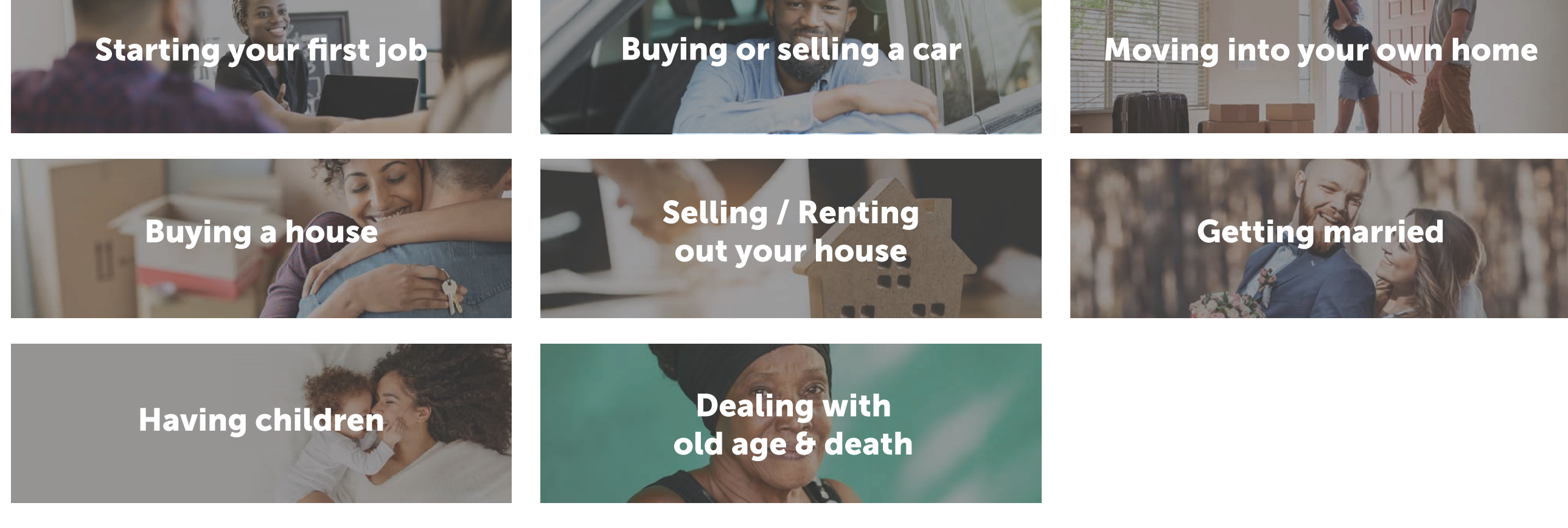


**WE CAN ASSIST YOU AT EVERY STAGE OF YOUR LIFE**

**This infographic clearly shows the area in which we can support you. Use our services as you grow and experience new challenges in your life. What stage of your life are you currently in?**



**Dealing with old age & death**



**STARTING YOUR FIRST JOB**

**LABOUR**

- Before you sign an employment contract, let us help you review it
- We can assist you with labour disputes
- We can give advice on work permits
- We provide a retrenchment benefit to cover your plan fees when you've been a fully paid client for 12 months
- We've got you covered for unfair dismissals
- We will assist you with your Unemployment Insurance Fund (UIF) submission to the Department of Labour and with your UIF claims during your maternity leave



**TAX**

- Don't struggle with tax issues on your own. We can help get you registered for tax, assist you with tax returns and give you general tax advice

**DEBT**

- Learn to set up a budget. Click here to access our budget template

**BUYING OR SELLING A CAR**

- DEBT**
- We'll provide you with a credit check
  - Make sure you make use of our budget advice and debt advice for car instalment repayments

- LEGAL**
- We'll review the purchase agreement and the insurance policy before you purchase the car to ensure they meet the legal requirements
  - If you want to sell your car we'll provide a template sales agreement
  - If you get stopped at a roadblock, remember you have a lawyer on call and bail assistance if you get arrested (subject to plan selection and conditions)



**TRAUMA ASSIST**

- In the event of an accident or other traumatic events, you, your spouse and children under 18 have access to the added benefit of Trauma Assist, which includes private emergency ambulance response when involved in and trauma counselling following a hijacking
- You will also have access to 24/7 telephonic medical advice from qualified nurses to guide you through medical queries from symptom assessment to pre- and post-surgical counselling and even child and baby care

**HEALTHCARE PLAN**

- When signing up for the HealthCare Plan you'll receive cash back following hospital admissions in the event of an accident (subject to the terms of the policy)



**MOVING INTO YOUR OWN HOME**

**LEGAL**

- In need of a lease agreement? Click here to access our template. We'll review your lease agreement before signing
- We'll review and guide you on the legalities of your insurance policies in order for your household contents
- We can provide a legal letter of demand in the event that a landlord does not obey the lease agreement
- Access unlimited telephonic legal advice if you are having problems with neighbours or the body corporate
- Click here to access our template contract if you want to employ a domestic worker
- We can help you setup a cohabitation agreement
- Click here to access our acknowledgment of debt template agreement if you live with a roommate and they borrow money from you



**TRAUMA ASSIST**

- In the event of a household break-in, or fire our Trauma Assist Benefit is available at the click of a button or
- You will have access to private emergency ambulance response following a house fire and the added benefit of trauma counselling after this devastating event

**DEBT ASSIST**

- Moving is expensive. Access our Debt Assist benefit when considering financing furniture and other household items

**BUYING A HOUSE**

- DEBT**
- We'll provide you with a credit check
  - Make use of our budgeting advice before buying a house

- LEGAL**
- We'll review and help you ensure all the legal boxes are ticked for your offer to purchase
  - We can assist with a legal letter of demand if the terms of the sale agreement are breached
  - Make use of our unlimited legal advice on the transfer of property ownership
  - We can also provide legal advice if you are having problems with neighbours or the body corporate



**TAX**

- Let us assist with your rates and taxes



**SELLING / RENTING OUT YOUR HOUSE?**

**LEGAL**

- If you're selling, we'll review the buyer's offer to purchase your home
- Make use of our unlimited legal advice on the transfer of property ownership
- In need of a lease agreement? Use our template
- We'll provide a letter of demand if your tenants are not honouring the rent agreement
- Let us assist in resolving any disputes
- We offer legal advice if an accident occurs on your property
- We can provide an inspection checklist for when tenants move in or out



**TAX**

- We offer tax advice on capital income
- We can advise you on capital gains tax applicable to your sale

**GETTING MARRIED**

- LEGAL**
- We can draft an antenuptial contract
  - Make sure your last will and order, let us guide you in the write up a joint last will and testament. Click here to access a template
  - We can assist in the event of an uncontested divorce after six months of consecutive payments (subject to plan selection)
  - You can also add dependents to your policies as your family begins to grow
  - A spouse / civil partner will automatically be covered under the policy at no extra charge
  - We offer advice on different types of legally binding marriages



**TRAUMA ASSIST**

- Emergency medical response to assist with accidents or acts of domestic violence
- Our Trauma Assist benefit offers trauma counselling if you've been a victim of domestic abuse

**DEBT**

- Utilise budgeting advice before and after getting married

**TAX**

- Access our advice about tax benefits for when you get married

**HEALTH**

- Add dependents you may have to your policy
- Your spouse gets automatically covered under the policy at no extra charge (if you have chosen a family plan)

**FUNERAL**

- You can also add dependents to your policies as your family begins to grow
- Your spouse gets automatically covered under the policy at no extra charge (If you have chosen a family plan)



**HAVING CHILDREN**

**LEGAL**

- Let us advise you on updates to your will
- You can add up to five child dependents to you policies
- We can assist with the ins-and-outs of paying child maintenance
- We will assist you during the process of claiming from the UIF during your maternity leave



**HEALTHCARE PLAN**

- Our HealthCare Plan provides cashback following hospital admissions (subject to the policy terms)
- Add child dependents to your family plan

**TELETEACHER**

- We offer TeleTeacher assistance with school homework and exam preparation for children in grades 1 - 12

**TRAUMA ASSIST**

- Our Trauma Assist benefit offers counselling for issues including but not limited to school bullying and exam stress and pressure
- Access to emergency medical response if your child has ingested something poisonous
- You have access to unlimited telephonic nurse assistance providing advice when your kids are ill

**FUNERAL**

- Add up to five child dependents to your policy

**DEALING WITH OLD AGE & DEATH**

- TRAUMA ASSIST**
- Our Trauma Assist benefit offers counselling when a loved one is ill or passes away

**LEGAL**

- Let us guide you on drafting and updating your will
- Where a client has at least legal prestige and funeral fees towards lodging a deceased estate of the policyholder or their spouse, may be covered



**FUNERAL**

- We offer funeral cover to ensure that your family can give you the dignified burial you deserve
- Access our accidental death benefit
- Where a client has at least legal prestige and funeral fees towards lodging a deceased estate of the policyholder or their spouse, may be covered

**TAX**

- We offer tax advice for estates

**HEALTH**

- We pay you out when admitted to hospital (subject to the policy terms)



**WITH LEGAL&TAX YOU'RE NOT ALONE**