

## Individual Funeral Scheme

### 1. FAMILY FUNERAL/COVER FOR LIFE

Max entry ages: Main Member & Spouse 65 ANB\* | Children 2 / ANB\*

		OPTION A		OPTION B		OPTION C	
MLI* / Spouse	ANB*	COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM
	18-35	R 10 000	R 32	R 20 000	R 64	R 30 000	R 96
	36-50	R 10 000	R 35	R 20 000	R 70	R 30 000	R 105
	51-60	R 10 000	R 40	R 20 000	R 80	R 30 000	R 120
	61-65	R 10 000	R 65	R 20 000	R 130	R 30 000	R 195

ANB\*: Age next birthday

#### Benefit Summary

- Cover on death for MLI\* & immediate family members
- This is a whole-life product cover will continue for as long as premiums are paid

#### Waiting Periods

- From date of commencement/lapses/reinstated/redated: 6 Month for natural causes of death
- NO WAITING PERIOD FOR ACCIDENT

### 2. PARENTS AND EXTENDED FAMILY FUNERAL/COVER FOR LIFE

Max entry ages: Main Member & Spouse 65 ANB\* | Children 2 / ANB\*

All parent and extended family members must select the same level option.

		OPTION A		OPTION B		OPTION C	
ANB*	COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM	
0-5	R 1 250	R 6	R 2 500	R 12	R 3 750	R 18	
6-13	R 2 500	R 7	R 5 000	R 14	R 7 500	R 21	
14-21	R 5 000	R 8	R 10 000	R 16	R 15 000	R 24	
22-50	R 5 000	R 28	R 10 000	R 56	R 15 000	R 84	

Benefit option 2 cannot be selected unless benefit option 1 is selected

		OPTION A		OPTION B		OPTION C	
ANB*	COVER	PREMIUM	COVER	PREMIUM	COVER	PREMIUM	
51-70	R 5 000	R 40	R 10 000	R 80	R 15 000	R 120	
71-74	R 5 000	R 90	R 10 000	R 180	R 15 000	R 270	

#### Benefit Summary

- Cover on death for MLI\* & immediate family members

- This is a whole-life product cover will continue for as long as premiums are paid

### Waiting Periods

- From date of commencement/lapses/reinstated/redated: 6 Month for natural causes of death

### 3. LIFE COVER

COVER R 10 000	
ANB *	PREMIUM
18-35	R 32
36-50	R 35
51-60	R 45
61-65	R 65

Cover can be chosen of intervals of R 10 000 starting at R 30 000 to a maximum of R 75 000. Please see the example rate calculation in the table to right.

COVER				
	R 30 000	R 40 000	R 50 000	R 75 000
ANB*	PREMIUMS			
18-35	R 96	R 128	R 160	R 240
36-50	R 105	R 140	R 175	R 265
51-60	R 120	R 160	R 200	R 300
61-65	R 195	R 260	R 325	R 485

### Benefit Summary

- Provides cover on the death of the MLI\*

### Waiting Periods

- From date of commencement/lapses/reinstated/redated: 6 Month for natural causes of death
- Voluntary increases in cover after the policy has commenced, will only be for accidental causes of death for the first 6 months from effective date of change. Thereafter, full cover for natural and accidental death will apply.
- Pre-existing conditions are excluded in the first two years from the date of cover or reinstatement.

### 4. INCOME PROTECTION COVER

*Benefit option can only be allowed when benefit 1 or 3 is selected.*

Benefit per unit - R 500 per month for 12 months.

Premium - R 10 per unit (max 4 units)

### Benefit Summary

- Provides a monthly cash pay-out to help supplement the immediate family for up to 12 months in the event of the MLI\*

### Waiting Periods

- From date of commencement/lapses/reinstated/redated: 6 Month for natural causes of death