



Keep caring long
after you're gone



with
Standard Bank

**LIFE
COVER.**

Standard Bank **IT CAN BE™**

MAKE SURE YOUR LOVED ONES HAVE FINANCIAL SUPPORT AFTER YOUR DEATH.

Standard Bank's direct life insurance services offers a tax-free lump sum payout of up to R10 million to your chosen beneficiaries when you pass away.

With Standard Bank's direct life insurance services, you can take out Life Cover directly online, without filling in any forms or going for full medicals.

HOW DOES IT WORK?

The payout amount, or cover you qualify for, is based on your risk profile, which is determined by a number of factors. These include your gender, age, smoking habits, income, education and how healthy you are at the time of application. For instance, your BMI (Body Mass Index) – a formula taking your height and weight into account – is an indicator of your health and counts towards your cover. Your monthly payments are tailor-made and calculated based on these factors and the cover you choose.

WHAT AM I COVERED FOR?

- You will be covered for death by natural causes and accidental death (non-natural), unless specified. Terms and conditions apply.
- If we have received your monthly payments consistently and a valid claim is submitted, your chosen beneficiaries will receive a once-off lump sum payout when you die.
- You can choose an unlimited number of beneficiaries and the percentage of the payout you want each of them to have.
- You can change or add beneficiaries at any time.

WHEN WON'T I BE COVERED?

- You won't be covered for suicide, or death due to self-harm, for the first 24 months of the cover.
- If you die while breaking the law or while intentionally putting yourself in a position where you are exposed to war or war-like activities, you may not be covered.
- You will not be covered for any exclusions communicated to you.
- You must have an HIV test within 90 days of your cover start date. If you don't or if your test comes back reactive, your cover will be converted to an option that is limited to non-natural (accidental) causes of death only. Non-natural cover differs as it only pays out if you die as a result of an injury from an accident and not as a result of any disease or health problems.

GET A QUOTE

**GET R2 MILLION LIFE INSURANCE
FROM R193* PER MONTH**

- Tax-free lump sum life insurance payout of up to R10 million.
- Direct online application process.
- Unlimited beneficiaries. Add as many as you want. Change them at any time.
- Straightforward cover.

WHY GO DIRECT?

- One-step application process.
- Everything is done online or over the phone.
- No forms.
- No full medicals.

WHAT DO YOU NEED TO APPLY?

- be between 18 and 65 years old.
- be a South African citizen with a barcoded ID.
- take out the cover for yourself.
- have your own bank account.
- have your height and weight details on hand.
- have your ID.
- have 15 minutes to complete the online application.

BUY ONLINE



*Cover and premiums dependent on individual risk profile. Terms and conditions apply.

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