



Fees from 1 July 2022

PLAN		A1	A2	B	C1 (Closed)	C2	C3 (Closed)	D	E
CONTRIBUTION		R 170.00	R 170.00	R 192.00	R 216.00	R 216.00	R 306.00	R 258.00	R 432.00
DEATH COVER	Cover	-	R 14,000	R 17,000	R 17,000	R 20,000	R 20,000	R 25,000	R 35,000
	Premium	-	R 17.71	R 21.50	R 21.50	R 25.30	R 25.30	R 31.63	R 44.28
CAPITAL DISABILITY COVER	Cover	-	-	-	-	-	R 20,000	R 25,000	R 35,000
	Premium	-	-	-	-	-	R 8.28	R 10.35	R 14.50
FUNERAL COVER	Cover	-	R 12,000	R 16,000	R 19,000	R 19,000	R 19,000	R 20,000	R 30,000
	Premium	-	R 26.22	R 35.00	R 41.55	R 41.55	R 41.55	R 43.70	R 65.55
PAID UP FUNERAL POLICY	Cover	-	-	-	R 5,000.00	-	R 7,500.00	-	-
	Premium	-	-	-	R 20.13	-	R 30.20	-	-
ADMINISTRATION COSTS	Fee *	R 10.36	R 10.36	R 10.36	R 10.36	R 10.36	R 10.36	R 10.36	R 10.36
BROKER COMMISSION	Fee **	R 9.78	R 9.78	R 11.04	R 12.42	R 12.42	R 17.60	R 14.84	R 24.84
LESS TOTAL COST		R 20.14	R 64.07	R 77.90	R 105.96	R 89.63	R 133.29	R 110.88	R 159.53
NET CONTRIBUTION TOWARDS SAVING		R 149.87	R 105.94	R 114.10	R 110.04	R 126.37	R 172.72	R 147.13	R 272.47
% OF CONTRIBUTION		88.16%	62.31%	59.43%	50.94%	58.50%	56.44%	57.03%	63.07%

Asset based Operating Expenses	Administration Fee *	0.2875% of total assets of the fund per annum
	Broker Commission **	5.75% of Plan contribution towards the appointed Independent Advisor
	Fund expenses	0.6% of total assets of the fund per annum
	Benefit & Investment Consulting and Actuarial Services	0.695% of total assets of the fund per annum