



The Future is **Digital**.
The Difference is **Human**.

Innovation creates efficiency
People instill trust

UNDERWRITTEN BY



Funeral **COVER**
2027

FUNERAL COVER EXPLAINED

The monetary value of funeral cover provided is determined by the employer in accordance with their required cover level and affordability. Cover options allow for cover for employees only or employees plus their immediate family or employees plus their extended family.

The group cover level is set in any multiple of R5,000 cover from R10,000 up to a maximum of R100,000 sum insured, with benefit sub-limits as shown below:

FAMILY COVERED	BENEFIT
Employee, Spouse, Parent or Child 14+	100% of Sum Insured
Child 5 - 14	50% of Sum Insured
Child 0 - 5	25% of Sum Insured
Stillborn	12.5% of Sum Insured

Monthly premiums are defined in rand terms per policy.

In the event of an employee passing, the relevant benefit is paid to the nominated beneficiary as a lump sum. In the event of a family member of an employee passing, the relevant benefit is paid to the employee as a lump sum.

THE FOLLOWING OPTIONAL BENEFITS ARE AVAILABLE:

GROCERY COVER - an additional 10% of the applicable funeral cover benefit is paid via EFT to assist their family with immediate living costs.

REPATRIATION SERVICE - This is a service that allows for the transport of the deceased member's body back to a funeral home closest to the place of burial in South Africa.

The transport is provided via road or air, from anywhere in South Africa, Lesotho, Swaziland, Zimbabwe, Botswana, Namibia, or Mozambique south of the -22 degree latitude line. If the insured was deceased in South Africa, their remains must be more than 150km from the place of burial in order to qualify for the repatriation service.

This service is limited to a maximum of R20,000 per claim event.

- Referral to a pathologist if any autopsy is required.
- Referral to a reputable funeral parlor, tombstone supplier and providers of other funeral services such as catering and transport.

HOW IS A CHILD DEFINED?

A child is defined as an unmarried person who is financially dependent on the employee and is described as:

- A child born of the main member.
- A dependent stepchild of the member.
- A foster child of the member.
- A child, legally adopted by the member.
- A stillborn child, being a child that has had at least 26 weeks of intra-uterine existence but showed no sign of life after complete birth. Stillborn shall exclude the intentional termination of the life of the child.
- A grandchild, being a child of the member's children, where both the child's parents are deceased, or the child is dependent on the member.

HOW IS A SPOUSE DEFINED?

A spouse is defined as the person with whom the member is joined in marriage and includes:

- 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
- A person living with the member in the manner of a spouse, living in a relationship of mutual dependence with the member, and running and sharing a common household with the member.
- Common-law and same sex-partners are included in the definition of spouse.
- The member must nominate their spouse in writing within three months of the inception of the policy or entering the policy as a new member after the commencement date. A member can change the spouse Benefit at any time thereafter on marriage, divorce or death, but must do so in writing within three months of the marriage, divorce or death.
- If a member has more than one spouse, then the spouse that qualifies first for a benefit is the spouse the member married first, or the spouse that the member nominated.



Wellnicipiti

SAVINGS ON HEALTHCARE

Wellnicipiti is our wellness and financial rewards programme available exclusively to Cinagi gap cover clients.

Designed to put extra money in your pocket with reduced consultation fees on a wide range of primary healthcare providers.

How does **it work**



Visit www.wellnicipiti.co.za and click on "Access Your Savings". Login using your ID number and then select either "Book a Virtual Consult" or "Find a Healthcare Professional".



Select your preferred doctor and time to confirm the booking. Depending on the provider and consultation type (virtual or physical), you will either need to make a prepayment online or pay at the practice after the consultation.

For more information visit www.wellnicipiti.co.za or contact us on one of our digital contact channels at www.wellnicipiti.co.za/contact/

Wellniciti

SAVINGS ON EVERYDAY GROCERIES

Wellniciti is our wellness and financial rewards programme available exclusively to Cinagi clients.

Designed to put extra money in your pocket with savings on a wide range of everyday grocery items at our selected retail partners, Shoprite, Checkers and Checkers Hyper.

For more information visit www.wellniciti.co.za or contact us on one of our digital contact channels at www.cinagi.co.za/contact/

How does it work



Once your cover has been activated, you will automatically have access where you can view a wide range of everyday grocery items such as food, cleaning material, toiletries and more on which you can redeem savings coupons



Load Wellniciti Whatsapp - 065 753 1916 - and click on "Grocery Savings" (option 2) and login with your ID number

OR

Visit www.wellniciti.co.za and click on "Access Your Savings". Use your ID number to login and select "Grocery Savings"



Browse and select your required grocery items. Once finished, click "Checkout" and your savings coupon will be sent to you via WhatsApp or e-mail



Before paying for your groceries present the coupon to the cashier and your total savings will be immediately deducted from your grocery bill *

- You have unlimited shopping trips per month with up to 15 products per basket

* Note that each coupon could have up to four 16-digit coupon codes. Please present these to the cashier before paying.
Once codes are issued, they are valid for the rest of the calendar month in which they were issued.

DOUBLE UP ON SAVINGS - The above coupon savings are applied over and above any in-store promotions that may be on offer in your selected store

Cinagi

Wellniciti is a separate loyalty product sold and administered by Cinagi. The cost of Wellniciti, which is automatically included in all Cinagi funeral cover products, is included in the total monthly Cinagi benefit cost. Limits, terms and conditions apply. For more details visit www.wellniciti.co.za/savings

Wellniciti

"SAVE HUNDREDS
EVERY MONTH ON YOUR
SHOPPING"

SHOPRITE
Checkers



Wellniciti

HOW TO SAVE AT SHOPRITE & CHECKERS



Access your savings coupons via WhatsApp
No app. No passwords. No fuss.

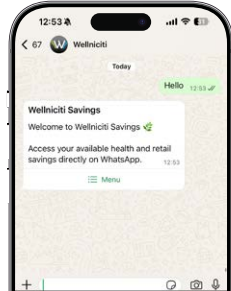


Use your coupons to shop and save at
Shoprite & Checkers

Instant **SAVINGS**
on your everyday
groceries



1 Save 065 753 1916 and say "Hello"



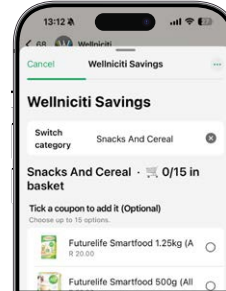
Open WhatsApp and send "Hello" to **Wellniciti** to get started.

2 Sign in securely



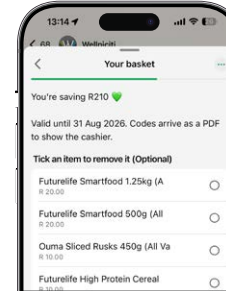
Select 2 from the menu - use your ID or passport number to **sign in**.

3 Browse offers



Explore a wide range of categories and discover exclusive **member offers**.

4 Choose your offers



Select the **coupons** you want and watch your savings add up.



SIMPLE
Easy to use



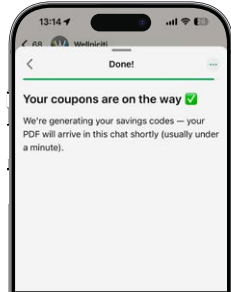
SECURE
Your data is protected



CONVENIENT
Designed to help you save every time you shop.

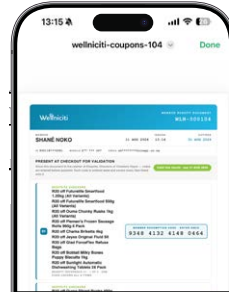
Shop savvy. Save Smart.

5 Review & checkout



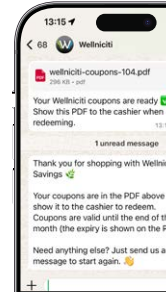
Review your selection and **checkout** with a single tap.

6 Receive the coupons



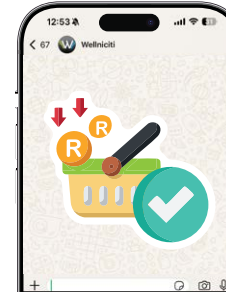
Your digital coupons are delivered instantly via **WhatsApp** and ready to use.

7 Present at till



Show your **coupon(s)** at the till **BEFORE** you pay.

8 Enjoy instant savings



Enjoy instant savings on every eligible shopping trip.



FINANCIAL WELLBEING

Wellniciti is our wellness and financial rewards programme available exclusively to Cinagi gap cover clients.

Comprehensive financial wellbeing requires support in managing finances, setting budgets, debt management and financial literacy.

HOW DOES IT WORK

Wellniciti provides access to counsellors who can assist members in undertaking financial health assessments, with a view to providing the support to achieve financial health and resilience.

Individual guidance is provided on some of life's big financial decisions, like buying a home or a vehicle, or even drafting a will and queries on individual tax returns and annual submissions.

Confidential one-on-one telephonic coaching is available to establish good financial habits, budget setting, managing debt and targeting financial goals.

The information and services provided above are for educational and informational purposes only and do not constitute financial, investment or professional advice.



MAKE YOUR MONEY WORK

- Build a budget
- Streamline your budget
- Credit Health Score
- Understanding your Credit Report
- 5 Debt Management Solutions



MONEY PURPOSE

- Home Buying Guidance
- Home loan applications
- Vehicle financing guidance
- Financial Goal Setting



PROTECT THE THINGS YOU LOVE

- Draft a will
- Insurance elements
- Tax queries and returns

SAVE TODAY, SECURE TOMORROW

- Saving Guidance
- Investments
- Financial Planning
- Retirement Planning
- Financial Goal Setting



Cinagi

FuneralCOVER 2027

UNDERWRITTEN BY



Cinagi (Pty) Ltd is an authorised financial services provider (50104). Funeral cover is underwritten by Bryte Life Co Ltd, an insurer licensed to conduct life insurance business and an authorised financial services provider (17705).