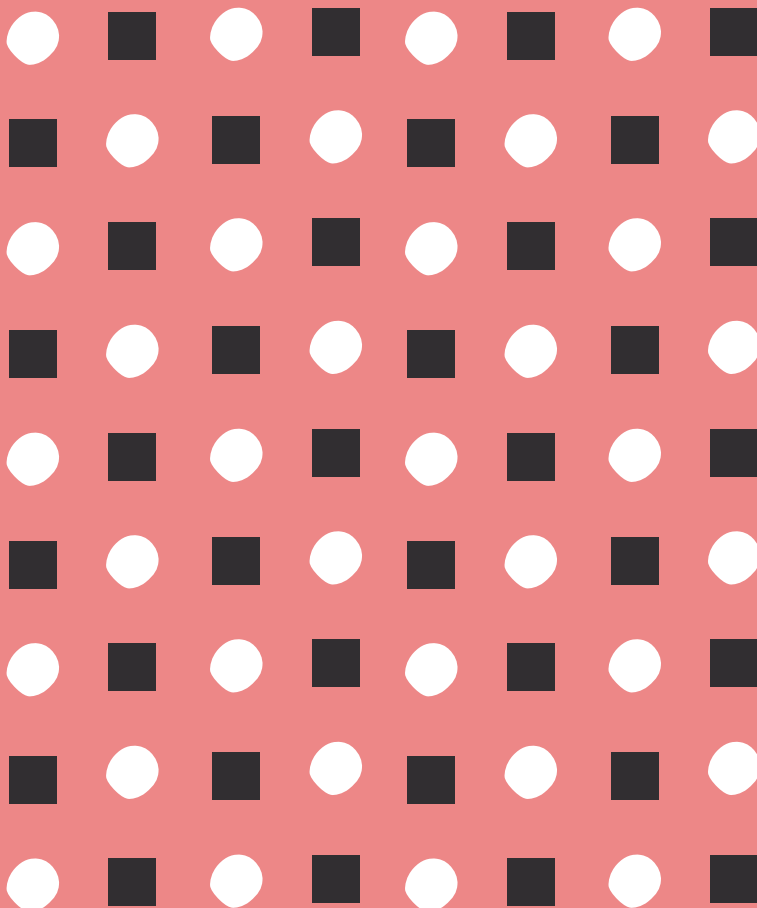


JUST.

RETHINK RETIREMENT

CASE STUDIES





In the end, it's not the years in your life that count. It's the life in your years.

With Just, you may qualify for a higher guaranteed income for life, enabling you to do more in your retirement years.

Everyone deserves to be given the opportunity to make the most of their retirement savings and to be treated fairly, based on their individual circumstances.

DO YOU QUALIFY FOR A HIGHER INCOME?

If you answer YES to any of these questions, you could qualify for a higher income in the form of an enhanced annuity. Please speak to your financial adviser to find out more.

1. Have you ever been diagnosed with one or more of the following conditions?
 - a heart condition
 - diabetes
 - a stroke where symptoms lasted more than 24 hours
 - cancer
 - a chronic (ongoing) lung condition
 - any other condition in the last five years for which you were hospitalised.
2. Are you a smoker?
3. Have your financial circumstances prevented you from accessing healthy foods, lifestyle and medical services?

Meet some of the people who stand to enjoy more life out of their retirement years, thanks to an enhanced Just Lifetime Income.

Meet Primrose.

Primrose suffered a mini-stroke.

Primrose suffered a mini-stroke four years ago. She was hospitalised and now needs to take blood-thinning medication every day. Her active lifestyle has been reduced.

Meet Martin.

Martin has been diagnosed with epilepsy.

Five years ago, at the age of 60, Martin was diagnosed with epilepsy. He has suffered occasional fits during the last year and has to take medication daily to try and control the symptoms. He still has frequent seizures and has been advised to go for further tests.

Given their medical conditions, both Primrose and Martin qualify for an enhanced Just Lifetime Income, which will guarantee them more income each month for life.

Meet Zanele.

Zanele suffers from asthma and was born with Type 1 diabetes.

Zanele, aged 60, has suffered from asthma since childhood and takes prescribed medication daily. In addition, Zanele was born with Type 1 diabetes and has to take insulin once a day. She also has high blood pressure and high cholesterol and is on medication for these conditions.

Zanele's medical conditions cost her; she has to set aside a substantial portion of her income each month to cover all her medication. But they won't cost her when it comes to retirement, because she qualifies for an enhanced Just Lifetime Income.

Meet Jermaine.

Jermaine is a heavy smoker.

Jermaine has been a heavy smoker for many years. When he took out life insurance five years ago, he had to pay a premium. He still smokes and is overweight.

Instead of being penalised for his lifestyle choices, Jermaine now receives a higher monthly retirement income from Just.

Meet Roger.

Roger has had two heart attacks and is overweight.

Roger had a heart attack eight years ago and had a stent fitted. A week later he had a second heart attack and then had a heart bypass. He has to take daily medication to prevent further heart attacks.

Meet Faizel.

Faizel has end-stage kidney disease.

Faizel, aged 65, was diagnosed with chronic kidney failure ten years ago which has now progressed to end-stage kidney disease. He has to take daily medication and undergo dialysis. Faizel also suffers from anaemia, was hospitalised earlier in the year because of the kidney failure and is now on the transplant waiting list.

Roger and Faizel's medical conditions have impacted their quality of life. But with an enhanced Just Lifetime Income they can look forward to a higher monthly income each month compared to standard guaranteed life annuities, giving them that little bit extra they deserve.

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If you would like further information on securing a fair retirement, please contact us at info@justsa.co.za

www.justsa.co.za

Just Retirement Life (South Africa) Limited is a Licensed Financial Services Provider.