

## 1. FAIS declaration

I hereby acknowledge that I did not receive any advice from a financial advisor regarding the Unison product and that I commit to engage in this product out of my own free will without any persuasion or interference from an intermediary.

I confirm that I fully understand the particulars of the product as it is reflected on the website and that the product is suitable for my financial needs.

I confirm that I fully understand the manner on which the premium is calculated and I further confirm that I can afford the premium which relates to the options I have chosen.

## 2. Calculation of premiums

<b>Risk Benefit</b>	<b>Death</b>	<b>Disability</b>	<b>Critical Conditions</b>
R 100 000	102.59	51.24	38.74
R 250 000	253.93	126.70	95.09
R 500 000	505.98	252.46	188.16
R 750 000	758.03	378.22	280.84
R 1 000 000	1010.08	503.98	373.52

1. Choose your risk amount e.g. R 100 000 or R250 000 or R 500 000 etc.

2. Choose the benefits you would like provided Death must always be an option. As stand alone or in combination with other benefits. e.g. Death alone, or Death plus Disability, or Death plus Critical conditions, or Death plus Disability plus Critical conditions.

### Funeral Benefit

<b>R 10 000</b>	<b>R35.03</b>
<b>R 15 000</b>	<b>R50.27</b>
<b>R 20 000</b>	<b>R65.50</b>
<b>R 25 000</b>	<b>R80.74</b>

### Administration and Management Fee:

R 20.00 per Application per month