

AS YOUR **LIFELONG COMPANION**, WE CAN ASSIST YOU **AT EVERY STAGE OF YOUR LIFE.**

WHAT LIFE STAGE ARE YOU IN?

Starting your first job

Buying or selling a car

Moving into your own home

Buying a house

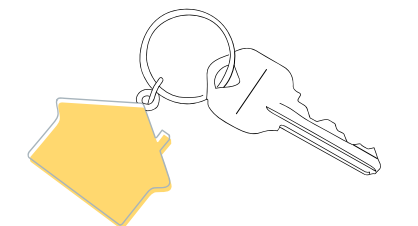
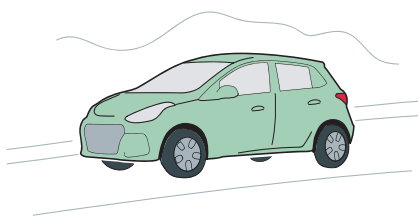
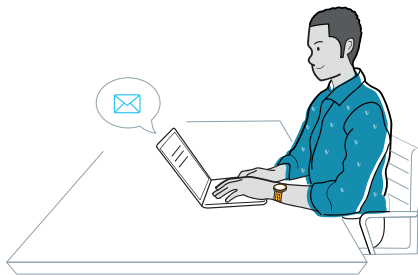
Selling your house

Renting out your house

Getting married

Having children

Dealing with old age & death



Buying or selling a car?

- ☞ Reviewing your employment contract
- 💰 Registering you for tax and assisting you with your tax returns
- ☞ Giving you general **tax advice**
- ☞ Assisting you with labour disputes
- ☞ Giving advice on work permits
- 💰 Setting up your first budget
- 💰 Retrenchment benefit to cover your premiums when you've been a fully paid member for 12 months or more

Moving into your own home?

- 💰 Providing you with your credit check
- ☞ Reviewing the purchase agreement
- ☞ Reviewing the insurance policy
- ☞ Providing an agreement for the sale of a motor vehicle
- 💰 Budget advice and **debt advice** for car instalment repayments
- ☞ **Trauma Assist**, to be used in the event of an accident or other traumatic events
- ☞ **Bail assistance** and a lawyer on call when you are stopped at a roadblock
- 🍏 **HealthCare** hospital admissions in the event of an accident

Buying a house?

- ☞ Template of lease agreement
- ☞ Reviewing your lease agreement
- ☞ Reviewing your insurance policies for household contents
- ☞ **Trauma Assist** for house break-ins and or events involving a household fire
- 💰 **Debt Assist** when considering financing furniture and other household items
- ☞ Providing a legal letter of demand in the event that a landlord does not obey the lease agreement
- ☞ **Legal advice** if you are having problems with neighbours or the body corporate
- 💰 Providing you with your credit checks
- ☞ Reviewing your offer to purchase
- ☞ Reviewing the agreement with your bank
- ☞ Assistance with your rates and taxes
- ☞ Assisting with a letter of demand
- 💰 Budgeting advice
- ☞ Advice on the transfer of property ownership
- ☞ **Legal advice** if you are having problems with neighbours

Selling your house?

- ☞ Reviewing the buyer's offer to purchase
- ☞ Advice on the transfer of property ownership

Renting out your house?

- ☞ Providing a template lease agreement
- ☞ Providing a letter of demand for rent owed
- ☞ Dispute resolution
- ☞ **Legal advice** if an accident occurs on your property
- 💰 **Tax advice** on additional income

Getting married?

- ☞ Drafting an antenuptial contract
- ☞ Writing up a joint last will and testament
- ☞ Assistance with an uncontested divorce
- ☞ You can also add dependants to your policies as your family begins to grow
- ☞ Advice on different types of legally binding marriages
- ☞ **Trauma Assist** to assist with accidents or domestic violence
- 💰 Budgeting advice
- 💰 Advice about tax benefits for when you get married
- ☞ A legally married spouse gets automatically covered under the policy at no extra charge
- ☞ Uncontested divorce after six months of consecutive payments

Having children?

- ☞ Updating your will
- 🍏 **HealthCare** hospital admissions
- 💰 Adding dependants to your policies
- ☞ **TeleTeacher** assistance with school homework and exam preparation
- ☞ **Trauma Assist**, including but not limited to: school bullying and exam stress and pressure

Dealing with old age & death?

- ☞ **Trauma Assist** when a loved one is ill or passes away
- ☞ Updating your will
- ☞ Advice on estate planning
- 💰 **Accidental death benefit**
- 💰 **Tax advice** for estates
- 👤 **Funeral cover** to ensure that your family can give you the dignified burial you deserve



LEGAL



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HEALTHCARE



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TRAUMA

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