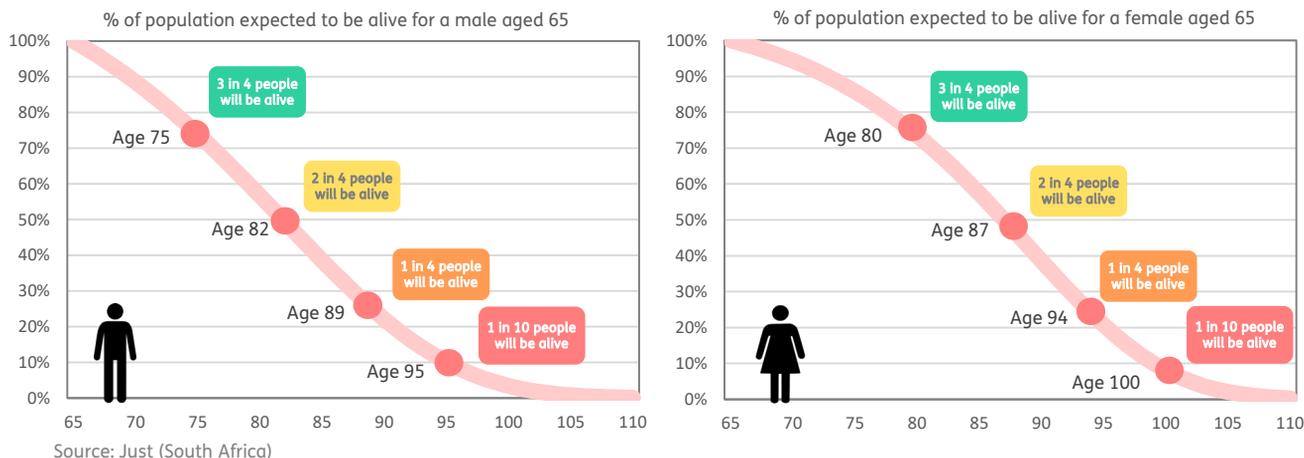


A CONFIDENT RETIREMENT PLAN

JUST.

RETHINK RETIREMENT

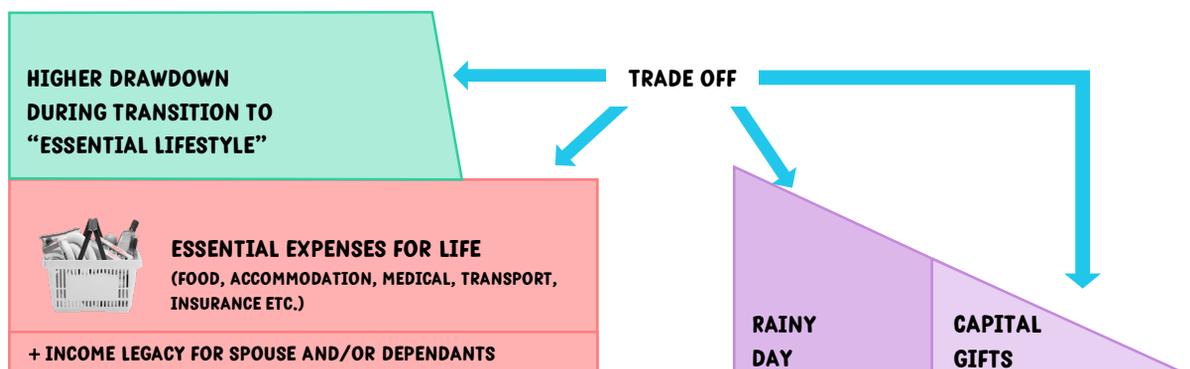
A TYPICAL RETIREMENT PLANNING HORIZON IS AT LEAST 30 YEARS



10% of males live to age 95 and 10% of females live to age 100

BUDGET SEPARATELY TO MANAGE THE TRADE-OFFS IN RETIREMENT

As a priority, plan to have a retirement income for life to cover your essential expenses, and those of your spouse and financial dependants, allowing for inflation, any anticipated reduction in lifestyle and increase in medical and frail care costs over time.



Plan for additional income in the early, more active years of retirement

If finances permit, allow for unplanned costs or capital gifts for beneficiaries

Your investment strategy on these flexible components depends on whether you can adjust to lower income in adverse investment markets

USING JUST LIFETIME INCOME TO FUND ESSENTIAL EXPENSES AND INCOME LEGACY

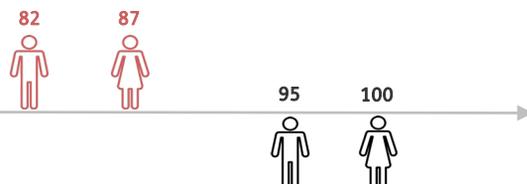


JUST LIFETIME INCOME (JULI)

- Guaranteed for life and expected to grow in line with inflation
- Priced using average life expectancy, 13 years less than retirement planning horizon

PRICING TIME HORIZON

PLANNING TIME HORIZON



JUST LIFETIME INCOME SUSTAINS HIGHER CONSUMPTION IN RETIREMENT AT LOWER RISK

13 YEARS

free income*

translates into

Guaranteed return

2,5% p.a

above linked balanced portfolio, after fees*

Guaranteed underpin

BEATS INFLATION

in adverse markets*

* Calculated over a 30 year retirement planning period

INCOME NEVER REDUCES IN ADVERSE MARKETS AND ANNUAL INCREASES ARE SMOOTHED



You can provide an Income Legacy that covers essential expenses for your spouse's life and others while financially dependent on your income

ASK YOUR ADVISER FOR MORE INFORMATION OR VISIT JUSTSA.CO.ZA

WE BELIEVE YOU DESERVE A FAIR AND JUST RETIREMENT

We offer guaranteed lifetime income solutions that provide financial certainty and protection from outliving your assets.

We partner with best-of-breed asset managers and administrators to provide an enhanced value proposition and customer experience.

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