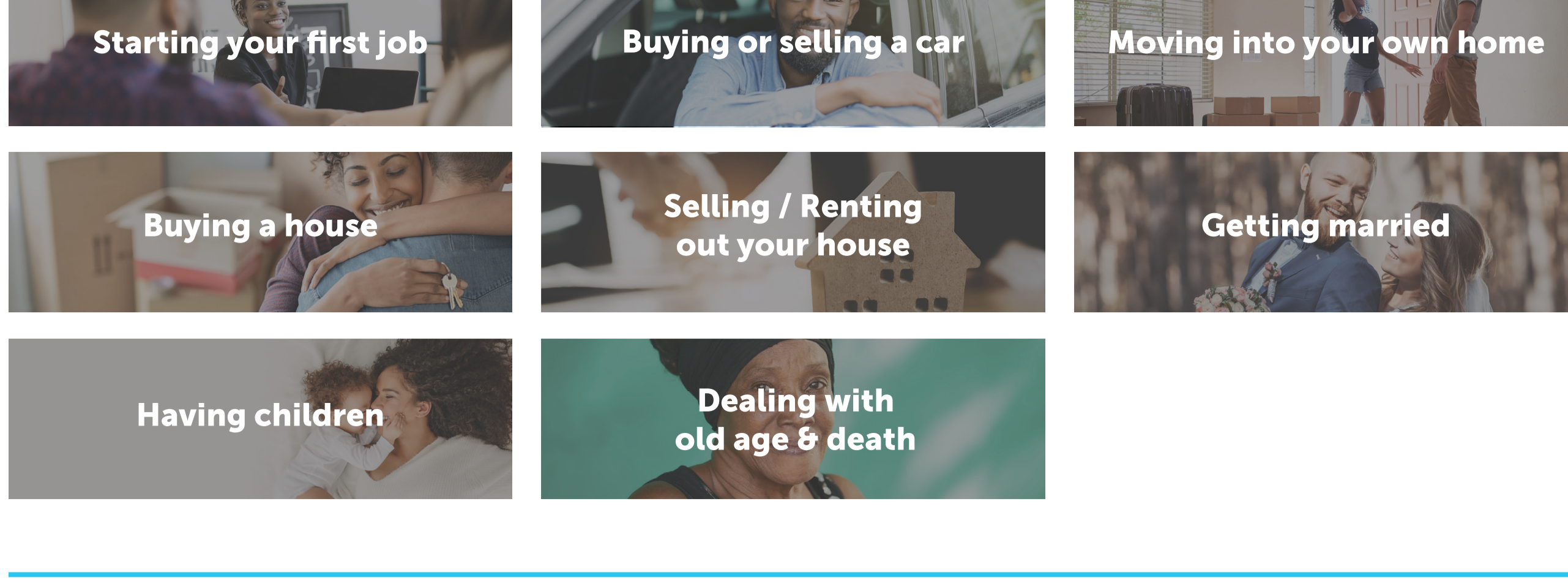


AS YOUR LIFELONG COMPANION, WE CAN ASSIST YOU AT ANY STAGE OF YOUR LIFE

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?



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 premiums 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
- If you want to sell your car we'll write a sales agreement
- If you get stopped at a roadblock, remember you have a lawyer on call and bail assistance if you get arrested



TRAUMA ASSIST

- In the event of an accident or other traumatic events, you have access to the added benefit of Trauma Assist, that includes emergency ambulance response when involved in an accident and trauma counselling following a hijacking

HEALTHCARE PLAN

- You're covered for hospital admissions in the event of an accident



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
- Let us help you get 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
- 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 our Trauma Assist benefit is available at the click of a button. or
- You will have access to 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 your offer to purchase and the agreement with your bank
- 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



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 additional income

GETTING MARRIED

LEGAL

- We can draft an antenuptial contract
- Make sure your affairs are in order, let us help you 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
- You can also add dependants to your policies as your family begins to grow
- A legally married spouse gets automatically 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 any dependants you may have to your policy
- A legally married spouse gets automatically covered under the policy at no extra charge

FUNERAL

- You can also add dependants to your policies as your family begins to grow
- A legally married spouse gets automatically covered under the policy at no extra charge



HAVING CHILDREN

LEGAL

- Let us help you draft and update your will
- You can add up to five dependants to your 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 covers hospital admissions
- Add dependants to your policy

TELETEACHER

- We offer TeleTeacher assistance with school homework and exam preparation

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 dependants to your policy

DEALING WITH OLD AGE & DEATH

TRAUMA ASSIST

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

LEGAL

- Let us help you draft and update your will
- We offer advice on estate planning
- Where a client has legal and funeral cover, disbursement 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 legal and funeral cover, disbursement 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



WITH LEGAL & TAX YOU'RE NOT ALONE