



METROPOLITAN

Metropolitan

Funeral Plan

Together we can



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Dignified funeral cover

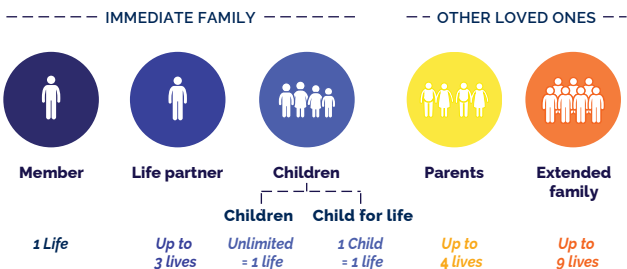
Plan a dignified funeral for you and your loved ones

We all want to show love and respect when a loved one passes away by being able to pay for a dignified funeral. This can be expensive, as we may need to pay for the coffin, mortuary, funeral service, catering, travelling, flowers and tent hire.

Your organisation exists to provide mutual help between members - offering helping hands on these important occasions. But sometimes you need some help to cover the costs too.

Metropolitan's Funeral Plan offers peace of mind during times of need by providing financial assistance to cover funeral costs for members of burial societies, stokvels, non-profit clubs and non-profit organisations.

Who is covered by this plan?



Cover up to a maximum of 20 lives including the member

Benefits included



Payment Protection benefit on the member reaching age 85



Repatriation benefit

What are the cover levels?



When does your cover start?

Your insured lives' cover starts from the first of the month in which Metropolitan receives their first premium.

What is a waiting period?

A waiting period is a period of time in which an insured life is not insured for some or all events. Waiting periods apply separately to each insured life. The waiting period starts from the first day of the month in which we receive the first premium from the organisation for an insured life.

Waiting periods are:

Member, life partner and children	Six months, unless the death is the direct result of an accident.
Parents	
Extended family	

When does your cover end?

A member discontinues membership of the organisation or when premiums are not paid.

Some unique features and benefits

- ▶ **Customisable funeral cover**
Suitable cover based on your financial needs and affordability - even as they change.
- ▶ **No medical tests**
We cover your members as they are.
- ▶ **Premiums stay fixed**
Premiums do not increase even as you, the insured, grow older. This helps to ensure that the premium remains affordable.
- ▶ **Funeral benefit**
An amount is paid to cover funeral expenses when someone covered by the plan passes away.
- ▶ **Payment Protection at age 85**
We will cover the cost of the premiums once a member, turns 85. All family members covered on the member's plan will continue to enjoy cover.
- ▶ **Repatriation benefit**
We will cover the costs to transport the deceased person's body to the place of burial within South Africa. Ts and Cs apply.
- ▶ **Reinstate plans quickly**
If your plan lapsed within the past three months, it could continue as usual if you meet certain criteria.
- ▶ **Plan continuation**
A family member can take over the plan after a member, passed away to ensure the member's family's funeral cover remains intact.
- ▶ **Quick claims pay-out**
You can submit a claim online. All valid claims are paid out within 24 hours, provided we have the relevant documents.

Premiums and cover levels

We offer flexible and affordable premiums. You can choose one cover level per life category type.

Member			
Cover levels	Age next birthday of member		
	19-65	66-70	71-75
5 000	18	62	75
10 000	34	100	128
15 000	50	137	181
20 000	66	175	234
25 000	82	213	287

Life partner					
Cover levels	Age next birthday of life partner				
	17-65	66-70	71-75	76-80	81-85
5 000	12	64	88	141	205
10 000	23	128	176	282	409
15 000	35	192	264	423	614
20 000	47	256	352	565	819
25 000	58	320	441	706	1023

Children	
Cover levels	Age next birthday of member
	19-75
5 000	2
10 000	3
15 000	5
20 000	6
25 000	8

Child for life							
Cover levels	Age next birthday of child						
	1-25	26-45	46-60	61-65	66-75	76-80	81-85
5 000	9	14	20	27	61	136	177
10 000	18	28	40	53	122	273	354
15 000	28	41	60	80	183	409	531
20 000	37	55	80	107	244	545	708
25 000	46	69	100	133	305	682	886

Parents							
Cover levels	Age next birthday of parent						
	19-25	26-45	46-60	61-65	66-75	76-80	81-85
5 000	11	16	23	31	71	158	205
10 000	21	32	46	62	141	316	410
15 000	32	48	70	92	212	474	615
20 000	43	64	93	123	283	631	820
25 000	53	80	116	154	353	789	1025

Extended family							
Cover levels	Age next birthday of extended family						
	1-25	26-45	46-60	61-65	66-75	76-80	81-85
5 000	11	16	23	31	71	158	205
10 000	21	32	46	62	141	316	410
15 000	32	48	70	92	212	474	615
20 000	43	64	93	123	283	631	820
25 000	53	80	116	154	353	789	1025

Children cover levels

Cover limits for children and relatives are restricted by legislation.

Premium calculation

The premium rates are based on the age next birthday at entry or at the time of increasing the benefit cover level.

How are premiums paid?

The organisation must pay the premium for each member. The organisation must pay the total premium via bank debit order or Pay@. The premium per member is the amount set out in the member list and includes the premium for lives insured by the member.



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It's easy to join

You will be eligible to join the scheme if your organisation fulfils certain conditions. These conditions include:

The organisation must have:

- a formal constitution.
- been operating for more than six months.
- at least a minimum of 10 members.
- a bank account.
- supply at least three-monthly bank statements.

If you want to know more about this plan, speak to one of our qualified relationship consultants.

Together we can ensure that everyone covered on your plan will have a dignified funeral.

E-mail: info@metropolitan.co.za

Website: www.metropolitan.co.za

Speak to a relationship consultant

or call 0860 724 724 for more information.

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We are still a
Leader

in the latest South African Customer Satisfaction Index (SA-csi) for Life Insurance.

Metropolitan Life is part of Momentum Metropolitan Life Limited, a licensed life insurer and an authorised financial services (FSP44673) and registered credit provider (NCRCP173).

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