

The SES Member Guide to Life Stage Risk Management

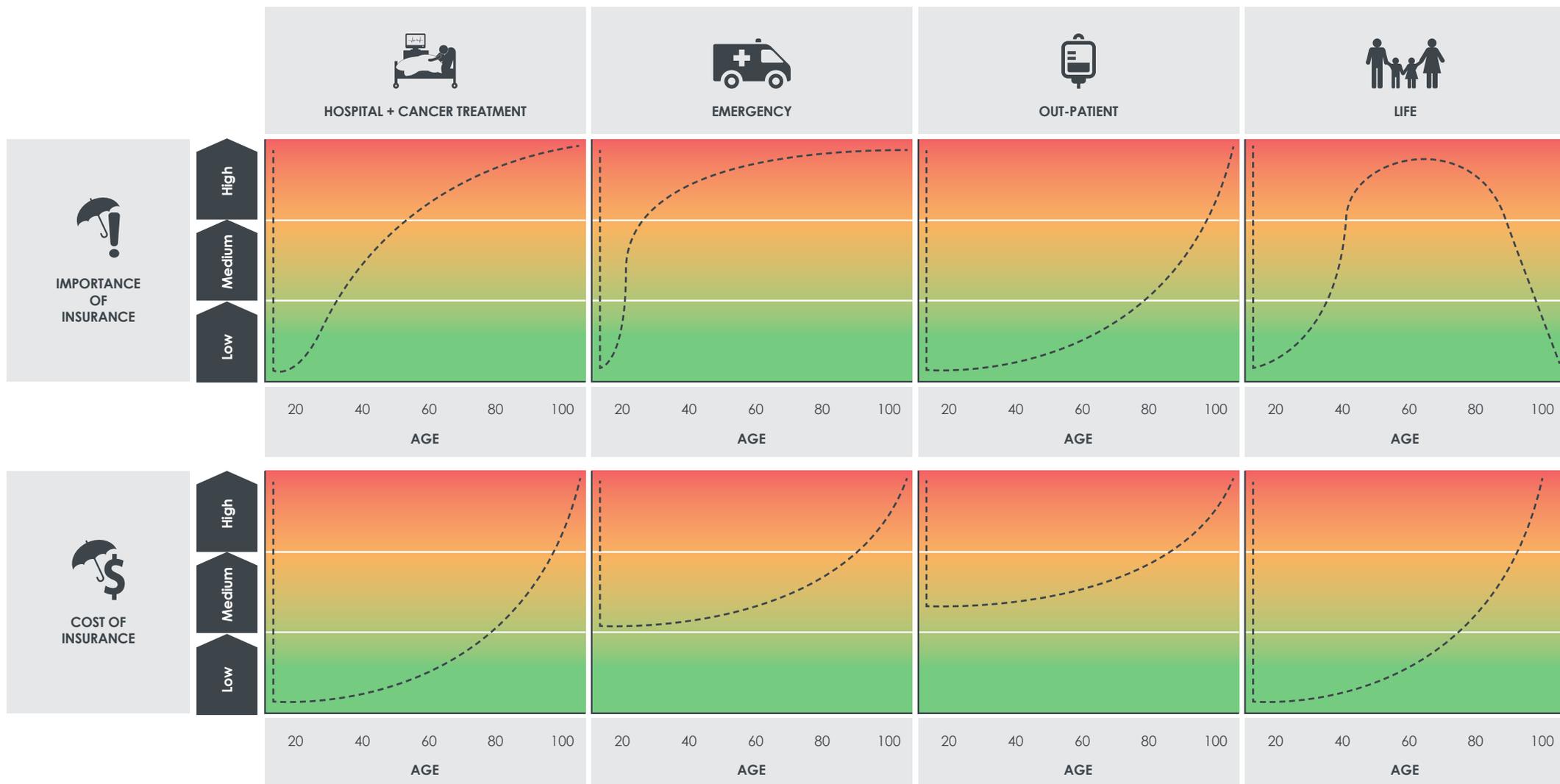
At SES we understand that choosing Health and Life Insurance can be very confusing. This useful guide will help you identify solutions from our current product range that may best suit your needs.

		 POSSIBLE MEDICAL CONDITIONS	 RECOMMENDATION	 HEALTH PRODUCTS	 LIFE PROTECTION NEEDS	 POSSIBLE SOLUTION	 LIFE PRODUCTS
 FAMILY PROTECTION	AGE 0	Medical Emergency Cervical Cancer Mammogram Testicular Cancer Acute Conditions Malaria Tuberculosis Pneumonia Affordability	Emergency Hospital Cancer Dread Diseases	Silver Amber Sapphire Gold +	Family Protection Education Funeral Short Term Disability Long Term Disability Affordability	Entry Level Life Cover \$50,000 to \$250,000	Term Life Minimum 5 Years Whole of Life Disability Critical Illness
	AGE 36						
 MAINTENANCE	AGE 36	Early Chronic Conditions Cardiovascular Cancer Early Stage Diabetes	Out-Patient Treatment Hospital Treatment Wellness Cancer Dread Diseases	Amber Chrome Platinum +	Family Protection Loan Repayments Education Disability Critical Illness	Higher Levels of Life Cover \$250,000 to \$500,000	Term Life Minimum 5 Years Whole of Life Disability Critical Illness
	AGE 50						
 REPARATION	AGE 51	Chronic Conditions Diabetes Cancer Cardiovascular Transplant Services	Wellness Chronic Conditions Out-Patient Hospital Cover Cancer	Amber Chrome Platinum +	Family Protection Loan Repayments Inheritance Tax Critical Illness Funeral Grandchildren	Life Cover Depends on Net Worth \$500,000 to \$10,000,000	T100 Whole of Life
	AGE 51						

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This table provides a broad guideline to help you understand the possible relevance and related costs of Health and Life Insurance through the various life stages.



Should you need clarification on the various options available to you, please feel free to **call us on 737**, and the various options will be explained to you. We remain committed to offering you the most competitive benefits at the right price, ensuring that you have cover when you need it most.

