DIFFERENT LIFE

Feel good about Life Insurance

POLICY DOCUMENT FOR
THE POLICYHOLDER:

SULI MOHAMED

POLICY NUMBER:

DL26-0389201

OMART LIFE
OLD MUTUAL ALTERNATIVE RISK TRANSFER
FROM OLDMUTUAL

Your Policy

Policy Number:	DL26-0389201
Total Monthly Premium:	R 899.70
Original Purchase Date:	21-08-2026
Start Date:	01-09-2026

Policyholder Details

Suli Mohamed, the policyholder of this policy, was born on **01-01-2001**, is a Male, and is a permanent resident of **South Africa** whose identity number is **0101018727087** (if you plan to or emigrate please let us know as this could affect your policy with us).

Monthly Income (before tax):	R 25,000

Debit Order Details

Premium Payer Name:	Suli Mohamed
Bank:	Absa Bank
Branch Code:	632005
Account	1239999321
Account Type:	Current
Debit Day:	25th of each month

Debit Order and Banking Details

Your premium will be collected by debit order on the 25th of each month. If the debit date falls on a non banking day we will collect on the last banking day prior to the debit date. Your payments are always collected in advance for cover starting on the 1st of the month following your debit.

You confirmed that you have authority over the banking details provided and gave permission for it to be debited in terms of the policy and you agreed to allow for tracking of dates to match with cashflow (at no additional cost to yourself). This means that Different Life can, in the event of there being insufficient funds available in your account, continue to re-present the payment instruction to your bank until payment has been fully satisfied.

Premiums

Premiums are collected from your bank account monthly in advance on your selected debit order date. In **September**, each year, your total premium will increase by the amount in the table based on your premium escalation. If, after your cover has started, we do not receive your premium on the due date for any reason, we will notify you and if payment is not received within the next 15 days, we will be entitled to cancel your policy.

Date	Premium
01-09-2027	R 967
01-09-2028	R 1,040
01-09-2029	R 1,118
01-09-2030	R 1,202
01-09-2031	R 1,292
01-09-2036	R 1,854
01-09-2041	R 2,662
01-09-2046	R 3,822

Cover Start Date

Your policy will start when the first premium is collected. The benefit(s) on your policy will start on **01-09-2026** provided that we successfully collect your first monthly premium before then. Cover for each additional person will start on the first of the month after they are added to the policy, provided that we successfully collect the relevant premium before then.

What you need to know about Different Life and Your Policy

Premium Guarantee Period and Premium Reviews

Unfortunately, we cannot be certain about the future. But what we can do is guarantee that your premiums will not increase in the first year from the cover start date.

Premiums are based on our expectations of future conditions and we expect them to be sufficient for the duration of your policy. However, future conditions are uncertain and may be different to our expectations. For this reason, in addition to your contractual premium escalations we will review your premium at the end of the first year and thereafter each year on your policy anniversary. If, at a review, there is a premium change, we will notify you of the premium change at least 31 days before the premium change is implemented. We may change the premium at any time, even before the next review date, if the cost of providing cover changes significantly because of changes in tax or other laws.

Risk-only Products

Your policy pays out only in the event of the death of any of the insured persons (shown in the Policy Details and Descriptions table below), there is no investment component.

Cancellation

If you are dissatisfied with any aspect of the product or service under the product does not live up to your expectations you can cancel your policy at any time. Where at the date that we receive the cancellation notification, premiums have already been collected or processed for a current or future cover period, such premiums will not be refunded and cancellation will be effected at the end of that cover period. This policy has no surrender value. Note: For a cancellation during the Cooling Off Period (31 days from receiving your policy documents) any premiums received by OMART LIFE will be refunded (less the cost of cover enjoyed). You may cancel this policy by calling 010 020 1921 or emailing us at info@differentlife.co.za.
Note that you cannot cool-off on any of the benefits that have been claimed on.

Provision for Reinstatement

If the policy lapses, it may not be reinstated.

Claims

Any claims submitted on this policy must be initiated by the Policyholder; in the event of the Policyholder's death, the claim should be initiated by the nominated beneficiary.

Valid claims will be paid out within 2 business days after all required claim documents are received. If a claim is disputed, the claim will be approved or declined within 14 business days.

Please note that, in the event of you (or your beneficiary) needing to claim, the following contact details will be useful:

- Tel: 010 020 1921
- Email: claims@differentlife.co.za
- Web: differentlife.co.za/claims

Details of documents typically required for the claim process can be found at: www.differentlife.co.za/claims, but we will provide details of all the required information for the specific claim once the process has started. This will ensure that Different Life can process the claim quickly and efficiently.

If you are unsatisfied with the claim decision, you can make representations or provide additional evidence for consideration within 90 days of the claim decision being communicated.

If you would like to institute legal proceedings regarding the decision, you need to do so within 3 years after the end of the 90-day period referred to above. If legal action is not taken within this time, you will lose the right to dispute the rejection of this claim under this policy.

If your claim remains rejected even after you've made representations to us to have the decision reversed, you must institute legal action within the time limit.

The claim may not be paid if we have not been notified within three months of the death of an insured life under this policy.

Policy Details and Descriptions

Benefit	Start Date	Cover	Premium
Different Life Funeral Cover			
Suli Mohamed - Main - (2001-01-01)	01-09-2026	R 100,000	R 131.78
Brother Test - Brother / Sister - (1972-11-26)	01-09-2026	R 50,000	R 257.45
Parent Test - Parent / Parent-in-law - (1972-11-26)	01-09-2026	R 50,000	R 144.85
Child Test - Child - (2013-05-26)	01-09-2026	R 50,000	R 7.46
Adult Test - Adult Children - (2000-02-10)	01-09-2026	R 50,000	R 67.93
Uncle Test - Uncle / Aunt - (1972-12-13)	01-09-2026	R 50,000	R 256.90
Spouse Test - Spouse - (1998-10-26)	01-09-2026	R 100,000	R 33.33
Total Premium			**R 899.70**

The premium(s) above will escalate at 7.5% annually. Your benefits will not increase.

Cover and Premium amounts in the table above are effective from 01-09-2026.

*Note: by law, minors under the age of 6 years may not be insured for more than R20,000. The Cover Amount will therefore be limited to R20,000 for any minor child until they turn 6.

Nominated Beneficiaries

Name	Date of birth	Relationship	Phone Number
Jane	1990-12-12	Spouse	+27 12 345 6789

Different Life Funeral Cover

Policy Benefits

If you die, your cover amount of R 100,000 will be paid to your nominated beneficiary within two business days of receiving all required documentation for a valid claim.

If any of the other people insured under this policy die, the relevant cover amount will be paid to you within two business days of receiving all required documentation for a valid claim.

Please ensure that your beneficiary is kept updated. If you have not nominated a beneficiary the money will be paid to your spouse (if listed on this policy) or otherwise into your estate.

Policy Relationship Definitions

- Spouse - A person who is married to the policyholder in terms of law, common law, customary or as a partner (lived together for more than 12-months).
- Child - A child born to the policyholder or spouse, or partner as well as legally adopted and guardian children under the age of 21 (Including foster children).

- Parent / Parent-in-law - The biological parents, step-parents or adoptive parents of the policyholder or the policyholder's spouse. Step-parents must be married to a biological or adoptive parent at the time that the policyholder wants to cover them as parents.
- Adult Children - A child over the age of 21 born to the policyholder or spouse, as well as children legally adopted by the policyholder or spouse and who are the child's guardian.
- Uncle / Aunt - A family relative who is a brother or sister of a parent or married to a sibling of a parent of the policyholder or policy holder's spouse.
- Brother / Sister - The brother or sister of the policyholder or spouse, they must share at least one biological parent.

When does this cover cease?

All cover shall cease on cancellation of this policy. If you fail to pay the premiums in terms of this Different Life Funeral Cover on the due date and you fail to remedy such failure within 15 days, your policy may be cancelled. The policy will cease in the event of your death. Please note, if you cancel your cover, the policy, together with cover on all additional people insured under the policy, will cease.

Adding and removing policy members

You may add insured people (e.g. Spouse, Children, Parents, Parents In-Law) onto the policy, provided the relationship to such person is within the business rules applicable at that time. Once added, the below waiting periods will apply starting on the 1st of the month following the month of the addition, provided the premium is paid for such lives assured. No waiting period will apply to newborn children if such a child is added within 2 (two) months from the date of birth.

You may remove policy members from this policy at which time the cover will terminate on the last day of the month for which a premium for the specific policy member was paid.

Stillbirths

Stillbirths are covered by this policy after a 26 week gestation period if a valid death certificate can be produced. If your baby (or that of your spouse covered under this policy) is stillborn, OMART LIFE will payout 10% of the mother's cover amount up to a maximum of R2000. This payment does not deduct from or reduce the mother's total sum insured. Please note that the mother should be a life assured on the policy. Please note the waiting period for you and the mother should be expired.

When can I not claim ?

No cover shall be granted and OMART LIFE will not recognise any claim in the event of the death of any policy member as a result of-

- death in a waiting period due to any cause other than an accident.
- directly or indirectly from suicide or attempted suicide within the first year of the cover start date.
- when the insured person does not meet the relationship definition as provided in the sales process and policy documentation, or when the policyholder is not the main life insured.
- should the policyholder or any insured life cease to be a permanent South African resident.

Waiting Periods

A six month waiting period from the respective cover start date will apply to all insured persons.

If you confirm that you were (or any other insured person was) covered under a previous policy with another insurer that was cancelled in the last 31 days before entering into this policy, the waiting period for you (or that other person) will be limited to any unexpired waiting period under the previous policy.

No waiting periods shall be applicable in the event of an accidental death of an insured person, provided the first premium has been paid. Accidental death for purposes of this Different Life Funeral Cover means death caused directly or resulting from injuries sustained due to a sudden and unforeseen event (an accident) which occurs at an identifiable place and time and has a visible, violent and external cause and which results in the death of a person.

Cession

This policy and any benefits payable may not be ceded or assigned by the policyholder.

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LEGAL DISCLOSURES

OMART LIFE

OLD MUTUAL ALTERNATIVE RISK TRANSFER

FROM OLDMUTUAL

Different Life (Pty) Ltd – Different Life

Different Life is authorised to provide intermediary services relating to the supply of life insurance, product categories A, B1 and B2.

Physical Address

199 Bryanston Drive, Bryanston Place Office Park, Bryanston, Gauteng, 2191

Postal Address

Postnet Suite 165, Pvt Bag X21, Bryanston, 2021

Telephone:	010 020 1921
Website:	www.differentlife.co.za
Email:	info@differentlife.co.za

Compliance Officer

Name:	Mrs G M Beukes
Company:	Sirius Lex Consulting
Email:	germa@siriuslex.co.za
Telephone:	012 809 1180

Old Mutual Alternative Risk Transfer Limited - OMART LIFE

OMART LIFE, the underwriter of this contract, company registration no. 1997/008994/06, is a licensed life insurer under the Long-term Insurance Act (LTIA).

Physical Address

Mutualpark, Jan Smuts Drive, Pinelands, Cape Town.

Postal Address

P O Box 455, Cape Town, 8000.

Telephone:	010 055 7701
Email:	OMARTComplaints@oldmutual.com

OMART LIFE Compliance details

Telephone: 021 509 2191

Legal

South African Law

This contract is governed by South African law and any changes to the legislation affecting our contract with you may require a change. If a change is required we will give you 31 days written notice and clearly communicate any impact the change may have to our contract. An updated terms and conditions will be sent to you.

Insurer Disclosures

Protection of Personal Information

OMART LIFE may use, share or obtain your personal information (including criminal and/or health information) to meet our obligations to you under this contract and in the normal course of business including:

- Underwriting
- Assessment and processing of claims. Claims checks (Industry Life & Claims Register(s))
- Where applicable, credit reference searches or verification, credit scoring and assessment and credit management
- Verification of personal information (including your identity, address and banking details)
- Updating your personal information
- Tracing beneficiaries
- Tracing you where you are uncontactable
- Prevention and detection of fraud, crime, money laundering (including anti-money laundering screening) or other malpractice
- Market or customer satisfaction research or statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Sharing information with service providers including appointed administrators (Different Life) we engage to process such information on our behalf or who render services to us

You agree that we may view, search and update your information. You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases you have the right to object to the processing of your personal information.

The full privacy notice applicable to OMART LIFE is available on the website (https://www.oldmutual.co.za/privacy-notice/).

You also have the right to complain to the Information Regulator, whose contact details are:

http://www.justice.gov.za

Tel: 012 406 4818

Email: inforeg@justice.gov.za

Intermediary Disclosures

Marketing

Different Life would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs.

OPT-OUT

If you prefer to no longer receive such information and/or financial services from Different Life you can Opt-out at any time. Please contact us to do so.

Different Life Privacy Policy

To view the full Different Life Privacy Policy please visit our website at https://differentlife.co.za/privacy.

Parties Involved

OMART LIFE is the issuer of this policy. OMART LIFE has entered into various agreements in terms of which:

- Different Life has been engaged by OMART LIFE to market and sell in respect of the product ranges authorised by OMART LIFE from time to time.
- Commission payments are made to Different Life (Pty) Ltd in accordance with what the law prescribes.
- Different Life provides binder and administration services for which pre-determined monthly fees are paid by OMART LIFE to Different Life.

Different Life policies are sold through a cell captive structure that is provided (and insured) by OMART LIFE. Different Life, in its capacity as Cell Owner, shares in the profits of the cell captive and these profits are derived directly from policies that are marketed, distributed or serviced by Different Life in terms of the representative, binder and administration agreements.

Professional Indemnity Cover

Different Life holds appropriate professional indemnity cover in line with terms and conditions of its FSP licence. Some of the Contact Centre consultants who interact with clients either via the traditional Call Centre or online communication means are working under supervision.

Dispute Resolution

Recordings of telephonic conversations with our consultants are available on request. If you are not satisfied with any aspects of your policy or services provided by Different Life on behalf of OMART LIFE per above-mentioned agreements, please allow us the opportunity to resolve the issue as quickly as possible. For us to give your concerns the attention they deserve and ensure a quick response please contact us on:

Postal:	Postnet Suite 165, Pvt Bag X21, Bryanston, 2021
Email:	complaints@differentlife.co.za
Telephone:	010 020 1921

If you are still not satisfied with how your complaint has been handled then you can contact OMART LIFE or, if they have not assisted, the National Financial Ombud Scheme South Africa NPC (the NFO). If still not satisfied with how your complaint has been dealt with then you can contact the FAIS Ombud where this has to do with any of the intermediary services provided by Different Life:

Old Mutual Internal Arbitrator

Postal Address:	PO Box 80, Cape Town, 7451
Email:	arbitrator@oldmutual.com

Office of the FAIS Ombud

Postal:	PO BOX 41, Menlyn Park, 0063
Telephone:	012 762 5000 / 012 470 9080
Email:	info@faisombud.co.za

For unresolved complaints about the actual products and their respective features then please contact the NFO:

National Financial Ombud Scheme South Africa NPC (the NFO)

Telephone:	0860 800 900
Email:	info@nfosa.co.za

General Disclosures

1. No policy member shall be covered on more than one Different Life Funeral Cover Policy whether as a policyholder, or a policy member.
2. Your Premium and policy terms and conditions will not change for the first 12 months.
3. You are a permanent South African resident, buying this policy in your capacity as policyholder, premium payer and main life covered.
4. Valid claims will be paid out within 2 business days after all required claim documents are received.
5. If Different Life or this product does not live up to your expectations you can cancel your policy at any time. Where at the date that we receive the cancellation notification, premiums have already been collected or processed for a current or future cover period, such premiums will not be refunded and cancellation will be effected at the end of that cover period. This policy has no surrender value. Note: For a cancellation during the Cooling Off Period (31 days after the purchase of the policy) any premiums received by OMART LIFE will be refunded. You may cancel this policy by calling 010 020 1955 or emailing us at info@diferentlife.co.za.
6. You can view https://differentlife.co.za/terms for full T&Cs

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SPECIFIC DISCLOSURES

OMART LIFE
OLD MUTUAL ALTERNATIVE RISK TRANSFER
FROM OLDMUTUAL

* These responses were entered on the website.	** These responses were answered over the phone.

Disclosure	Response
We don't offer advice Different Life will provide relevant product information so that you can make an informed decision. As you go through the process we will highlight important information so that there are no surprises when it's time to claim, we don't offer advice.	Ok *
Professional Indemnity Different Life holds appropriate professional indemnity cover in line with terms and conditions of its FSP licence.	Ok *
Information you share Please check the information you provided on additional people insured under this policy. The information you provided is important and, if it is not correct, it may affect your ability to claim.	Ok *
Your information is true and correct You warrant that the information you have given is true and correct. Incorrect information may result in a repudiated claim.	Ok *
Associated Costs Please note that OMART LIFE pays Different Life a once-off commission not exceeding 8 times the monthly premium (excluding VAT) to cover the cost of writing your policy, together with an ongoing monthly fee.	Ok *
Suicide Exclusion No claim will be paid if the life assured commits suicide within 1 year of cover starting.	Ok *
Different Life FSP Different Life Funeral Cover is insured by Old Mutual Alternative Risk Transfer Ltd (OMART LIFE), a licensed life insurer and distributed by Different Life (Pty) Ltd, an authorised FSP.	Ok *
Are you buying this policy for yourself? The questions can ONLY be answered by the main life insured. Please confirm that you are the policyholder and premium payer for this policy.	Yes *
Storing personal Information Different Life is collecting personal information that will be passed to OMART LIFE to be used for purposes such as underwriting, assessments, processing of claims, and so forth. We also need your permission to access your information held with 3rd party data providers at our discretion in the normal course of business. A detailed description of how personal information is used will be included with your policy.	Yes *

Disclosure	Response
Consent to monthly debit An amount of R899.70 will be collected by debit order on the selected debit day. If the debit date falls on a non-banking day we will collect on the last banking day prior to the debit date. If your premium is not paid on the due date, and we are unable to arrange a recollection, your policy may be cancelled after a 15 day grace period.	Ok *
Debit order approval Absa Bank should send you an SMS in the next 24 hours to approve this debit order mandate. Please follow the instructions to ensure that we can collect from your bank account.	Ok *
Confirm bank account authority Can you confirm that you have authority over the banking details provided and hereby give permission for it to be debited in terms of the policy and that you agree to allow for tracking of dates to match with cash flow (at no additional cost to you).	Ok *
Waiting periods A 6 month waiting period applies to all people insured under this policy, during which only accidental death is covered. Let us know if you have an existing funeral policy as this may affect the waiting period.	Ok *
Premium reviews We will review your premium after 1 year and then monthly. We may change the premium at any time if there are changes in tax or other laws.	Ok *
Cooling-off Period If you change your mind about the purchase of the policy within 31 days, any payments made to OMART will be refunded (less the cost of cover enjoyed).	Ok *
Premium and cover escalations Your premium payable will escalate annually. This increase is expected to be 7.5% per annum.Your cover will not increase.	Ok *
Replacement Policy Are you replacing existing cover as this may reduce the waiting period under this policy?	Yes *
Marketing Offers Different Life would like to offer you products or services that may be suitable to meet your financial needs. At any stage you can choose to unsubscribe from these offers by contacting us.	Ok *