



PLAN	SAL 1	SAL 2	SAL 3	SAL 4
CONTRIBUTION	R 573.00	R 859.00	R 1,147.00	R 2,867.00

DEATH COVER	Cover	R 100,000	R 150,000	R 200,000	R 500,000
	Premium	R 65.60	R 98.70	R 131.00	R 328.00
CAPITAL DISABILITY COVER	Cover	R 100,000	R 150,000	R 200,000	R 500,000
	Premium	R 33.40	R 50.00	R 66.70	R 167.00
FUNERAL COVER	Cover	R 35,000	R 35,000	R 35,000	R 35,000
	Premium	R 51.50	R 51.50	R 51.50	R 51.50
ADMINISTRATION	Fee *	R 10.36	R 10.36	R 10.36	R 10.36
BROKER COMMISSION	Fee **	R 32.95	R 49.39	R 65.95	R 164.85
LESS TOTAL COST		R 193.81	R 259.95	R 325.51	R 721.71

NET CONTRIBUTION TOWARDS SAVING	R 379.19	R 599.05	R 821.49	R 2,145.29
% OF CONTRIBUTION	66.18%	69.74%	71.62%	74.83%

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