



The Disablement Process

Need Medical Diagnosis or Treatment	Unable to Work short term due to illness or Injury	Suffer a Critical illness	Become Totally and Permanently Disabled	Become Terminally ill or Die
Your Plan	Your Plan	Your Plan	Your Plan	Your Plan

Above summary of my / our situation was discussed and agreed to with our adviser Fritz Swart today.

Client 1 _____ Signature _____ Date _____

Client 2 _____ Signature _____ Date _____