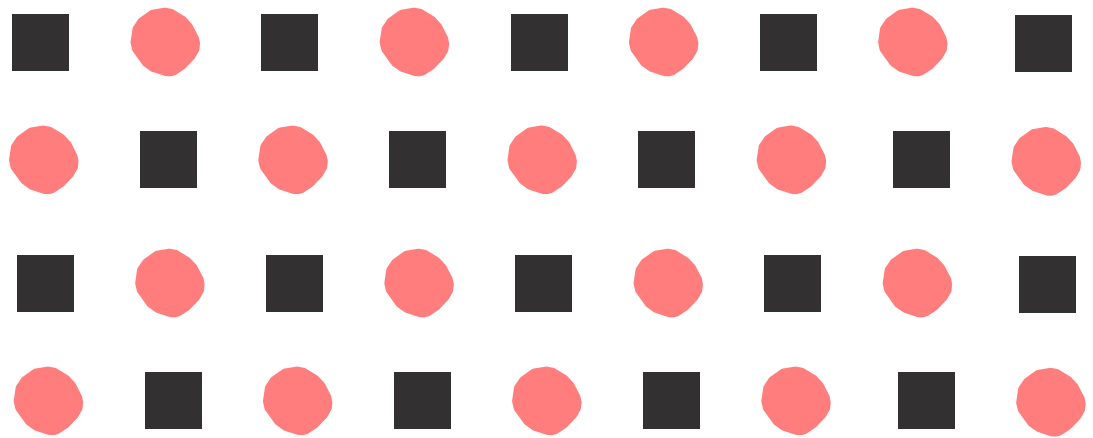


PRODUCT GUIDE



RETHINK RETIREMENT

We offer a range of products to help make the most of your financial resources in retirement.

Lifetime income is a post-retirement monthly payment that provides a guaranteed and stable income in retirement. The income will never decrease no matter what happens to investment markets or how long you live.

Just Lifetime Income is our new-generation with-profit annuity. The annual increase in income is linked to the performance of an investment portfolio. We have a number of reputable balanced funds to choose from.

We also offer other guaranteed life annuities with fixed increase options to provide a known and reliable source of long-term income.

Just Lifetime Income

Secure a lifetime income guaranteed for life, with increases linked to the performance of a balanced investment portfolio.

Just Lifetime Income is available as a standalone with-profit annuity or as a lifetime income portfolio in a blended living annuity.

Fixed Increase Income

Secure a lifetime income with regular payments guaranteed for life:

- Just Fixed Escalation Income
- Just Inflation-linked Income
- Just Level Income

JUST LIFETIME INCOME

Income for life that increases every year through participation in future investment and mortality profits

Just Lifetime Income (JuLI) is designed to offer exposure to investment markets as a potentially cheaper means of targeting increases that stand a better chance of keeping pace with inflation.

Just offers three increase options: HiGro, StableGro and HiYield, which are priced to provide equivalent value for money at inception.

Investment markets can go up as well as down: if markets go down, income will not reduce, but increases may be less than anticipated.

For more information, please visit our website and the related [Fund Fact Sheets](#).

Product details

Minimum entry age	40
Maximum entry age	None, however maximum age for underwriting is 85
Minimum purchase amount	R50 000

Product options

Spouse's annuity	0% to 100% of annuitant's annuity
Minimum payment period	0, 5, 10, 15 or 20 years paid as a continuing monthly income or as a lump sum (the present value of the income anticipated for the remainder of your minimum payment period)
Enhanced Initial Level Income	3 or 5 years

Increase options

For all increase options we offer the *Advance* feature, which exchanges participation in future investment returns for a higher starting income.

HiGro	HiGro has the lowest starting income, with the highest future increases.
HiYield	HiYield has the highest starting income, with the lowest future increases.
StableGro	StableGro has a moderate starting income with moderate annual increases.
Advance The <i>Advance</i> feature can be selected for each of the above increase options.	Higher starting income in exchange for participation in the six-year average investment returns (after asset management fees) in excess of 15% per annum.

JUST LEVEL INCOME

Income for life that remains level and does not increase

Just Level Income is designed for the few people whose expenses are relatively fixed in retirement or who have another way of protecting against inflation (for example, other forms of savings).

It allows for a high rate of income at the start of the annuity, but without an annual increase in place, inflation will erode the buying power of your income over time.

For more information, please visit our website and the related [key information document](#)

Product details

Minimum entry age	40
Maximum entry age	None, however maximum age for underwriting is 85
Minimum purchase amount	R50 000

Product options

Spouse's annuity	0% to 100% of annuitant's annuity
Minimum payment period	0, 5, 10, 15 or 20 years paid as a continuing income or as a lump sum (the present value of the income anticipated for the remainder of your minimum payment period)

JUST FIXED ESCALATION INCOME

Income for life that will increase annually by the chosen percentage (between 1% and 10%)

Just Fixed Escalation Income will increase by the chosen percentage every year for the remainder of your life.

A fixed escalation annuity will help you with partial protection against inflation. The greatest risk is that inflation may increase significantly above your chosen increase percentage.

For more information, please visit our website and the related [key information document](#)

Product details

Minimum entry age	40
Maximum entry age	None, however maximum age for underwriting is 85
Minimum purchase amount	R50 000

Product options

Spouse's annuity	0% to 100% of annuitant's annuity
Escalation	Any selected percentage from 1% to 10%
Minimum payment period	0, 5, 10, 15 or 20 years paid as a continuing income or as a lump sum (the present value of the income anticipated for the remainder of your minimum payment period)

JUST INFLATION-LINKED INCOME

Income for life with a future increase in line with annual inflation

Just Inflation-linked Income offers full protection against inflation as measured by Consumer Price Index (CPI).

However, the inflation experienced depends on how your regular expenses increase relative to CPI.

For more information, please visit our website and the related [key information document](#)

Product details

Minimum entry age	40
Maximum entry age	None, however maximum age for underwriting is 85
Minimum purchase amount	R50 000

Product options

Spouse's annuity	0% to 100% of annuitant's annuity
Escalation	100% of Consumer Price Index
Minimum payment period	0, 5, 10, 15 or 20 years paid as a continuing income or as a lump sum (the present value of the income anticipated for the remainder of your minimum payment period)

We also offer two products that can be used very effectively in retirement income planning, but are open to anyone who would find them useful before retirement:

- Our term certain income pays a guaranteed income of a predetermined amount for a chosen period.
- Our five-year linked endowment policy with a specified withdrawal option provides an investment solution to support long-term savings goals.

JUST TERM CERTAIN INCOME

A guaranteed income of a predetermined amount for a chosen period

The **Just Term Certain Income** is designed for people who are in or approaching retirement and are looking for a secure, predictable income supplement for a set period until other sources of income begin.

It can also help to manage the financial affairs of a minor who has received a lump-sum payment and require a series of payments.

For more information, please visit our website and the related [key information document](#)

Product details

Minimum purchase amount	R50 000
Conditions	Can only be purchased with voluntary or discretionary savings
Minimum term	5 years
Escalation	Any selected percentage from 0% to 10%

Death benefit

Income payments can continue to be paid to a nominated second life assured until the end of the term, or as a lump sum (the present value of the income for the remainder of the term) to beneficiaries

JUST STRUCTURED ENDOWMENT

A linked endowment insurance policy that provides a return of capital plus a fixed net-of-tax return after five years, based on the performance of the underlying assets

Product details

Minimum premium	R250 000 for the standard option and R1,1m for the enhanced option
Conditions	No additional premiums will be accepted during the first five years
Term	5 years
Rate	The effective return (net of tax and all fees and charges) will be quoted in advance and is expected to be significantly greater than fixed deposit rates.

The Just Structured Endowment is designed for people who are looking for a tax-efficient way to save or for a fixed return as part of your overall asset allocation strategy.

It can also help manage assets as part of your estate.

For more information, please visit our website and the related [key information document](#)

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JUST.

RETHINK RETIREMENT

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

www.justsa.co.za

Just Retirement Life (South Africa) Limited is a registered life insurance company regulated by the Prudential Authority of the South African Reserve Bank and the Financial Sector Conduct Authority as an authorised financial services provider (FSP no. 46423) and is a wholly owned subsidiary of Just Group Plc, one of the UK's leading providers of retirement financial solutions.