



Life cover,  
perfectly crafted for you



Accredited distributors of:

COMPARE NOW



momentum

# CompariSure:

## What we stand for

Our beloved Rainbow Nation is a country with many challenges, but finding the right life insurance cover for you and your loved ones should not be one of them.

You know - South Africa has some of the best life insurance companies in the world - we even invented critical illness insurance. Yes, it was invented by Dr Marius Barnard, the brother of the world-famous, heart-transplanting Dr Chris Barnard.

At CompariSure we have made it our mission to connect South Africans with these world-class insurance companies and help you grow and protect your legacy.

## 4 great reasons to let us help you find the right insurance

- 1 Completely free service, no cost to you
- 2 Our insurance providers are some of the largest, most trusted in SA
- 3 We do the heavy-lifting for you, getting you quotes from multiple insurers in next to no time
- 4 Fully digital process, from the comfort of wherever you would rather be



# Our insurance company profiles

We strongly believe that the insurance companies we work with have some of the best products in South Africa. Each company has its own strengths and weaknesses, with different products and features to meet your unique needs. We will help you choose the product that best matches what you are looking for.

	 <b>Sanlam</b>	 <b>OLDMUTUAL</b>	 <b>momentum</b>
COMPANY AGE	100 years	176 years	52 years
COMPANY DESCRIPTION	Celebrating their centenary year in 2018, Sanlam has gone from strength to strength, with expansion into the rest of Africa. In 2018, Sanlam launched a campaign looking at “The 200 year old person”	Old Mutual is one of South Africa’s oldest companies and has become a household brand. The Big Green Machine’s HQ is in Pinelands, in one of the largest office buildings in the Southern Hemisphere.	The relatively ‘new’ kid on the block, Momentum recently merged with Metropolitan to be part of “MMI Holdings”. Together Momentum and Metropolitan are a South African powerhouse.
PRODUCTS WE OFFER	Life insurance, disability cover, critical illness cover, income protection	Life insurance, disability cover, critical illness cover, income protection	Life insurance, disability cover, critical illness cover, income protection
WHAT PRODUCT FEATURES OUR CUSTOMERS LIKE MOST	<i>Cashback</i> – getting all your premiums back after 15 years (in the event that you have not claimed*) is a feature that many customers are willing to pay for	<i>Greenlight Future Cover</i> – allows you to buy more cover in the future, but based on your current health which you ‘lock-in’ today, protecting your insurability against health deterioration	<i>Momentum Multiply</i> – Momentum’s wellness and rewards program incentivises good behaviour and helps you get something back from your insurance policy

\* Ts & Cs apply

# But how much cover do you need?

Below are some of the most important things that you should consider when taking out life insurance.



## EDUCATION

The cost of Private schooling ranges from R40k to R150k per year, whilst public schooling is generally under R40k per year. Getting a university degree is also expensive - becoming a Medical Doctor could cost around R500k. Depending on their educational aspirations, between R300k & R2m cover is required per child.

Example cover:

2 children @  
R750k per child

**= R1.5m +**



## INCOME

At CompariSure, we like to keep things simple. To estimate how much cover you need to replace your income, we multiply the monthly income you wish to provide your family with the desired cover duration.

Monthly gross income  
of R50k, covered for a  
60 month duration

**= R3m +**



## OUTSTANDING DEBT

If you die or become disabled, your family's ability to meet debt obligations may be compromised. Life and disability cover protects your family assets from bank repossession.

Home loan of R1.5m  
and vehicle finance  
of R250k

**= R1.75m +**



## ESTATE DUTY

If your net worth (assets less debt) exceeds R3.5m you will be subject to estate duty, which needs to be settled before you can pay inheritance. The amount of cover required is calculated as (Net asset value - R3.5m) x 20%.

Assumed net worth  
of R4.125m

**= R125m +**



## FUNERAL COSTS

As a rule of thumb, funerals generally cost as much as weddings. The cost depends on the number of guests, the length of ceremony and the cost of extras (coffin, burial site etc.). Total costs generally range between R 30k and R 250k.

Lavish funeral

**= R125k +**

## Our happy customers



### We've placed hundreds of millions of Rands in coverage

Right across South Africa, we have helped over 10,000 people shop around for life insurance, and protected our customers with over R200m in coverage.



### Ready to get covered?

Visit [www.comparisure.co.za](http://www.comparisure.co.za) and speak to a trusted adviser for a free multi-quote OR have a chat with us via Facebook at [www.m.me/comparisure](https://www.m.me/comparisure)



# Appendix 1:

## How it works

1

**Life is hard. Life insurance doesn't have to be.**

Until recently, getting the best deal on life insurance meant endless phone calls, countless forms and unnecessary headaches. But that's The Old Way...



2

**...CompariSure is The Future**

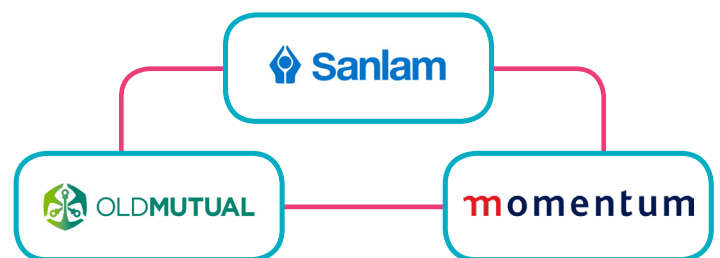
We are the smart way to get comprehensive life insurance comparisons with a few quick clicks.



3

Best of all, we will help you decide how much cover you need and provide you with quotes from SA's biggest most trusted insurers.

**You know; these guys.**



4

You will have all you need to select the cover that is right for you. Once you have picked your provider you can finalise your application with a trusted advisor and rest assured that your loved ones are protected.

# Appendix 2:

## Frequently asked questions

### 1 How is CompariSure different from other insurance sites?

Our mission is to make CompariSure the only insurance site you'll need. What this means is that we aim to:

- Offer all the top insurance companies so you don't have to shop around.
- Highlight what you need to know in simple terms and in plain English (or Phedi or Xhosa if you prefer), so you don't have to do research elsewhere.

### 2 How does CompariSure make money?

As a company, CompariSure earns a commission for each insurance policy that we sell. Don't worry though, these commissions are already included in all insurance policies so you don't have to pay an extra for our service.

We understand the commission introduces a conflict of interest, but we try to avoid this by being transparent and showing you quotes from multiple companies so that you can decide what to buy (or not buy).

### 3 Is CompariSure licensed?

Of course – we are a registered Financial Services Provider (FSP No: 48598), and we are compliant, having recently passed our annual external compliance review.

### 4 Is CompariSure affiliated with any insurance company?

No, we are a completely independent financial advisor. What this means is we represent multiple insurance companies, but have no bias to recommend the one over the other. We only work with companies that have good financial ratings, so you can rest assured you are buying from a reputable insurance company.

### 5 Is it cheaper to buy insurance through CompariSure?

So this is it – you won't get cheaper life insurance from Insurer A whether you buy it from us, another advisor, or directly from the insurer themselves. Here's the deal though: you can save money by comparing policies from various different insurers. Different companies have different specialities, and depending on your risk profile any one of them could come out best for you.

