a separate legacy on behalf of a deceased person or where the said person is not able to write for themselves. In such circumstances, the acting members work will be subject to the same terms and conditions as if they were the original person writing about themselves. However, no waiver of fees will apply even if support services are not applicable according to Myprotector Group (Pty) Ltd. The intent of allowing someone to act as if they were a "biographer" on behalf of someone else, whether permitted or not permitted, by the said person being written about, is to uplift and share positive values and opinions about the person.

21. Purchase of ancillary fee for services or products is only possible with active membership. Myprotector Group (Pty) Ltd has the right to make additional services or benefits available to existing and active members directly or via an intermediary, in order to add value to their lives as determined by Myprotector Group (Pty) Ltd.

22. Membership is offered in various countries around the world. Contributions are paid in different currencies according to the companies accredited electronic service providers. In some instances, VAT is added to the fee.

23. A member who wishes to cancel membership may give his/her required notice within the terms of the

contract. No refund will be entertained after 30 days of initial payment. A member may buy-up during the fixed contract period (annual term) but may not buy-down to another product.

24. A member who acts in an inappropriate way, as judged by Myprotector Group (Pty) Ltd (Eg loads inappropriate and explicit material onto the website), may be removed from membership without his/her created material or a refund of past contributions. This member will not be allowed re-entry onto the platform.

25. For members who are paying monthly contributions, these contributions are payable in advance by the seventh working day of the month, otherwise suspension will follow by the eighth business day of the month. Re-instatement of membership will follow once contributions are brought up to date, provided this is before the end of that month, otherwise cancellation will apply.

26. A member, who is mid-term in his/her fixed contract period on 1 January, when contributions are normally increased, shall face the revised level of contributions, notwithstanding the fact that he entered at the old price if the date of payment and activation was different. Whilst every endeavour will be made to only increase contributions at this time, circumstances may require that Myprotector Group (Pty) Ltd adjusts rates at any time that appropriate solvency levels are at risk. Any of the Myprotector Group (Pty) Ltd services that are purchased as part of the policy will not incur an increase even if the policy contributions were to be adjusted. In unavoidable circumstances, the Myprotector Group (Pty) Ltd may need to increase its fees but will ensure that all members have access to its reasoning.

27. Contributions are not subject to Value Added Tax where applicable and are not Tax Deductible for Income Tax purposes. No documentation to support any other perceived need will be issued.

28. The calendar year is the financial year of Myprotector Group (Pty) Ltd being February.

29. Should a member break his/her membership at any time during the fixed contract period, Myprotector Group (Pty) Ltd will freeze all created material belonging to the member. Such material will be re-instated once payments are brought up to date.

30. On the death of a current member, who is fully up to date with his/her contributions, there will be a release of all his/her created material, suitably edited and in the form as detailed on the web-site. The work done by the member will remain on the website for perusal by elected persons determined by the member at the time of his/her membership.

31. Fees for loss of membership card can be replaced at the ruling rate.

32. Myprotector Group (Pty) Ltd shall provide the database structure for capturing all personal data and on death in the case of insurance/assurance policies, every effort shall be made to trace listed items, but not un-listed ones. Should Myprotector Group (Pty) Ltd not be able to trace listed policies, it shall not be held liable in any way whatsoever.

33. Rates of contribution apply to all members irrespective of any demographic criteria, except where denoted otherwise in these terms and conditions.

34. Members are able to join any of Myprotector Group (Pty) Ltd products via intermediaries or Myprotector Agents. However, Myprotector Group (Pty) Ltd has created an accredited Agents list and allows these Agents to market the benefits and services at a more favourable price and/or benefit structure to any member.

35. A member may only pay contributions to Myprotector Group (Pty) Ltd. Myprotector Group (Pty) Ltd will not be held accountable for any payments made in any other way. Such payments must be based on the rates on the web-site or on Myprotector Group (Pty) Ltd official documentation. Only once Myprotector Group (Pty) Ltd has received the payments and where the payment is cleared, will the member's benefits and services be activated.

36. Members must ensure that statements made on their platform are not viewed as over-riding or

replacing the content of a duly authenticated "Traditional Legal Will" which remains the official document of a person's intentions on death. However the entire platform is considered an addendum to help any executor to wind-up an estate if it is required to offer basis of intent of the deceased. Myprotector Group (Pty) Ltd shall not be held in any way responsible for any conflicting wishes or statements between these two documents.

37. Myprotector Group (Pty) Ltd will not accept payment for contributions by way of cheque through the post. All payments must be initiated at the member's end for direct crediting to Myprotector Group (Pty) Ltd contribution current account, either by direct deposit, electronic transfer, the internet, stop order or debit order.

Compliance

If the information you have received is inadequate or unhelpful, or you have any grievances pertaining to the service or advice you have received, please communicate your concerns to: www.myprotector.net

Your commitment

To meet your commitment under this plan you need to:

- Select the type of service best suited to your needs or situation.
- Ensure timeous payment of all your premiums by Direct Debit
- Ensure that your information is constantly updated on the planner as accurately and as truthfully as you are aware.
- Advise us of any change to the information you supplied on application, or to any of the documents supporting the application between the date the application was finalised and the commencement date of your planner.

Right to cancel

- If you are dissatisfied with your contract or any of the benefits arising from it, you are entitled to cancellation within 30 days of your receipt of the policy schedule and individual type of guide from Myprotector Group (Pty) Ltd.
- In the event that you elect to cancel your policy, the Myprotector services will likewise terminate and your information will be safeguarded. You may elect to continue the Myprotector financial planner as stipulated on the website.
- In order to cancel your policy you must send signed and written instruction from the policy owner to this effect, to the following email address: admin@myprotector.net

General enquiries and complaints

Lodging a complaint

In the case of dissatisfaction with services received, you have the right to lodge a complaint with Myprotector Group (Pty) Ltd through the company website.

Other matters of importance

- Failure to provide all correct and full information may influence Myprotector in respect of any claim

arising under your contract.

- You will be informed of any material changes to the policy rules.
- Your policy may only be cancelled in 30 days prior notice which may be provided either directly to you or to your educating financial advisor.
- You are entitled to the services with immediate effect upon the completion of the required tasks as specified in the policy terms.

Compliance with the Protection of Information Act

In terms of the Protection of Personal Information Act of 2013 (POPI) you are notified that the information provided and obtained in order to issue this policy is mandatory and is collected, held and processed mainly to improve the service provided to you and to provide you with access to the services and products of the Intermediary and its affiliated Insurers, reinsurers, UMA's and administrators with whom the Intermediary has contractual agreements.

When submitting any personal information, the information that is received from you will be used only for the purpose for which the information is requested and to enable the Intermediary, its affiliated Insurers, reinsurers, UMA's and administrators to comply with its obligations or to comply with any legal requirement. You expressly consent to the collecting and processing of your personal information which may include, but is not limited, to the following:

Myprotector Group (Pty) Ltd needs to collect personal or other information for:

- Underwriting purposes
- The delivery of the Myprotector services
- Assessing and processing of claims
- Confirming and verifying an individual's identity
- For purposes of claims history
- For the detection and prevention of fraud, crime
- Conducting market or customer satisfaction research
- For audit and record keeping purposes
- In connection with legal proceedings
- Follow an individual's instructions
- Inform an individual of services
- Providing you with future marketing information In addition to the above, the South African Insurance Association ("SAIA") has created a database in order to store Assurance information. Your personal information may therefore be shared through this database which will assist the assurance industry in limiting assurance fraud, to underwrite risks fairly and to assess every risk identified.
- The Intermediary or its affiliated assurers, insurers, reinsurers, UMA's and administrators may therefore reveal or share your personal information in relation to the promotion of the aforesaid information sharing objectives thereby ensuring further that your policy is fairly underwritten. Such information sharing may also include storage in the SAIA database and the verification of such shared information against legally recognised databases.

Disclosure Schedule

With your consent the Intermediary may also supplement the information that you provide with information received from other affiliated assurers, insurers, reinsurers, UMA's and administrators in order to offer you a more consistent and personalised experience in your interactions with the Intermediary. The Intermediary's affiliated assurers, insurers, reinsurers, UMA's and administrators are subject to the same privacy regulations as the Intermediary. Your personal information will not be disclosed to any other company or organisation unless required by law or where it is in the public interest that such disclosure is necessary or where you

have expressly provided authorisation in this regard.

Failure to provide the information in a complete and accurate manner may lead to your policy not being issued, not coming into force, being cancelled or repudiated. You have the right to access the personal information held on your behalf as set out above. You also have the right to ask the Intermediary, affiliated assurers, insurers, reinsurers, UMA's and administrators to update, correct or delete your personal information. All reasonable steps to confirm your identity will be taken before providing details of your personal information or making changes to your personal information. You can contact Myprotector Group (Pty) Ltd at the numbers or addresses listed on the company website.

Treating you fairly

Myprotector Group (Pty) Ltd provides all our clients with the Treating Customers fairly (TCF) document on its website. A copy can be obtained by contacting Myprotector Group (Pty) Ltd on the numbers reflected on the website.

Myprotectors' policy enhancing services and technology is wholly owned by: Myprotector Group (Pty) Ltd (2014/174364/07). Online payments are administrated by Myprotector Group (Pty) Ltd. Any information or advice contained on this website is general in nature and has been prepared without taking into account your objectives, financial situation or needs. Before acting on any information on this website, you should consider the appropriateness of it and where necessary consult with a LSP (Licensed service providers) who is registered to give financial advice.