PROFESSIONAL SERVICES (PTY) Serving with pride and dignity

**VMS** 

## Honoring Diversity, Cherishing Tradition

# Offering repatriation and value added services that honor and accommodate our people's unique cultural practices.



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DEDUCTIONS



### Who is covered?

- Main Member & Your spouse
- Up to 6 children
- Up to 10 extended family members

### Additional benefits available

Repatriation within RSA & SADC
Tombstone

STARTS FROM

**R95** pm



### Who is covered?

- Main Member Up to 6 grandchildren
- Up to 10 extended family members
- Repatriation for Main Policyholder
- Tombstone

### Additional benefits available

Repatriation within RSA & SADC
Tombstone

# STARTS FROM

Here is the reason why **TO CHOOSE US** 



Experience the Difference with "Sikuthatha Sikubeke Noba Kanjani" (We take you there, no matter what).

VMS Professional Services (Pty) Ltd, Administered by LexCorp through its subsidiary Risk Life (Pty) Ltd authorised Financial Services Provider, FSP No.48135 Underwritten by Sanlam Development Markets Limited (Reg. No. 1911/003818/06 is 11230). Licensed Life Insurer & Authorized Financial Services Provider (FSP 1911/003818/06. Tel: 086 0555500. Email: Info@vmsps.co.za.







DEDUCTIONS APPROVED BY

# Honoring Diversity, Cherishing Tradition

#### Offering repatriation and value added services that honor and accommodate our people's unique cultural practices.



# **Citizen Protector Plan**

## Who is covered?

- Main Member & Your spouse
- Up to 6 children
- Up to 10 extended family members

## Additional benefits available

() Repatriation within RSA & SADC ()) Tombstone



# Hero's Voyage Plan

## Who is covered?

- Main Member Up to 6 grandchildren
- Up to 10 extended family members
- **Repatriation for Main Policyholder**
- Tombstone

## Additional benefits available

- Repatriation within RSA & SADC
- () Tombstone



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# SIKUTHATHA SIKUBEKE NOBA KANJANI

We go beyond the ordinary to comprehend the diverse tribal practices associated with death and burials, ensuring that your loved one's farewell is a tribute that resonates with their heritage.

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PLAN SELECTION	JASPER	AGATE	TOPAZ	SAPPHIRE	RUBY	DIAMONE
Policyholder Max Entry Age: 64 at next birthday	R8 500	R14 000	R17 000	R22 500	R28 000	0 R33 500
Spouse Max entry age: 64 at next birthday	R8 500	R14 000	R17 000	R22 500	R28 000	R33 500
Children 14-20 *25 if still a full-time student	R5 700	R11 400	R14 250	R17 100	R22 800	R25 650
Children 6-13 Years	R4 275	R8 550	R9 690	R11 400	R14 250	R17 100
Children <5 Years Including Stillborn	R2 850	R4 275	R5 700	R6 270	R7 696	R8 550
Monthly Premium	R95	R125	R165	R185	R195	R208
FUNERAL COVER AND PREMIUMS FOR EXTEN	DED FAMILY AND	PARENT/PARE	INTS-IN-LAW P	LANS		
PLAN SELECTION		PEARL	GEMS	ESME	RALD	CRYSTALLINE
Age from 1 - 64 Years next birthday		R9 000	R11 000	R18	000	R22 500
Minimum Number of Members		1	3	4	1	5
Minimum Number of Members						
Minimum Number of Members Maximum Number of Members		2	5	8	3	10
		2 R9 000	5 R3 666			10 R4 500
Maximum Number of Members				R4 5	500	

#### Value Added Services Available

#### Additional cover

- Repatriation within RSA
- Emergency Medical Services, including transport to nearest medical facility.
- Tombstone for main policy holder



PDIN SELECTION	AN SELECTION AFFL		DAPE	ORANGE	MANGO
Main Policyholder 65 - 69 ye	ors R7.5	00 R1	0000	R12 500	R15 000
Main Policyholder 70 - 84 ye	ears R6 0	00 R7	500	R10 000	R11 000
Main Policyholder 85 years a	k above R5 0	00 Ré	500	R9 000	R10 000
Monthly Premium	R13	15 R	145	R165	R175
B. DEPENDANT GRAND CHIL	DREN AND PREMIUMS (E)	(TENDED)			
PLAN SELECTION	RUBY	BLUE	GOLD	INDIGO	DIAMONE
Stilloom	R875	R1 500	R1 500	R1 500	R1 500
Children < 5 years	R 875	R1 625	R2 125	R2 500	R3 500
Children 6 – 13 years old	R1 750	R3 250	R4 250	R5 000	R7 000
Children 14–21 years 26 if still studying	R3 500	R6 500	R8 500	R10 000	R14 000
Applicable to Hero's Voyage Plans	Apple, Grape, Orange & Mango	Apple, Grape, Orange & Mango	Grape, Orange & Mango	Orange & Mango	Mango Only
Monthly Premium	R10	R20	R25	R35	R45

C. EXTENDED FAMILY MEMBERS BELOW 65 TEAKS				
PLAN SELECTION	PEARL	GEMS	ESMERALD	CRYSTALINE
AGE FROM 1 YR OLD TO 64 YRS OLD	R9 000	R11 000	R18 000	R22 500
Minimum number of members per Plan	1	3	4	5
Maximum number of members per Plan	2	5	8	10
Minimum Cover per Member	R9 000	R3 667	R4 500	R4 500
Maximum Cover per Member	R4 500	R2 200	R2 250	R2 250
Monthly Premium	R30	R50	R80	R95

FA/TL Name

A. MAIN POLICYHOLDER

#### Contact Nr.

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ROFESSIONAL SERVICES (PTY) LTI

#### Value Added Services Available

- Additional cover
- Repatriation within RSA

# SIKUTHATHA SIKUBEKE NOBA KANJANI

We go beyond the ordinary to comprehend the diverse tribal practices associated with death and burials, ensuring that your loved one's farewell is a tribute that resonates with their heritage.

FUNERAL COVER AND PREMIUMS FOR DIRECT FAMILY PLANS

JASPER

R8 500

R8 500

R5 700

R4 275

R2 850

R95

FUNERAL COVER AND PREMIUMS FOR EXTENDED FAMILY AND PARENT/PARENTS-IN-LAW PLANS

A. MAIN POLICYHOLDER

Monthly Premium

AGATE

R14 000

R14 000

R11 400

R8 550

R4 275

R125

PEARL

R9 000

2

R9 000

R4 500

R30

TOPAZ

R17 000

R17 000

R14 250

R9 690

R5 700

R165

GEMS

R11 000

3

R3 666

R2 200

R50

SAPPHIRE

R22 500

R22 500

R17 100

R11 400

R6 270

R185

ESMERALD

R18 000

4

8

R4 500

R2 250

R80

RUBY

R28 000

R28 000

R22 800

R14 250

R7 696

R195

DIAMOND

R33 500

R33 500

R25 650

R17 100

R8 550

R208

CRYSTALUNE

R22 500

R4 500

R2 250

R95

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PLAN SELECTION

Max Entry Age: 64 at next birthday

Max entry age: 64 at next birthday

Age from 1 - 64 Years next birthday

Minimum Number of Members

Maximum Number of Members

Minimum Cover Per Member

Maximum Cover Per Member

\*25 if still a full-time student

Policyholder

Children 14-20

Children 6-13 Years

Children <5 Years

Including Stillborn Monthly Premium

PLAN SELECTION

Spouse

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•	Monthly Premium	_
Value	Added Services	
A	hla	

- Additional cover
- Repatriation within RSA
- Emergency Medical Services, including transport to nearest medical facility.
- Tombstone for main policy holder



PLAN SELECTION APPL		PLE	LE GRAPE		0	RANGE	MANGO
Main Policyholder 65 - 69 years		R7 500		R10 000		12 500	R15 000
Main Policyholder 70 - 84 years		R6 000		7 500		10 000	R11 000
Main Policyholder 85 years & above		000 R6		500		R9 000	R10 000
Monthly Premium		R135 R		145 R		R165	R175
B. DEPENDANT GRAND CHIL	DREN AND PREMIUMS (8	XTENDED)					
PLAN SELECTION	RUBY	BL	UE	0	OLD	INDIGO	DIAMOND
Stilborn	R875	R1 -	500	R	1 500	R1 500	R1 500
Children < 5 years	R 875	R1	625	R	2 125	R2 500	R3 500
Children 6 - 13 years old	R1 750	R3	250	R	4 250	R5 000	R7 000
Children 14 – 21 years 26 if still studying	R3 500	R6	500	R	8 500	R10 000	R14 000
Applicable to Hero's Voyage Plans	Apple, Grape, Orange & Mango		Apple, Grape, Grape, Oranj ange & Mango Mango			Orange & Mango	Mango Only
Monthly Premium	R10	R	20		R25	R35	R45
C. EXTENDED FAMILY MEMB	ERS BELOW 65 YEARS						
PLAN SELECTION		PEARL		GEMS	ESMERALD	CRYSTAUN	
AGE FROM 1 YR OLD TO 64		R9 0		R11 000	R18 000	R22 500	
Minimum number of members per Plan			1		3	4	5
Maximum number of memb	ers per Plan		2		5	8	10
Minimum Cover per Membe	я		R9 0	00	R3 667	R4 500	R4 500
Maximum Cover per Member			R4.5	R4 500		82.250	R2 250

PROFESSIONAL SERVICES (PTY) LTD Service with pride and dispity

#### Value Added Services Available

- Additional cover
- Repatriation within RSA & SADAC

#### FA/TL Name

#### Contact Nr.

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# SIKUTHATHA SIKUBEKE NOBA **KANJANI**

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Spouse Max entry age: 64 at next birthday	R8 500	R14 000	R17 000	R22 500	R28 000	R33 500
Children 14-20 *25 if still a full-time student	R5 700	R11 400	R14 250	R17 100	R22 800	R25 650
Children 6-13 Years	R4 275	R8 550	R9 690	R11 400	R14 250	R17 100
Children <5 Years Including Stillborn	R2 850	R4 275	R5 700	R6 270	R7 696	R8 550
Monthly Premium	R95	R125	R165	R185	R195	R208
FUNERAL COVER AND PREMIUMS FOR EXTEN	NDED FAMILY AND	PARENT/PARE	INTS-IN-LAW P	LANS		
PLAN SELECTION		PEARL	GEMS	ESME	RALD	CRYSTALLINE
Age from 1 - 64 Years next birthday	/	R9 000	R11 000	R18	000	R22 500
Minimum Number of Members		1	3	4	1	5
Minimum Number of Members			5	5	1	10
Minimum Number of Members Maximum Number of Members		2	5			
		2 R9 000	R3 666	-	500	R4 500
Maximum Number of Members				R4 .		

**Value Added Services** Available

- Additional cover
- Repatriation within RSA

Tombstone for main

policy holder



#### 041 4099570 086 0555500

Main Policyholder 65 - 69 ye	00	R10	000 0	R	12 500	R15 000	
Main Policyholder 70 - 84 years R6 00		000	00 R7 500		R	R10 000	
Main Policyholder 85 years & above R5 00		00 R6 5		500	5	9 000	R10 000
Monthly Premium		35 R1		145 R		R165	R175
B. DEPENDANT GRAND CHIL	DREN AND PREMIUMS (E)	KTENDED)					
PLAN SELECTION	RUBY	BLUE		0	GOLD	INDIGO	DIAMOND
Stilborn	R875	R1 500		R	1 500	R1 500	R1 500
Children < 5 years	R 875	R1 625		R	2 125	R2 500	R3 500
Children 6 - 13 years old	R1 750	R3 250		R4 250		R5 000	R7 000
Children 14 – 21 years 26 if still studying	R3 500	R6 500	D R8 500		8 500	R10 000	R14 000
Applicable to Hero's Voyage Plans	Apple, Grape, Orange & Mango	Apple, Gra Orange & N			Orange & Mango	Orange & Mango	Mango Only
Monthly Premium	R10	R20	0 R25		R35	R45	
C. EXTENDED FAMILY MEMB	ERS BELOW 65 YEARS						
PLAN SELECTION			PEA	RL	GEMS	ESMERALD	CRYSTALIN
AGE FROM 1 YR OLD TO 64	YRS OLD		R9 0	000	R11 000	R18 000	R22 500
Minimum number of memb		1		3	4	5	
Maximum number of memb		2		5	8	10	
Minimum Cover per Membe	я		R9 0	00	R3 667	R4 500	R4 500
Maximum Cover per Memb	er		R4 5	00	R2 200	R2 250	R2 250
Monthly Premium			R3	0	R50	RBO	R95

GRAPE

ORANGE

APPLE

#### FA/TL Name

A. MAIN POLICYHOLDER

PLAN SELECTION

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Hero's Voyage Pla

#### Value Added Services Available

Additional cover

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٠ Repatriation within RSA & SADC.