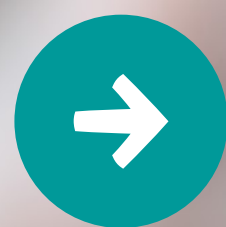


We can help you cover your valued employees

with the **FNB Group
Funeral Plan.**



#RealHelp





Choose to **cover your employees**

Funerals can be expensive and many of your employees may not have the funeral cover to pay for these funeral costs. When an employee passes away, heartbroken family members may look to you for financial support.

The **FNB Group Funeral Plan** is designed to assist you in protecting your business cash flow from the unforeseen death of an employee. The plan pays out a lump sum to the employee's nominated beneficiary.

Added to that, the product helps you support your employee in their time of need by providing family funeral cover which pays out in the event of a death of an employee's spouse or child(ren) under the age of 21.

Terms and conditions apply.



Who can you cover?

- ✓ SA citizens and permanent residents with a valid SA ID
- ✓ Foreign Nationals residing in SA with a valid work permit



Cover options best suited for employees/members and their families:

Cover amount	Cover types			Main members				
	Main member only	Main member + spouse	Main member, spouse + children	1-5	6-10	11-50	51-100	101+
R20 000	R49	R69	R71	▼	▼	▼	▼	▼
R30 000	R65	R91	R94					
R40 000	R85	R119	R123	5%	10%	15%	17.5%	20%
R50 000	R105	R147	R152					
R60 000	R125	R175	R181					

- ✓ Only one cover type can be selected and one group can be created per cover amount, which will be the same for each employee/member.
- ✓ The spouse's cover will be equivalent to that of the main member.
- ✓ Cover amount for a child is R10 000.
- ✓ The majority of the individuals insured must be South African citizens or permanent residents with a valid South African ID.



Plan benefits:

For your employees/members:



Cover your employee, their spouse and up to 5 children



Pays a **lump sum cover of up to R60 000** per insured person



Pays **double the cover amount** if the main member dies due to an accident



Free 24/7 telephonic advice and counselling for employees and their families

For your business:



Earn up to 15% of your premiums back in eBucks*



You get a **premium discount** the more people you cover



Free 24/7 telephonic advice and counselling for you and your family

**eBucks is embedded in the Insurance Products, and earn depends on meeting and maintaining qualifying criteria. eBucks Rewards for Business terms, conditions and rules apply.*



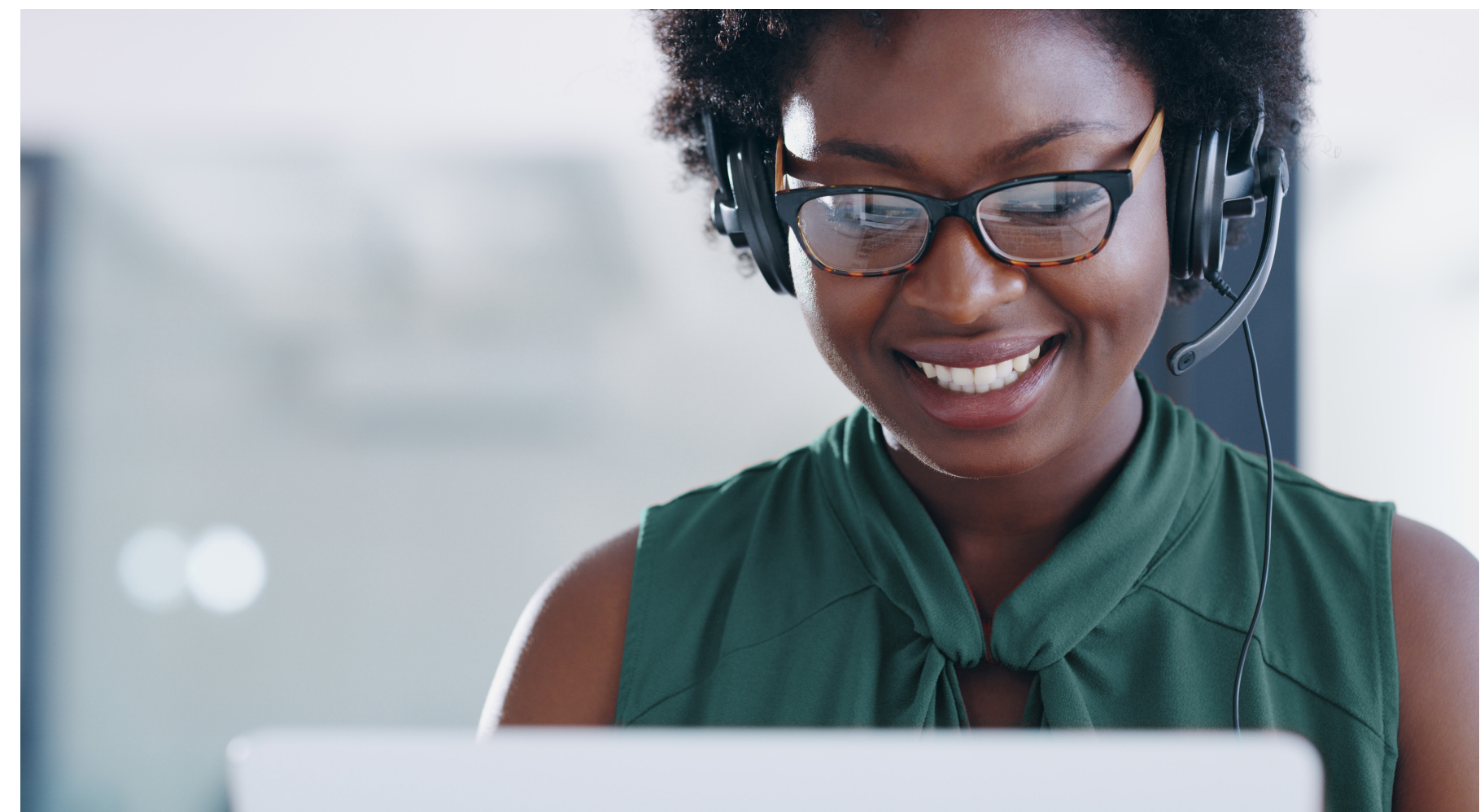
Funeral Plan **ICAS Wellness benefit**

To further help you care for your valued employees/ members and their wellbeing. We've included a **counselling and advice benefit** for you and your insured persons' wellbeing at **no added cost to you**.

ICAS Wellness provides caring and supportive telephonic bereavement counselling. It also helps achieve a healthy work-life balance, by providing unlimited telephonic advice and self-management tools to reduce stress and cope with relationships, health and other issues, improving morale and overall wellbeing.

Confidentiality is guaranteed and the service extends to the insured persons' family members, helping everyone better navigate life and work demands.

Terms and conditions apply.



ICAS Wellness Benefits for your business:

- ✓ Attract and keep great employees by providing Wellness benefits
- ✓ Professional advice for your business on legal, financial and other matters
- ✓ Potentially helps relieve the burden your HR experiences
- ✓ Could help reduce employee days away from work
- ✓ Confidentiality guaranteed for everyone who uses the service
- ✓ No additional cost to your premium

ICAS Wellness benefits for your employees/members:

 <p>24/7 free telephonic counselling</p>	<p>Dedicated line that provides confidential counselling and support:</p> <ul style="list-style-type: none"> ✓ Assistance by qualified professionals ✓ Assistance in the language of your choice on all queries 	<p>Available 24/7/365</p>
 <p>Legal wellbeing</p>	<p>Legal advisors provide unlimited telephonic advice on:</p> <ul style="list-style-type: none"> ✓ Wills, testaments and estates ✓ Pension ✓ Taxation ✓ Contracts ✓ Property ✓ Retirement ✓ Third party claims 	<p>Mon-Fri: 8:00-17:00 Sat & Public Holidays: 8:00-18:00</p>
 <p>Financial wellbeing</p>	<p>Our Financial mentors will provide with independent and objective advice on:</p> <ul style="list-style-type: none"> ✓ Estate planning ✓ Savings and investment advice ✓ Financial tools ✓ Tax returns 	<p>Mon-Fri: 8:00-17:00</p>
 <p>Family care support</p>	<p>Our team of professionals, including social workers, psychologists, medical and legal professionals provide advice and support to the employee's family:</p> <ul style="list-style-type: none"> ✓ Childcare ✓ Eldercare ✓ Adoptions ✓ Education and social benefits ✓ Disability 	<p>Available 24/7/365</p>
 <p>Health@Hand</p>	<p>Our team of medical experts will also provide with lifestyle and life threatening diseases advice and support such as:</p> <ul style="list-style-type: none"> ✓ Heart disease ✓ Chronic illnesses ✓ Parenting support ✓ Cancer ✓ Weight loss resources ✓ HIV/AIDS counselling and support services 	<p>Available 24/7/365</p>



Get an FNB Group Funeral Plan today



Apply on the **FNB App**



Call us on **087 736 7778**



Go to **www.fnb.co.za**



Email **fnblifebusiness@fnb.co.za**

What you need to know:

- The Plan only covers employees or members who are South African citizens or Foreign Nationals residing in South Africa.
- Where a non-South African employee is insured, they must hold a valid work-permit and reside in South Africa.
- The plan covers nominated individuals between the ages of 18 and 64.
- Cover starts on the date the application is accepted by FNB Life.
- Claims are paid into a South African bank account nominated by the beneficiary.
- Claims will be paid out immediately for accidental death, after 3 months for natural death and after 12 months for suicide.
- The plan will pay out only where death of a non-South African insured life occurred within South African borders.
- The plan will not pay out if death occurred as a result of driving under the influence of alcohol or narcotics.
- You may cancel the plan within two months and we will refund you your premiums, provided no claim has been made.
- The plan and all cover will end if the premiums are not paid as agreed.

The full terms and conditions are available at www.fnb.co.za.