


### Critical Illness Benefit Disclosure Grid as Measured Against the Standardised Critical Illness Definitions Formulated by ASISA

The Company will honour claims according to the ASISA (Association for Savings and Investments South Africa) critical illness definitions, for at least one severity level of each of the 4 (four) core diseases that are covered under this Benefit.

The Disclosure Grid indicates the percentage payouts according to the SCIDEP (Standard Critical Illness Definitions Project of ASISA) definitions mapped against the Standardised Critical Illness Benefit on the Premium Life Plan. In summary, this Benefit covers 100% for severity level A (Most severe), B (Moderate impairment) and C (Mild impairment) and 0% for severity level D (Almost full recovery).

The master Critical Illness Definition document from ASISA is kept on file at our office and a copy may be requested (in writing) at any time by an Insured Life.

#### SCIDEP Disclosure Grid:

	A Most Severe	B Moderate	C Mid Impairment	D Almost Full Recovery
Heart Attack	100%	100%	100%	0%
Stroke	100%	100%	100%	0%
Cancer	100%	100%	100%	0%
Coronary Artery Bypass Graft	100%	100%	100%	0%

Notwithstanding the above grid as furnished by ASISA, Clientèle Life will cover Coma at the 100% level.