

**INDEPENDENT SCHOOLS ASSOCIATION OF SOUTHERN AFRICA  
PROVIDENT FUND  
DC RISK POLICY**

**E N D O R S E M E N T 1**

**To be attached to Policy EB 0 023 074 issued by the  
OLD MUTUAL LIFE ASSURANCE COMPANY (SOUTH AFRICA) LIMITED**

It is hereby agreed and declared that with effect from 1 December 2014, the following paragraph has been added to clause 2.1.1.

For the purposes of this clause "age" in respect of insurance against death shall mean the *Insured Person's* age as at date of death and insurance against *Disablement* shall mean the *Insured Person's* age as at the commencement of his absence from work.

Signed at Pinelands on 9 February 2015.



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**L J KRITZINGER**  
**for *Old Mutual***  
**and duly authorised thereto**