








The SES Member Guide to Life Stage Risk Management



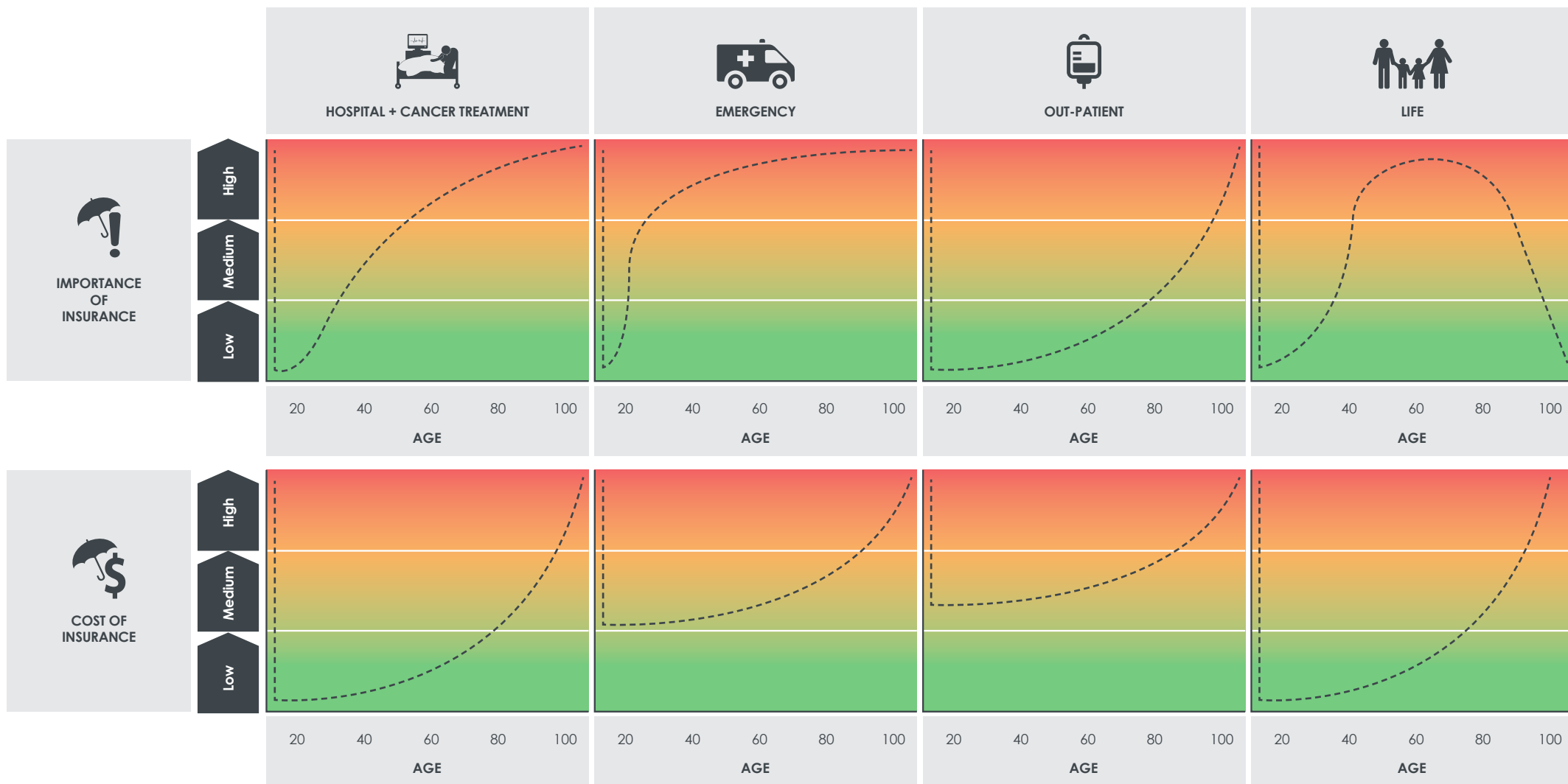
At SES we understand that choosing Health and Life Insurance can be very confusing. This useful guide will help you identify solutions from our current product range that may best suit your needs.

		 POSSIBLE MEDICAL CONDITIONS	 RECOMMENDATION	 HEALTH PRODUCTS	 LIFE PROTECTION NEEDS	 POSSIBLE SOLUTION	 LIFE PRODUCTS
 FAMILY PROTECTION	AGE 0	Medical Emergency Acute Conditions Dread Disease Developmental Disorders Childhood Cancers	Emergency Hospital Cancer Dread Diseases	Silver - Emergency Stabilisation & Evacuation Sapphire - Comprehensive local, elective India & Emergency evacuation to South Africa. Chrome - Worldwide at SA rates, excluding dental, optical and maternity. Gold+ - Comprehensive worldwide at SA rates Platinum + - Comprehensive worldwide	N/A	N/A	N/A
	AGE 18						
 MAINTENANCE	AGE 18	Early Chronic Conditions Wellness Cardiovascular Cancer Dread Disease Acute Conditions Medical Emergency Stroke Maternity	Out-Patient Treatment Hospital Treatment Wellness Cancer Dread Diseases	Sapphire Gold + Platinum +	Family Protection Business Protection Loan Protection	Covers financial obligations, inheritance planning Covers Shareholder/keyman protection, business interruption Covers Student/credit card / personal loans, Mortgage All have terminal illness eecelerator benefit , Waiver of premium and Accidental Death benefits T's & C's Apply	TERM LIFE AND MY TERM TERM LIFE - Age (18-69 years) Amount (\$100k to \$6.5m) Term (5years to 30 years) up to 75yrs Max MY TERM - Age (18-40 years) Amount (\$50k to \$500k) Term (5years to 20 years) up to 70 years max
	AGE 50						
 REPARATION	AGE 61	Chronic Disease Maintenance Wellness Cardiovascular Stroke Cancer Transplant Services	Wellness Chronic Conditions Out-Patient Hospital Cover Cancer	Sapphire Chrome Gold + Platinum +	N/A	N/A	N/A

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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.

