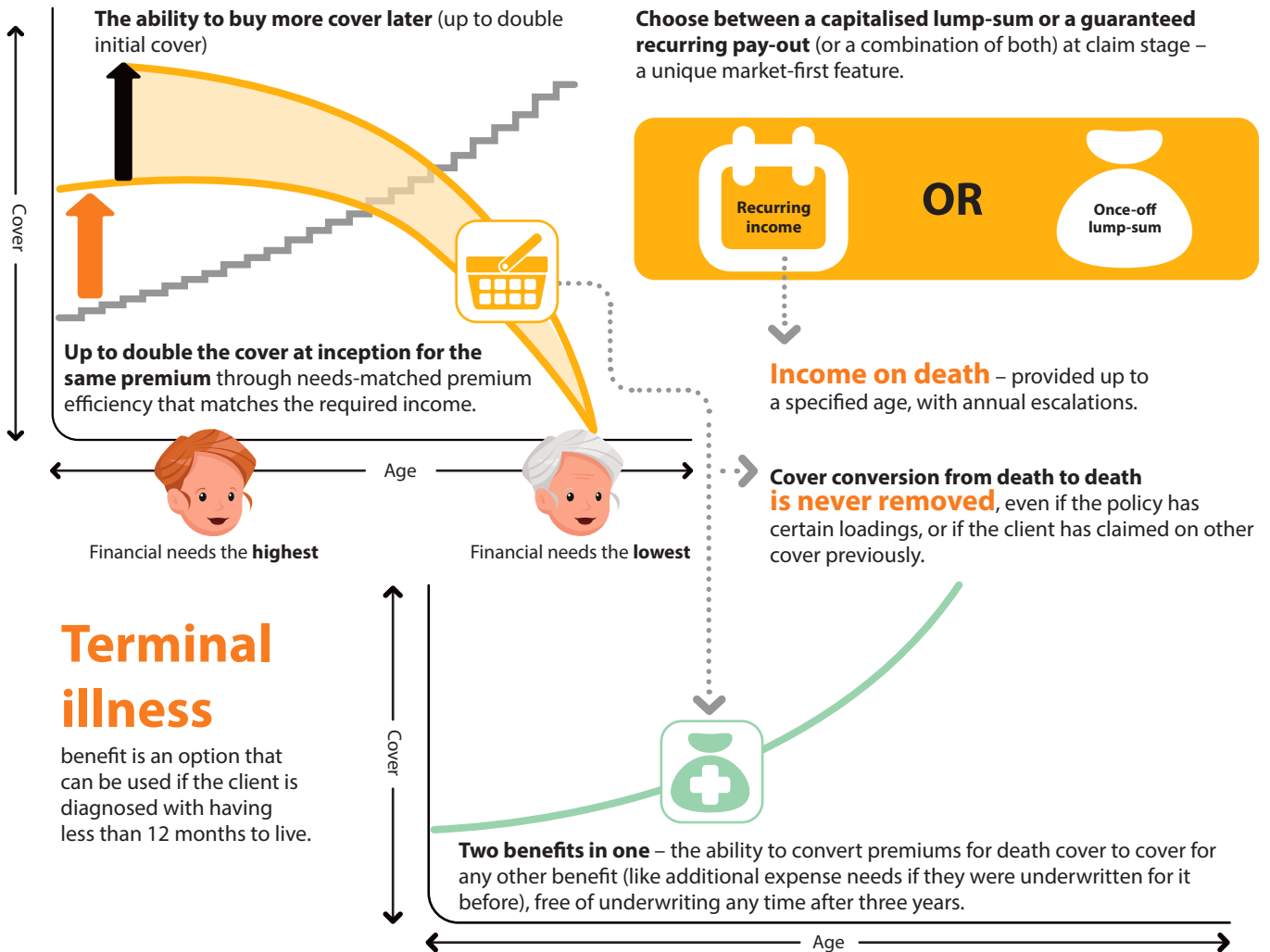


BrightRock Brief:

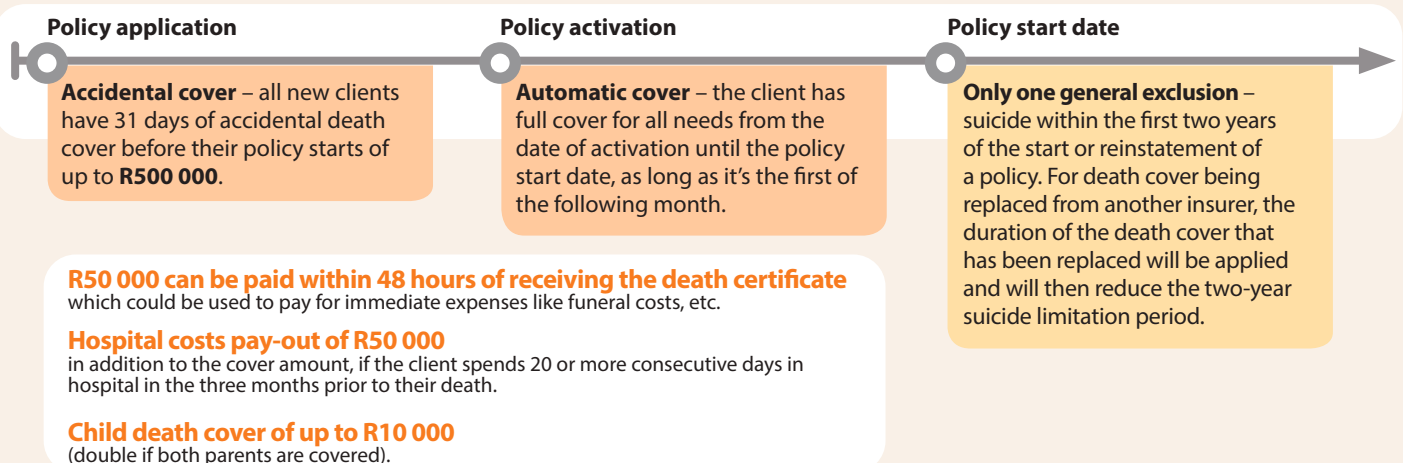
Death needs cover for individual life

BrightRock's death cover is completely customisable and can be precisely crafted to exactly match the needs of clients and their families. Different payment structures can be quoted for different needs, and some payment options also make it possible for the beneficiary to decide how the proceeds should be paid when a claim event happens.

Cover for an illness or injury with a financial impact			
	That you can recover from	That's permanent	That's caused by death
Income protection	Household needs		
	Childcare needs		
	Healthcare needs		
Asset protection	Debt needs		
	Death-related needs		
	Additional expense needs		



Added certainty – cover actually starts before clients pay a premium



BrightRock claim case studies

Hospital costs pay-out – 41-year-old male

- The client was hospitalised in early January 2019, where he was diagnosed with pancreatic cancer. He passed away 25 days later.
- He was covered for permanent expenses and death cover, and we paid him under both. We also paid him an additional R50 000 as he died after being admitted to hospital for more than 20 consecutive days in the three months prior to his death.



Child death claim – 8-year-old child

- Our client's child sustained burns to 55% of his body and tragically passed away the same day.
- BrightRock paid 100% for the child's burns on our additional expense needs cover as well as R10 000 for his death. We also paid 1% for the father's burns under our Trauma IQ assessment on his additional expense needs cover.



Terminal illness claim – 50-year-old businessman

The client was diagnosed with stage 4 pancreatic cancer, and given only a few months to live. He chose to receive his death cover in full due to the fact that he was terminally ill. He also received additional expense needs and permanent expenses cover pay-outs in full.



Childcare income on death – 38-year-old mother

- The client passed away in May 2016 in a motor vehicle accident. She left behind her two sons and her husband, who decided to take the household and death-related needs cover as lump sum pay-outs, but the childcare needs cover as a recurring payment until each of the boys turns 21 years old.
- More cover for the same premium than with any other competitor – we paid out 3 to 7,5 times more cover than traditional "3D" life cover.
- Tertiary education step-up – she added this feature, boosting the claim payment by 50% at the end of the year that each of the boys turns 18.
- Need-specific tracker – by adding this, she has ensured that the monthly claim payments increase at CPI+2% each year, guaranteeing that the pay-outs keep up with the actual cost of education, not just inflation.

Cover for an illness or injury with a financial impact			
	That you can recover from	That's permanent	That's caused by death
Income protection	Household needs		100% ✓
	Childcare needs		100% ✓
	Healthcare needs		
Asset protection	Debt needs		
	Death-related needs		100% ✓
	Additional expense needs		

R933 118 pay-out
for a premium
of only **R48**
per month

More cover paid-out: Childcare needs after client's death



15-year-old son



Grade 10



Grade 11



Grade 12



1st year



2nd year



3rd year

Only BrightRock offers the tertiary education step-up



12-year-old son



Grade 8



Grade 9



Grade 10



Grade 11



Grade 12



1st year



2nd year



3rd year

For detailed information on BrightRock's death cover, speak to your BrightRock Distribution Specialist, or check the latest version of our technical Product Guide.