



Group Risk: Spouse's Benefit

The spouse's benefit is an amount that is paid on the death or total and permanent disability of the spouse of the member.

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| Also known as | Spouse's benefit, SPL |
| Benefit payment type | Lump sum |
| Benefit structuring | Usually a multiple of annual salary, but could also be a Rand amount, a formula, or on a defined contribution basis. |
| Definition of spouse | Spouse: a person who is married to the member under any law or custom, including customary marriage, Asiatic religions and permanent life partnerships that have been in existence for more than six months. |
| Maximum benefit | The lesser of twice the member's annual salary and R2 million. |
| Maximum number of spouses | There is potentially no limit on the number of spouses that can be covered per member, but limits and pricing structures will be set at a scheme level. |
| Cover requirements for spouses | The details of each spouse to be covered (including ID numbers) must be provided up front before cover will start. Spouse's coverage is not automatic – each spouse's cover will only start once Momentum has received their details. |
| Main member death cover | Not required |
| Lump sum disability benefit | Optional. We will only provide spouse's disability cover if spouse's death cover is in place, but the disability cover can be freestanding; and any payment will have no impact on the spouse's death cover. |
| Definition of total and permanent disability for spouses | <p>For employed spouses, total and permanent disability will mean the total, permanent and continuous inability of a spouse due to injury or illness to engage for remuneration or profit in their own occupation or any other occupation to which they are suited or for which they are or could reasonably be expected to become qualified by virtue of their knowledge, training, education, ability and experience.</p> <p>If the spouse is not employed, total and permanent disability will mean the total, permanent and continuous inability of the spouse due to injury or illness to engage in the normal handling and functions in connection with the care of his person or to be responsible for his personal welfare.</p> |

Our range of Group Risk solutions has been **designed to ensure** the **financial wellness** of your employees and their families if they die, become disabled or suffer from a critical illness.

For more information about this solution or any of our other Group Risk products, please refer to our technical product guides or contact your Momentum consultant.

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