

**Secure your business in line with your business' individual insurance needs:**

We understand that your business is unique and therefore has specific insurance needs. As such, our specialised consultants conduct an analysis of your business and offer insurance products according to your bespoke requirements. Cover is offered for various business needs such as:

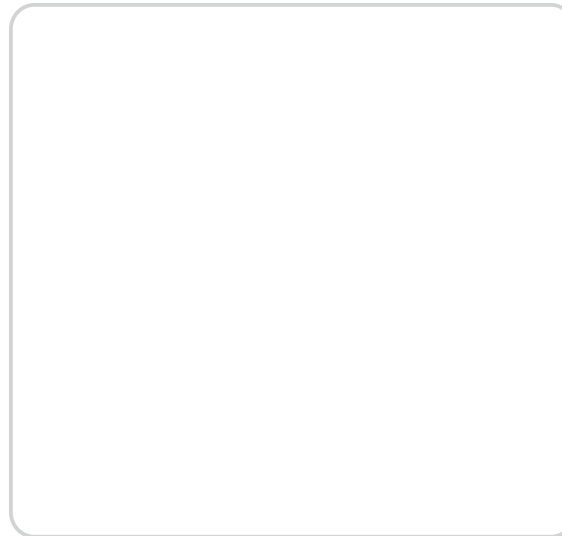
Professional indemnity | Buildings | Employer liability | Loss of income | Fleet vehicles | Glass | Office contents | Public liability | Cybercrime | School scheme | Theft | Fire cover

**Plan today to secure your tomorrow!**

**Speak to your Iemas Advisor or contact us on:**

**T:** 0860 102 383 | **E:** quote@iemas.co.za | **SMS:** 'Quote' to 32297 (SMS costs R1)

All insurance products are offered through Iemas' subsidiary Iemas Insurance Brokers (Pty) Ltd. Terms and Conditions apply.



• **Wills and estate planning**

A will is a legal document that stipulates how your assets are distributed when you die. Having this in place will provide peace of mind to those you leave behind. Our services include:

- Free drafting of will & testament
- Free safe custody
- Free amendments
- Living will
- Professional consultations
- Fiduciary services

**Secure your belongings with various short-term insurance options to choose from:**

- Car and household
- Buildings
- Personal belongings

What makes our comprehensive short-term insurance offering so special?

- As your broker we provide expert advice regarding your unique short-term insurance needs through a team of qualified consultants
- We have over 13 vehicle and household insurance partners and therefore we can offer you multiple insurance quotations to choose from
- Our claims process is easy and efficient
- When insuring your belongings through Iemas you will, as an Iemas member share in the annual Iemas benefit payment based on premiums throughout the year - regardless of claims
- Our short-term insurance offering also includes various value-added products to choose from, including, but not limited to: Roadside and accident assist | Home assist | Emergency assist | Car hire | Excess waiver | Tyresure | Windscreensure | Geysersure | Premium continuation option

**Comprehensive insurance solutions**

**Securing your future**

- Savings plan
- Investment plan
- Retirement annuities

**Securing your family**

- Funeral cover
- Education plan
- Life cover
- Disability cover
- Wills
- Estate planning

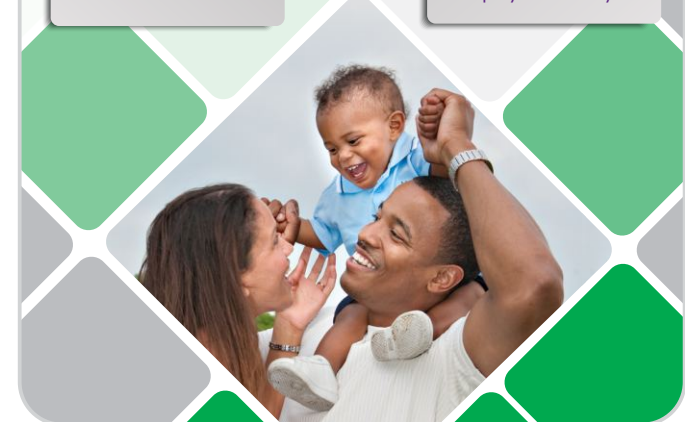
**Iemas Insurance Brokers**

**Securing your belongings**

- Car and home cover
- Buildings
- Personal belongings

**Securing your business**

- Fleet insurance management
- Professional indemnity
- Public liability
- Employers liability



## We care about your financial wellness!

Iemas Insurance Brokers, an authorised financial services provider (FSP 47563) and wholly owned subsidiary of Iemas Financial Services, offers you comprehensive insurance solutions because we care about your financial wellness! Plan today to secure your future, family, belongings and business with products from our wide product portfolio.

## Secure your future with various savings and investment options:

### • Savings plan

Saving is essential – put a little away for your education, bond payment or dream car with any of these options available:

Savings Policy	<ul style="list-style-type: none"> <li>• Save from as little as R200 per month</li> <li>• Terms range over of 5, 10 or 15 years</li> <li>• Minimum entry age 18 and maximum 84</li> </ul>
2-in-one Savings	<ul style="list-style-type: none"> <li>• Save from as little as R170 per month</li> <li>• Offers a Long-Term Pocket to save towards longer-term goals (e.g. buying a house) and a Short-Term Pocket, which allows access to funds when needed (e.g. in emergencies)</li> </ul>



### • Investment plan

Reach your future financial goals with an investment plan while benefiting from a tax relief and watching your money grow.

#### Tax free investments:

- Invest from only R250 per month
- No tax payable on dividends, capital gains or interest
- Withdraw money at any time
- Annual payment limit of R33,000 applies, with lifetime limit of R500,000

#### Lump sum investments:

- Cost effective endowment policy with initial investment period of 5 years
- R100,000 minimum investment amount
- No tax payment due at maturity date
- Withdrawal during policy term allowed, however charges applicable during first 2 years

### • Retirement annuities

Prevent a possible shortfall between your company pension/provident fund savings amount and the amount you actually need for a comfortable retirement.

Product features include:

- Invest from only R170 per month
- Money invested in Smoothed Bonus Portfolio aimed to deliver inflation-beating returns
- Start investing at any age up to 54 years
- Access to your investment from age 55
- Take up to six 'premium holidays' during the life of your plan
- No medical examination or answering of health questions required

## Secure your family with various cover and educational solutions:

### • Funeral cover

Funerals are expensive! Be able to provide a loved one with the burial they deserve with our funeral cover options:

Single Policy	<ul style="list-style-type: none"> <li>• A single policy for you and your spouse, children, parents and extended family</li> </ul>
Maximum Cover	<ul style="list-style-type: none"> <li>• Up to R100,000 cover for you and your spouse</li> <li>• Up to R50,000 for parents and 8 children</li> </ul>
Waiting Period	<ul style="list-style-type: none"> <li>• 6 months waiting period</li> <li>• No waiting period for accidental death and cover is immediate</li> </ul>

### • Education plan

Make your children's education a priority! Start saving from as little as R200 per month with an Educational Savings Plan.

### • Life and disability cover

Minimum Cover	<b>Up to R1 million</b> <ul style="list-style-type: none"> <li>• No medical examination required</li> <li>• Answer only 7 health questions during application process</li> </ul>
Maximum Cover	<b>Above R1 million up to R5 million</b> <ul style="list-style-type: none"> <li>• 12 health questions asked. May be selected for random nicotine (smoker) test and/or verification of height and weight</li> </ul>
Product Benefits	<ul style="list-style-type: none"> <li>• Death, plus optional funeral benefits included</li> <li>• Physical impairment cover included</li> <li>• Core dread disease up to the age of 65 years included</li> <li>• Immediate accidents benefit</li> </ul>