



Dear Mr/Mrs/Ms SURNAME

Client ref no. WWFS00000

	No previous cover whatsoever	Description	Description	Description	Description	Description	Description	Description	Description
<b>Date Joined</b>	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00
<b>Date Off</b>	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00
<b>Period *</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Today's Date	15-Jun-22
Member's Date of Birth	15-Jun-70
Exact Age	52.0
<b>Years Applicable</b>	<b>17</b>

**Late joiner penalty percentage band applicable**

1- 4 years : 5% of contribution (risk portion only)

5 - 14 years : 25% of contribution (risk portion only)

**15 - 24 years : 50% of contribution (risk portion only)**

25 years or more : 75% of contribution (risk portion only)

\* Calculated from the time turned 21

In terms of the previous medical scheme information provided, a 50% penalty will be applicable to your new medical aid membership.



Dear Mr/Mrs/Ms SURNAME

Client ref no. WWFS00000

	Now client remembers cover at age 22 until age 28 on government med aid	Description	Description	Description	Description	Description	Description	Description	Description
<b>Date Joined</b>	15-Jun-92	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00
<b>Date Off</b>	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00	1-Jan-00
<b>Period *</b>	7.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Today's Date	15-Jun-22
Member's Date of Birth	15-Jun-70
Exact Age	52.0
<b>Years Applicable</b>	<b>9</b>

**Late joiner penalty percentage band applicable**

1- 4 years : 5% of contribution (risk portion only)

**5 - 14 years : 25% of contribution (risk portion only)**

15 - 24 years : 50% of contribution (risk portion only)

25 years or more : 75% of contribution (risk portion only)

\* Calculated from the time turned 21

In terms of the previous medical scheme information provided, a 25% penalty will be applicable to your new medical aid membership.