



# 360life

Life is a celebration of unexpected, special moments.

Life is meant to be lived to the full—be it at home, work, worship or play. It is a celebration of unexpected special moments with those you love, doing what you love, building a legacy of special moments and memories.

Nedgroup Life has designed a robust life insurance solution, **360Life**, which is flexible enough to give you relevant options at every stage of your life.

**360Life** is not about the life policy. It is not about the insurance premium. It is about being there to help you and your family when you need financial protection. You and your family's future wellbeing is the core of our business.

When life throws you a curve ball, we may not be able to take away the pain, but we will be able to help in practical ways. Through the benefits available in **360Life**, we will make a substantial difference in your family's lives, from the second we know you're unable to be there for them in your usual way. **360Life** is designed to provide financial relief, as well as an advice centre that will direct you to the best specialist support to help you manage your immediate challenges.

But why wait until you have a financial challenge to interact with **360Life**? Nedgroup Life's **360Life** insurance solution has a free wellness programme, **become**, to help you get the most out of your life, now. Experts specialising in wellness provide you with articles, assessments, coaching plans, tips, and motivation for you to improve your overall wellbeing. We do this because we believe

that true health is a choice and not a condition. Therefore, we are actively involved in helping you to achieve and maintain optimal health for your body and your mind, and to make the best choices relating to relationships, the environment and your money. Furthermore, we will reward you for any improvements you may achieve.

#### An overview of **360Life** benefits

**360Life** insurance solution offers a comprehensive range of protection benefits.

#### Building blocks of benefits

The core benefits that make up a **360Life** insurance solution, may be selected in many combinations, in accordance with your needs.

These are:

- Life benefit
- Disability benefit
- Critical Illness benefit
- Riders:
  - Final Expense
  - Future Cover
  - Retrenchment
  - Critical Illness Child
  - Waiver of Premium



### Flexibility

**360Life** provides a suite of benefits comparable with the best in the market, with more room to adapt to the point you are at on your life journey:

- Multiple policy owners and insured lives are accepted per policy.
- You may add or delete benefits on your policy, as you need these, without having to purchase a new policy.
- Most benefits allow various term options to be chosen.
- An extensive but simple range of premium and cover increase combinations, as well as premium guarantee periods, provide premium affordability and sustainability.

### Simplicity

**360Life** has nothing to hide. The product is made up of benefit building blocks that allow you to take only what you need. Enjoy the peace of mind you get from knowing that you and your dependants and loved ones are being looked after.

### Individual pricing

**360Life** prices accurately for risk, based on assessing your lifestyle holistically. Improvements in your health and income will result in preferential premiums.

### Free cover

Upon commencement of your **360Life** insurance policy you will receive free cover for the benefits purchased for up to 30 days or the first premium due, without paying your first premium.

### Changes in your risk profile after the inception of your policy

As your life unfolds the choices you make may change. Improvements in your risk profile may result in a reduction in premiums (eg smoking status), so keep us posted. Should your risk characteristics deteriorate after the commencement of your policy, no penalties would be applied (however in certain circumstances only, for example if your occupation changed, you would need to notify us).

### Paying claims

Nedgroup Life gathers all the relevant data for **360Life** upfront, through tele-underwriting by tele-interviewers. This ensures that accurate underwriting decisions are made, as we have a better understanding of you as an individual. It also means that claims are more likely to be paid, and less likely to be contested on the basis of medical and lifestyle reasons.

### Dedicated service

**360Life** interacts with you using a communication medium of choice, including electronic means or our specialised Client Services Contact centre. There will be regular communication updates from Nedgroup Life throughout the life of your **360Life** insurance policy.

### become

Your **360Life** insurance solution gives you access to a wellness programme and portal, **become**, which will equip you with the resources, advice and encouragement to lead a holistic life. It also provides opportunities for earning **become** rewards. Divided into core areas of wellness, the constantly updated content of this site includes cutting-edge information and opinions from leading experts in numerous fields, as well as self-assessment tests for charting your path to better health. And the farther you travel along that path, the more you will benefit. **become** rewards you every time you make a choice to have a healthier body, a healthier mind, healthier relationships, a healthier environment and healthier finances. Rewards come in the form of premium discounts, discounts at select partners, health retailers and an annual cashback via a health wallet. In short, we reward you for wanting to live well, to be well.

### Lifestyle packages

'I like things simple and sensible, and I want an answer that works for me. But life has its share of wrinkles too, and I want to know that the plans I make are elastic – flexible enough to make space for the odd curveball or two.'

And while we get used to life's twists and turns, and moments of surprise and sudden delight, every now and then it can turn completely upside down. Any product that is designed to help at that point will have to be complex. It needs to be flexible enough to match appropriate affordable cover to the many stages of an individual journey. And still be the best choice at any given moment.

We have packaged the benefit information into three **360Life** packages, in a way that will help you get the most out of **360Life**. The packages are deliberately flexible enough for you to grow with the product. We are confident that there is a **360Life** insurance solution – the more individual you are, the better **360Life** is for you.

The greatest thing about **360Life** is that you will always have the freedom to review a decision at any point. Our goal is to partner

you with worthwhile, relevant, best-of-breed benefits that evolve with you throughout your entire life, in one single product. One life. One relationship. One policy document.

### **360Life** Essential

This is for you if you are starting out in life, or if your requirements are to provide the basic financial protection for your needs. Should you be unable to earn an income due to disability or death, you and your dependants' financial needs will be taken care of.

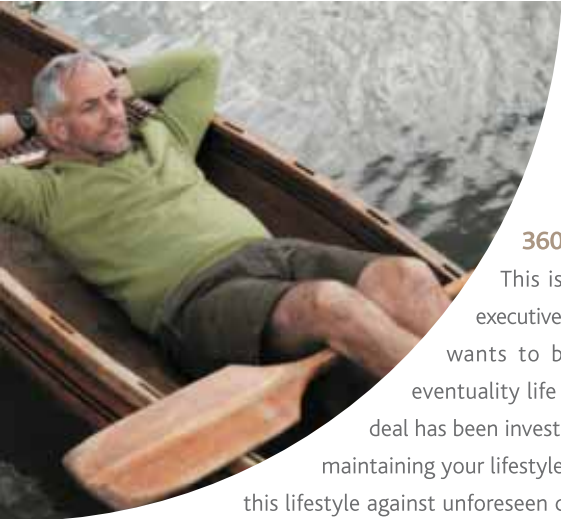
The recommended benefits for this stage are: **Death, Disability, Waiver of Premium and Future Cover.**

### **360Life** Income Protection

This is for professionals who are most concerned about protecting their income earning ability. You need to be sure that, should you have to stop work prematurely for a qualifying temporary or permanent reason, you would be able to supplement your income. Death is not a primary consideration for you as you are concerned about providing protection you can enjoy while you are alive.

The recommended benefits for this stage are: **Disability, Income Protection, Critical Illness, Retrenchment and Future Cover.**





### 360Life Comprehensive

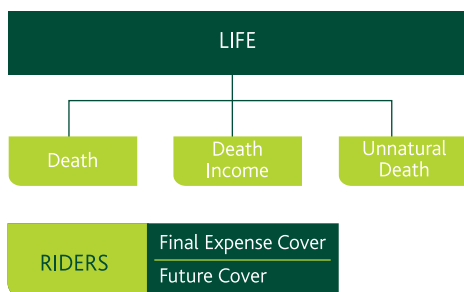
This is for the professional executive and/or individual who wants to be prepared for any eventuality life may present. A great deal has been invested into achieving and maintaining your lifestyle, therefore protecting this lifestyle against unforeseen circumstances is both prudent and wise. Time is of the essence, so a structure that quickly provides protection for all areas of your life is at hand.

As the name suggests, comprehensive benefits are recommended for the stage: **Death, Disability, Income Protection, Critical Illness, Waiver of Premium, Retrenchment and Future Cover.**

### Product benefits

The extensive range of benefits includes Life benefit, Disability benefit and Critical Illness benefit.

### Life benefits



This includes features such as:

- Immediate cover of up to R1 million for a maximum of 30 days.
- Free cover from the commencement of your policy of up to a maximum of 30 days.
- A Terminal Illness benefit of a 100% payout is included in the Death benefit.
- A choice of a Lump Sum benefit or an Income benefit, with the **360Life** insurance solution also offering the flexibility of having a bit of both to suit your specific need.
- Extended cover for you, your partner, children and extended family with the Final Expense benefit.
- The primary life can purchase the Final Expense benefit with no underwriting within 24 months of being medically underwritten for any of the other **360Life** benefits.
- No HIV tests being required for the Unnatural Death benefit that provides cover of up to R2,5 million.
- The option of purchasing the Future Cover when you purchase the death or Death Income benefit. The Future Cover benefit allows you to purchase cover now, so should you increase your death cover later, only an HIV test would be required. Up to R5 million of cover can be chosen.

### Death benefit

The Death benefit pays a lump sum benefit to your nominated beneficiary, which will provide for outstanding debts (home loan, vehicle finance, credit card, retail accounts, etc), executor fees, child education fees and maintaining your loved ones' lifestyles when you no longer can.

### Death Income benefit

A monthly benefit is paid to your nominated beneficiary or the policy owner in the event of your death. This payment will be made until you would have reached the age of 66 years at next birthday. This monthly payment can be used to provide a steady income for dependants, giving you peace of mind with regard to financial security for your loved ones.

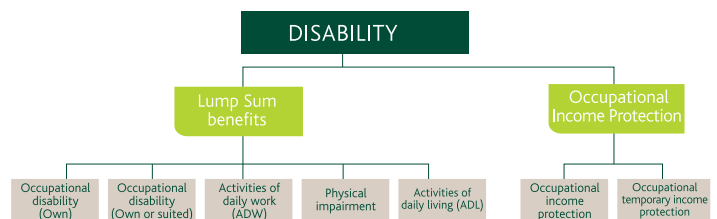
### Unnatural Death

The Unnatural Death benefit provides a lump sum in the event of death, where the cause of death is due to an accident. An accident is an unforeseeable event that occurs after the cover starts and which, in a violent, external and visible manner, independently of any other cause, results in death within 90 days of the event taking place.

### Final Expense benefit

A lump sum benefit is paid in the event of death, to help the immediate family members with funeral arrangement costs and to take care of immediate expenses such as electricity bills, credit card payments and grocery purchases. Nedgroup Life will pay this claim within 48 hours of the submission of all required documentation.

### Disability benefit



Disability cover includes Lump Sum benefits and Occupational Income Protection.

### Lump Sum benefits

These include an extensive range of easy-to-understand benefits that can be taken in combination with an overlapping benefit feature, which offers a premium discount and reduces the risk of overinsurance.

The Occupational Disability benefits provide for:

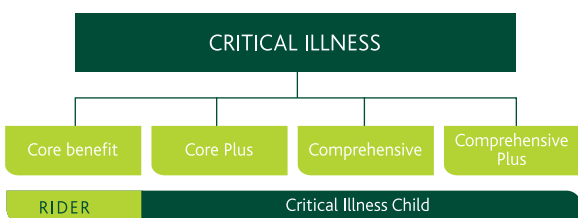
- Occupational disability (own)
- Occupational disability (own or suited)
- Activities of daily work (ADW), which is a feature unique to **360Life** insurance solution and removes subjectivity associated with traditional occupational disability benefits.
- It offers:
  - flexible tapering options, i.e nil, 10%, 20% with a benefit cease age from 56 years at next birthday or 66; and
  - the option that professionals can choose a retirement age up to 71 years at next birthday, with a maximum cover amount of R15 million.
- Physical impairment and activities of daily living are available to everyone including students and home executives.
- Multiple claims feature:
  - the reinstatement of full cover for unrelated claims;
  - the reinstatement of cover for more severe related conditions; and
  - a simple two-tier payout structure.

**Occupational Income Protection:**

This includes features such as:

- The option to purchase cover of up to 100% of income.
- A partial Disability claim feature, i.e. the claim is paid if you are at least 25% disabled.
- Reinstatement of cover for related and unrelated claims, including no waiting period if the related claim occurs within three months of your returning to work.
- Reinstatement of full cover for unrelated claims.
- Retrospective payments after the seven-day waiting period, with a limited list of excluded conditions.
- Flexibility due to a choice of waiting periods to suit your needs and budget.
- A choice of benefit payment period (occupational temporary income protection only).
- The option that professionals can choose a retirement age up to 71 years at next birthday, with a maximum cover amount of R150 000 a month.
- Qualifying for the Income Protection benefits, subject to underwriting, if you are self employed.

**Critical Illness benefit**



The cover includes benefits such as:

- Flexibility depending on your needs and financial circumstances, offering -
  - a severity-based option;
  - a non-severity-based option;
  - core benefits cover for five major illnesses/conditions; and
  - Comprehensive benefit cover for 30 major illnesses/conditions.
- A built-in multiple claims features providing -
  - the reinstatement of full cover for unrelated claims; and
  - the reinstatement of cover for more severe linked claims or multiple claims for unrelated illnesses.
- A survival period of only 14 days.
- The option that the Critical Illness Child benefit can be added as a rider that would not accelerate payment on the main benefit.

Premium Protection waivers are:

- The **360Life** insurance solution consists of a comprehensive range of premium protection waivers to cover policy premiums in the event of death, occupational disability (which includes a physical impairment component) or retrenchment.

In the event of death; occupational disability (which includes a physical impairment component) or retrenchment of up to 12 monthly payments up to R40 000 a month will be paid (this benefit is not offered by many insurers).

**In conclusion**

Change is inevitable, and Nedgroup Life understands this. So, by partnering with us in the provision of your life insurance needs, you will be offered a solution customised according to your needs at any given time. If you live life fully, you can enjoy the rewards and financial security that a **360Life** insurance solution brings to you and your family.

**360Life** has been designed to meet you at any point in your life with a best possible solution for some of the worst days possible. And to provide you and your family with the tools and means to protect what you have built together. **360Life**, a holistic, adaptable solution for every step of your life's journey.



### Bank on our service promise

We promise to:

- treat you as an individual;
- treat you with respect at all times;
- acknowledge your requirements and take them seriously; and
- continually strive for service excellence.

If you feel that we have or have not lived up to this promise, Please let us know by telling the manager at your or suite, emailing us at [ClientFeedback@nedbank.co.za](mailto:ClientFeedback@nedbank.co.za) or calling us on 0860 444 000.

### Bank on our AskOnce service promise

Nedbank Group is committed to providing you, our client, with world-class service when you engage with us. To show this commitment we have put our money where our mouth is and promise the following:

- You only have to ask once. The person you talk to will take the responsibility for ensuring your request is resolved.
- We will actively manage our branch queues - if you feel that you have waited too long, please ask the branch manager to assist you.
- You will always have the option to speak to a 'real' person at our contact centres.
- Our contact centres will call you back if your request is not resolved the first time.
- At your request, we will always send an SMS confirmation for high-value credit card transactions.

- Your credit card will be delivered to your branch of choice, on time, every time.
- When you switch your current account to Nedbank, we will move your debit orders for you. Hassle-free.

*If you feel that we have not lived up to our promise(s), please call 0860 ASKONCE (0860 275 662) and we will resolve your query and donate R50 to a Nedbank-approved charity.*

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