

**GROUP DEATH AND PERMANENT DISABILITY BENEFITS SCHEDULE  
POLICY NO: RC226/11**

<b>ANNUAL RENEWAL DATE</b>	:	<b>01 NOVEMBER</b>
<b>COMMENCEMENT DATE</b>	:	<b>01 NOVEMBER 2005</b>
<b>CONTINUANCE OF MEMBERSHIP</b>	:	<b>NOT APPLICABLE</b>
<b>CONVERSION OPTION</b>	:	<b>NOT APPLICABLE</b>
<b>DEATH BENEFIT</b>	:	<b>2 TIMES SALARY</b>
<b>ELIGIBILITY CONDITIONS</b>	:	<b>EMPLOYEES WHO ARE AGED 18 TO UNDER 65 YEARS</b>
<b>EMPLOYER</b>	:	<b>RHODES UNIVERSITY</b>
<b>EMPLOYER'S ADDRESS</b>	:	<b>RHODES UNIVERSITY, DROSTDY ROAD, GRAHAMSTOWN, 6139</b>
<b>EXTENDED IN SERVICE DEATH BENEFIT</b>	:	<b>NOT APPLICABLE</b>
<b>MAXIMUM COVER AGE</b>	:	<b>65 YEARS</b>
<b>PERMANENT DISABILITY BENEFIT</b>	:	<b>2 TIMES SALARY</b>
<b>POLICY EFFECTIVE DATE</b>	:	<b>01 NOVEMBER 2005</b>
<b>PREMIUM GUARANTEE PERIOD</b>	:	<b>12 MONTHS FROM SCHEDULE EFFECTIVE DATE</b>
<b>PREVIOUS SCHEME</b>	:	<b>NOT APPLICABLE</b>
<b>RETIREMENT AGE</b>	:	<b>65 YEARS</b>
<b>SCHEDULE EFFECTIVE DATE</b>	:	<b>01 NOVEMBER 2005</b>
<b>SCHEME</b>	:	<b>RHODES UNIVERSITY GROUP DEATH AND PERMANENT DISABILITY BENEFITS SCHEME</b>
<b>TAPERING PERIOD</b>	:	<b>5 YEARS/20%</b>
<b>WAITING PERIOD</b>	:	<b>6 MONTHS</b>

This Schedule is signed in BRAAMFONTEIN this 28<sup>th</sup> day of July 2008.

For and on behalf of **CAPITAL ALLIANCE LIFE LIMITED**

**AUTHORISED OFFICIAL**

**WITNESS**

**CAPITAL ALLIANCE LIFE LIMITED**

Fourth Floor, Libridge, 25 Ameshoff Street, Braamfontein 2001

P O Box 31750, Braamfontein 2017, Tel: + 27 11 628 5300 Fax: + 27 11 628 5310 www.capitalalliance.co.za

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