



SPECIAL ENDORSEMENT TO THE SPOUSES INSURANCE POLICIES ISSUED BY SANLAM LIFE INSURANCE LIMITED

Sanlam Life Insurance Limited (Registration no 1998/021121/06) declares that with effect from 1 April 2024 all the spouse's insurance policy(ies) be amended as follows:

1. The definition of "MARRIAGE" where it appears in the "DEFINITIONS" Schedule is replaced by the following:

"MARRIAGE means -

- (a) a marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- (b) a union where two persons are living together as if married, with the commitment of continuing to do so permanently, provided that -
 - ◆ they have been doing so for a continuous period of at least six consecutive MONTHS; and
 - ◆ they continued doing so until the time of death of the spouse; and
 - ◆ the EMPLOYEE, upon request, provides satisfactory proof of the permanency of the relationship to SANLAM."

2. The definition of "QUALIFYING SPOUSE" where it appears in the "DEFINITIONS" Schedule is replaced by the following:

"QUALIFYING SPOUSE in regard to an EMPLOYEE means the person with whom he/she is joined in MARRIAGE, provided that such person has been advised in writing to SANLAM by the EMPLOYER and, at the time of qualifying for the insurance has not yet reached the age of 70 years. If an EMPLOYEE is joined in MARRIAGE with two or more persons, QUALIFYING SPOUSE means –

- (a) only that one of them whom the EMPLOYEE nominated in writing to the EMPLOYER during the person's life; or
- (b) if the EMPLOYER advises SANLAM that the EMPLOYEE has failed to nominate only one of them in terms of paragraph (a), only the one with whom he/she is joined in MARRIAGE first.

Once a nomination has been made in terms of paragraph (a), it remains in force as long as the EMPLOYEE is joined in MARRIAGE with the relevant spouse.

A QUALIFYING SPOUSE who is joined in a union referred to in paragraph (b) of the definition of MARRIAGE must, in terms of the "Proof of good health" clause in this Policy, submit proof of good health to the satisfaction of SANLAM to qualify for the spouse's insurance in terms of the "DEATH BENEFIT ON SPOUSE'S LIFE" Schedule.

Notwithstanding any provision to the contrary in the Policy, the provision in the above paragraph does not apply to a QUALIFYING SPOUSE who immediately before the COMMENCEMENT DATE was insured in terms of the previous insurance which was replaced by the spouses insurance provided in terms of this Policy.

A QUALIFYING SPOUSE will cease to be insured on the date on which the EMPLOYEE and the QUALIFYING SPOUSE are no longer joined in MARRIAGE.

The relationship of the QUALIFYING SPOUSE to the EMPLOYEE must be substantiated by a valid marriage certificate, or other evidence recognized in law, or other proof acceptable to SANLAM."

Signed on behalf of Sanlam Life Insurance Limited at Bellville on 29 February 2024.

A handwritten signature in black ink, appearing to be a stylized name, possibly 'R. de V.' or similar, written over a horizontal line.