

Overall changes in the July 2021 version of *The Sanlam Unity Umbrella Fund Product Guide*.

Aside from text refinements to improve readability and general updates, the main product changes from the previous edition have been summarised below. Please read this document in conjunction with the new version of *The Sanlam Unity Umbrella Fund Product Guide*.

The following changes have been made to The Product Guide document as a result of business updates

- The trustees of the Sanlam Unity Umbrella Fund have appointed a Remuneration Committee.
- All references to member account value, fund value, individual account, etc. changed to member share.

The following changes have been made to chapters relating to Group Insurance

- The following additional cover amounts has been included for selection in respect of the Funeral Benefit: R5000, R15 000 and R20 000.

The following changes have been made to chapters relating to New Business Terms and Conditions

- Dissolution Fees and Conditions:
 - Removed the administration fee payable.

The Product Guide now includes a chapter which covers the standards and requirements of the Protection of Personal Information Act 4 of 2013. Please refer to Chapter 14: Protection of Personal Information Standards and Requirements.