



Dear Member,

As an OMEGS member, you automatically qualify for the **Death Benefit** which is payable to your dependants if you were to pass away while employed by Old Mutual. The level of this benefit is determined by your age bracket. You are covered for Core Cover until you have taken the **free medical tests and satisfied the medical requirements for Full Cover to be granted.**

Applying for the Full Cover death benefit is another way of caring and financially providing for your family in the event of your unexpected passing. This can give you peace of mind knowing that your loved ones will be taken care of financially.

Your dependants will receive your **Member Account Balance plus Life Cover**, determined as a multiple of your Pensionable Earnings/Total Guaranteed Package (TGP), as shown in the table below:

Life Cover	Multiple of Your Pensionable Salary/TGP	
Your Age on 1 January Each Year	Core Cover	Full Cover*
Up to 33	5.1	12.3
34 - 36	3.5	10.6
37 - 39	3.1	9.4
40 - 42	2.9	8.3
43 - 45	2.7	7.2
46 - 48	2.4	6.2
49 - 51	2.4	5.0
52 - 54	2.4	3.9
55 - 57	2.4	3.0
58 - 60	2.4	2.4

**Only if you have satisfied the medical requirements.*

It is important to consider the future and plan ahead to ensure that your family's financial needs are met even after your passing. Taking the necessary steps now to secure the full cover death benefit can provide a sense of security and protection for your family's future.

[Click here](#) for more information about the process.

Kind Regards

Karen Quinlan
Fund Executive Officer