



| lifeprovider plan



Channel
life

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| lifeprovider plan

Sanlam Developing Markets (SDM) offers affordable financial products primarily to the entry-level market in South Africa and to all market segments in other developing markets in Africa and India. Sanlam Developing Markets operates in South Africa as well as in the following African countries: Ghana, Botswana, Kenya, Tanzania, Zambia, Malawi, Uganda and Nigeria. In South Africa, SDM offers financial solutions including individual life insurance, funeral policies and other financial services through Sanlam Sky Solutions - this includes representing the Channel Life brand.

We understand that people have different needs, which is why we tailor our products to suit your specific needs. Our policies are backed with excellent service through our client service centre.

Simply call 0860 480 000 for any support, or further product information that you may need.

We are dedicated to deliver quality investments, life insurance and employee benefit services throughout South Africa.

What is the lifeprovider plan?

The lifeprovider is a cost effective risk only plan that provides Life Cover for the principal life assured and optional Debility Cover, as well as optional benefits available for the Spouse if chosen.

How is this plan structured?

To meet the principal life assured's unique insurance needs the lifeprovider plan allows the principal life assured the flexibility to choose between 3 policy terms:

- 10 Years
- 20 Year
- Whole Life

What benefits does this product offer?

Compulsory benefits:

- Life Cover for the principal life assured up to R200 000
- Immediate cover for accidental death
- Family Support Benefit

Optional benefits:

- Debility - principal life assured and Spouse
- Life Cover - Spouse (may not exceed principal life assured cover)

What Family Support Benefits does this product offer?

The following benefits are automatically included in the policy at no additional cost to the principal life assured:

- Funeral Support
- Legal Support
- Health advice
- Trauma Assault and HIV treatment
- Emergency medical response

How much cover do I get?

The lifeprovider Plan provides for four cover bands at a minimum of R 50 000 and a maximum of R 200 000 cover.

Cover Level	R50 000	R100 000	R150 000	R200 000
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How much do I pay?

The Whole Life cover option's premium rates:

Premium rates for the Whole of Life cover option:

Providing cover on the death of the principal life assured

Age Band Principal life assured (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R115	R135	R200	R240	R285	R345	R370	R450
26 to 35	R165	R150	R300	R270	R435	R390	R570	R510
36 to 45	R170	R150	R310	R270	R450	R390	R590	R510
46 to 55	R180	R155	R330	R280	R480	R405	R630	R530
56 to 60	R215	R180	R400	R330	R585	R480	R770	R630

Providing cover on the death of the Spouse

Age Band Spouse (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R85	R105	R170	R210	R255	R315	R340	R420
26 to 35	R135	R120	R270	R240	R405	R360	R540	R480
36 to 45	R140	R120	R280	R240	R420	R360	R560	R480
46 to 55	R150	R125	R300	R250	R450	R375	R600	R500
56 to 60	R185	R150	R370	R300	R555	R450	R740	R600

Providing cover on the death or debility of the principal life assured

Age Band Principal life assured (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R125	R145	R220	R260	R315	R375	R410	R490
26 to 35	R175	R160	R320	R290	R465	R420	R610	R550
36 to 45	R185	R165	R340	R300	R495	R435	R650	R570
46 to 55	R200	R175	R370	R320	R540	R465	R710	R610
56 to 60								

Providing cover on the death or debility of the Spouse

Age Band Spouse (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R95	R115	R190	R230	R285	R345	R380	R460
26 to 35	R145	R130	R290	R260	R435	R390	R580	R520
36 to 45	R155	R135	R310	R270	R465	R405	R620	R540
46 to 55	R170	R145	R340	R290	R510	R435	R680	R580
56 to 60								

Note: All ages are calculated on the age at next birthday (ANB).

10 year terms

Providing cover on the death of the principal life assured

Age Band	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R80	R95	R130	R160	R180	R225	R230	R290
26 to 35	R120	R110	R210	R190	R300	R270	R390	R350
36 to 45	R125	R110	R220	R190	R315	R270	R410	R350
46 to 55	R135	R115	R240	R200	R345	R285	R450	R370
56 to 60	R165	R135	R300	R240	R435	R345	R570	R450

Providing cover on the death of the Spouse

Age Band	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R50	R65	R100	R130	R150	R195	R200	R260
26 to 35	R90	R80	R180	R160	R270	R240	R360	R320
36 to 45	R95	R80	R190	R160	R285	R240	R380	R320
46 to 55	R105	R85	R210	R170	R315	R255	R420	R340
56 to 60	R135	R105	R270	R210	R405	R315	R540	R420

Providing cover on the death or debility of the principal life assured

Age Band	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R90	R105	R150	R180	R210	R255	R270	R330
26 to 35	R130	R120	R230	R210	R330	R300	R430	R390
36 to 45	R140	R125	R250	R220	R360	R315	R170	R410
46 to 55	R155	R135	R280	R240	R405	R345	R530	R450
56 to 60								

Providing cover on the death or debility of the Spouse

Age Band	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R60	R75	R120	R150	R180	R225	R240	R300
26 to 35	R100	R90	R200	R180	R300	R270	R400	R360
36 to 45	R110	R95	R220	R190	R330	R285	R440	R380
46 to 55	R125	R105	R250	R210	R375	R315	R500	R420
56 to 60								

Note: All ages are calculated on the age at next birthday (ANB).

20 year terms

Providing cover on the death of the principal life assured

Age Band Principal life assured (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R105	R120	R180	R210	R255	R300	R330	R390
26 to 35	R150	R140	R270	R250	R390	R360	R510	R470
36 to 45	R155	R140	R280	R250	R405	R360	R530	R470
46 to 55	R170	R145	R310	R260	R450	R375	R590	R490
56 to 60								

Providing cover on the death of the Spouse

Age Band Spouse (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R75	R90	R150	R180	R225	R270	R300	R360
26 to 35	R120	R110	R110	R220	R360	R330	R480	R440
36 to 45	R125	R110	R110	R220	R375	R330	R500	R440
46 to 55	R140	R115	R115	R230	R420	R345	R560	R460
56 to 60								

Providing cover on the death or debility of the principal life assured

Age Band Policy-holder (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R115	R130	R200	R230	R285	R330	R370	R430
26 to 35	R160	R150	R290	R270	R420	R390	R550	R510
36 to 45	R170	R155	R290	R280	R450	R405	R590	R530
46 to 55	R190	R165	R350	R300	R510	R435	R670	R570
56 to 60								

Providing cover on the death or debility of the Spouse

Age Band Spouse (ANB)	Monthly premium for cover of:							
	R5 000		R100 000		R150 000		R200 000	
	Male	Female	Male	Female	Male	Female	Male	Female
19 to 25	R85	R100	R170	R200	R255	R300	R340	R400
26 to 35	R130	R120	R260	R240	R390	R360	R520	R480
36 to 45	R140	R125	R280	R250	R420	R375	R560	R500
46 to 55	R160	R135	R320	R320	R480	R405	R640	R540
56 to 60								

Note: All ages are calculated on the age at next birthday (ANB).



How old can I be?

The principal life assured and Spouse can be between 19 – 60 years for the 10 year term and 19 – 55 years for the 20 year term.

Who is covered by this plan?

The principal life assured and their Spouse if selected

Escalation

Your cover increases yearly to keep up with inflation. The premium escalation ensures that your benefits also keep up with the increase in the cost of living. Therefore there is a 5% optional yearly increment on your premium and cover.



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The logo for Channel Life, featuring the word "Channel" in a bold, black, sans-serif font with a red swoosh under the "C". Below it, the word "Life" is written in a smaller, black, sans-serif font, followed by a small red square.

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