



# Securing Tomorrow, Today: Your Guide to Affordable Family Protection

In a world of uncertainties, protecting your family's financial future is paramount. At Embrace Legacy, we understand the unique needs of South African families, offering straightforward and affordable solutions that provide peace of mind. This guide outlines our comprehensive plans designed to support you through life's unexpected moments, ensuring your loved ones are cared for. Discover how our funeral and grocery-cover add-ons can make a tangible difference, securing daily essentials when they matter most, and providing dignity during difficult times.

# Legacy Rewards: Everyday Support for Your Family

Legacy Rewards combines practical grocery support with a crucial death benefit, offering a dual layer of protection. This plan is designed to provide tangible, immediate assistance through monthly grocery vouchers, ensuring your family's basic needs are met without additional financial strain during challenging times. It's about providing continuous care, both in life and as an added layer of support when it's needed most.

Tier 1	100	300	120
Tier 2	250	750	290
Tier 3	500	1500	620
Tier 4	1000	3000	1240
Tier 5	1500	4500	1860
Tier 6	2000	6000	2480
Tier 7	3000	9000	3720

Each tier offers increasing benefits and corresponds to a client premium designed to fit various household budgets. The monthly voucher value provides immediate, practical support for daily expenses, while the death benefit ensures that essential grocery needs are covered for three months following a loss. This thoughtful structure helps mitigate immediate financial pressures, allowing families to focus on healing and recovery.

# Legacy Care & Combo: Comprehensive Protection

Our Legacy Care and Legacy Combo plans offer flexible and robust options for family financial protection. Legacy Care focuses solely on providing a significant grocery voucher upon death, ensuring that essential household needs are met during a difficult transition. The Legacy Combo packages combine the best of both worlds: ongoing everyday rewards and substantial death benefits, tailored to provide holistic financial security.

## Legacy Care (Death Benefit Only)

Legacy Care is specifically designed to provide immediate relief in the event of a death, delivering a substantial grocery voucher to help ease the financial burden during a sensitive time. This focused approach ensures that families can maintain their household stability without the added stress of covering essential expenses.

Care 1	500	3	80
Care 2	1000	3	150
Care 3	2000	3	280
Care 4	4000	3	550

## Legacy Combo (Everyday + Care)

For comprehensive protection, our Legacy Combo packages integrate the continuous benefits of Legacy Rewards with the significant death benefit of Legacy Care. These packages are designed for those seeking both immediate, ongoing grocery support and a substantial financial cushion for their family in the event of a loss, offering unparalleled peace of mind.

Combo 1	Everyday R250 + Care R500	370
Combo 2	Everyday R500 + Care R1000	770
Combo 3	1000 + Care R2000	1520
Combo 4	2000 + Care R4000	3030

## Important Terms & Conditions

- Vouchers are redeemable at participating national retailers across South Africa, ensuring accessibility and convenience for families.
- The death benefit is paid out as grocery vouchers, providing direct support for essential living expenses for a period of 3 months post-event.
- A 6-month waiting period applies to all Death Benefits, promoting responsible policyholding and sustainability of our offerings.
- Premiums must be up to date for benefits to apply, emphasizing the importance of consistent contributions to maintain coverage.
- All benefits are non-cash and provided exclusively in voucher form, ensuring the funds are utilized for their intended purpose of supporting household needs.
- Packages can be upgraded or downgraded with a simple 30 days' notice, offering flexibility to adapt to changing family needs and financial circumstances.