



OLD MUTUAL LIFE ASSURANCE COMPANY (SOUTH AFRICA) LIMITED

OLDMUTUAL

CORPORATE

VOLUNTARY SPOUSE'S GROUP LIFE ASSURANCE POLICY

An employee may choose to insure a spouse who meets the definition of an eligible spouse per the insurance agreement. If spouse cover is not elected within 3 months of the spouse becoming eligible (new employees joining or an employee acquiring a spouse) then cover will be subject to the spouse providing medical evidence of good health. The cost of the medicals will be borne by the member/spouse.

Cover can be elected as 1 x or 2 x annual salary. Premiums are based on the age and gender of the spouse and it is therefore important to provide the correct details of the spouse and to maintain the details for example to update the insured spouse after divorce. Where a member elects to increase the level of cover from 1 x to 2 x annual salary, the increased portion will be subject to medical underwriting on the spouse's life. Upon exit, death of the member or the member reaching age 61, the spouse's life cover can be converted to an individual policy via the Conversion Option process provided that the spouse is under age 65. Please note that no spouse over age 65 will be insured under the group arrangement, irrespective of the age of the member.

An insured spouse will qualify for insurance if such spouse is under the age of 65 and

- is legally married to the Insured Person (including validly married in terms of the Recognition of Customary Marriages Act, No. 120 of 1998), or
- Old Mutual is satisfied that he is a party to a marriage concluded with the Insured Person in accordance with the customs and usages traditionally observed among the indigenous African people of South Africa and which form part of the culture of those people, or
- he would have been validly married to the Insured Person but for the provisions of the Prohibition of Mixed Marriages Act, 1949; and such marriage has not on grounds other than the provisions of such Act been dissolved or declared invalid by a competent court; and neither of the parties to such marriage has after contraction thereof lawfully married another person, or
- he is able to prove, to the satisfaction of Old Mutual, that, for a continuous period of at least six consecutive months, he has been the partner of the Insured Person in an abiding serious relationship akin to living together in a manner resembling for all intents and purposes a monogamous marriage between husband and wife, except that their relationship may be homosexual or heterosexual, or
- Old Mutual is satisfied that he is party to a union with the Insured Person validly concluded under a system of religious law, or
- Who is the ex-spouse of an Insured Person regardless of which party is obliged to pay maintenance in terms of a divorce order (if applicable).

The relationship of the spouse to the Insured Person must be substantiated by a marriage certificate or other proof acceptable to Old Mutual.

If an Insured Person has more than one spouse who satisfies the requirements above, the Insured Person may nominate the spouse/s to be insured hereunder but only two spouses may be covered. Once an Insured Person has nominated a spouse, such nomination shall remain in force until the Life Assurance Benefit terminated.

Should there be a difference in benefits reflected in this document and the policy contract, the policy conditions will prevail.