Sanlam

(To be completed in consultation with your representative – please note that this does not serve as a cancellation of the replaced policy; you must advise the insurer in writing about cancellation of a policy)

Name and surname of policyholder: **Thato Marulane**

Id no. of policyholder: **9105310632086** (or registration no. in the case of juristic persons)

Name and surname of representative:) **Jacobus tredoux**

Full name of FSP (brokerage or insurer): **Sanlam**   FSP number: **2759**

New policy

Policy or application number	Insurer
046267278X3	Sanlam

Policy being replaced:

Policy or application number	Insurer
AL19000001562138	Assupol
4973399X7	Sanlam

1. Reasons why replacement may not be advisable

If you do replace any policy, we want to ensure that you make an informed choice. Please mark with an 'x' in each block below to indicate that the following Information has been carefully discussed with you by your representative:

- you will pay some charges and fees twice (e.G. Commission, underwriting expenses & other initial charges levied by the insurer) – initially on the Existing policy and once again on the new policy ☑

- you may pay higher premiums for risk (or a bigger part of the premium) on the new policy because you are older now or your health situation Might have changed ☑

- your new policy may not have the same life cover or premium guarantees as the existing policy. Check the period for which the life cover or other Cover amounts are guaranteed before the insurer is entitled to change your premiums or reduce or remove cover ☑

- your new policy may have more exclusions, restrictions or waiting periods particularly if your health has deteriorated ☑

- your new policy may not have the same investment performance guarantees as the existing policy (if applicable) ☑

- the amount of money that you can withdraw under the new policy may be less (if applicable). A new policy will usually have legal restrictions on Access within the first 5 years ☑

- you may lose the tax advantage of your existing policy (if applicable) ☑

- the surrender value or paid up value of your existing policy may be as low as 60% of the policy value before the change, and could be even less Than premiums paid in since unrecovered initial expenses must first be deducted. Check what charges you will be paying on termination of the old Policy and see whether the advantages of the new policy will make up for any such charges ☑

- the investment risk under the new policy may be higher. Remember that the past performance of a fund or asset manager of a fund is not Necessarily an indication of future performance ☑

- the representative informed you whether the existing / terminated policy could be amended to provide similar benefits to the replacement policy ☑

- if such amendment is / was possible, your representative discussed with you why it is appropriate that the terminated policy be replaced by the Replacement policy ☑

2. To be completed if the new business was effected via electronic business

Was the replacement policy effected as a result of the:

Internet ☐   telephone ☐   direct marketing ☐

Please indicate the date, time of the phone call/negotiation and (if applicable) reference number:

Y Y Y Y / M M / D D

Date   Time   Reference

3. Declaration (signatures compulsory unless the replacement policy was effected as a result of the internet, telephone or direct marketing)

Representative	Policyholder
I confirm that I have taken all reasonable steps to confirm that the information in this Replacement Policy Advice Records (RPAR) is true and correct. I confirm that in pursuance of my advice to the policyholder to replace the policy (ies) mentioned in this RPAR, I have fully discharged my duties as set out in section 8 (d) of the General Code of Conduct for Authorised Financial Services Providers and their Representatives (the Code) and have retained a record of such advice as required by section 3 of the said Code.	I confirm that the representative has fully explained the consequences of the replacement of the policy(ies) mentioned in this Replacement Policy Advice Record and I understand the consequences of such replacement(s).
Jacobus Tredoux Signature: Date: 2122022 M D D	*Thato Morulane* Signature: Date: 2122022 M D D Name: Thato Contact telephone and /or e-mail address: +27 74 209 2009

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Document Pack Id: N5mKun68YhdZ7n184cbc734ff
Document Id: N5mKun68YhdZ7n184cbc734ff_NSNwWY4s8o944e
Document 4 of 7
Document Name: replacement POLICY ADVICE.pdf

Audit Trail

06/12/2022 07:44:59 SAST+0200:   Status marked as complete.
06/12/2022 07:44:52 SAST+0200:   thatosegone2@gmail.com (Thato Morulane) completed signing document in-person. 197.89.86.110
06/12/2022 07:44:49 SAST+0200:   thatosegone2@gmail.com +27742092009 (Thato Morulane) entered correct verification OTP and confirmed they signed the document in each other's presence.   197.89.86.110
06/12/2022 07:42:36 SAST+0200:   Message delivered to +27742092009
06/12/2022 07:42:31 SAST+0200:   thatosegone2@gmail.com (thatosegone2@gmail.com) opened document via in-person signing link.   197.89.86.110
06/12/2022 07:42:31 SAST+0200:   OTP sent to: +27742092009 (Thato Morulane)
06/12/2022 07:42:31 SAST+0200:   thatosegone2@gmail.com (thatosegone2@gmail.com) clicked document link   197.89.86.110
06/12/2022 07:42:30 SAST+0200:   jacobus.tredoux@sanlam4u.co.za requested in-person signing link for thatosegone2@gmail.com (Thato Morulane)   197.89.86.110
06/12/2022 07:42:25 SAST+0200:   intermediary|05168902 jacobus.tredoux@sanlam4u.co.za (Jacobus Tredoux) changed the status to:awaiting_signatures   197.89.86.110
02/12/2022 15:21:50 SAST+0200:   intermediary|05168902 jacobus.tredoux@sanlam4u.co.za (Jacobus Tredoux) uploaded document   102.165.116.105

Supporting documentation

Supporting documents that were uploaded, as part of the signing process, can be found on document page online.

Online verification

This document can be verified online here
https://sanlamesign.co.za/verify_document/N5mKun68YhdZ7n184cbc734ff_NSNwWY4s8o944e