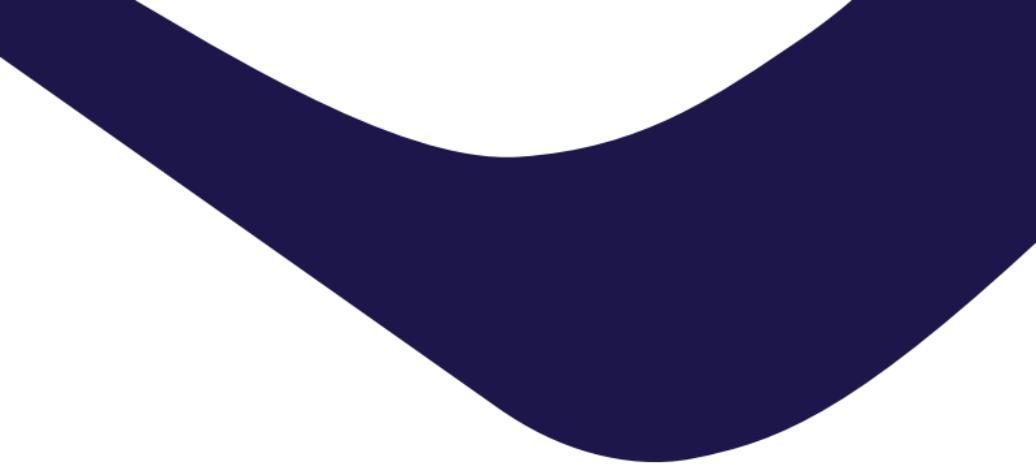




METROPOLITAN

Metropolitan Funeral Plan



Let's provide for a dignified funeral

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.

Metropolitan's Funeral Plan offers you and your family peace of mind knowing that they are covered for a dignified funeral.

Protect your whole family on one plan

We offer the following flexible and affordable funeral plans:

- ▶ Immediate Family
- ▶ Parents
- ▶ Extended Family

You can choose funeral cover according to your family needs and how much you can afford to pay.

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

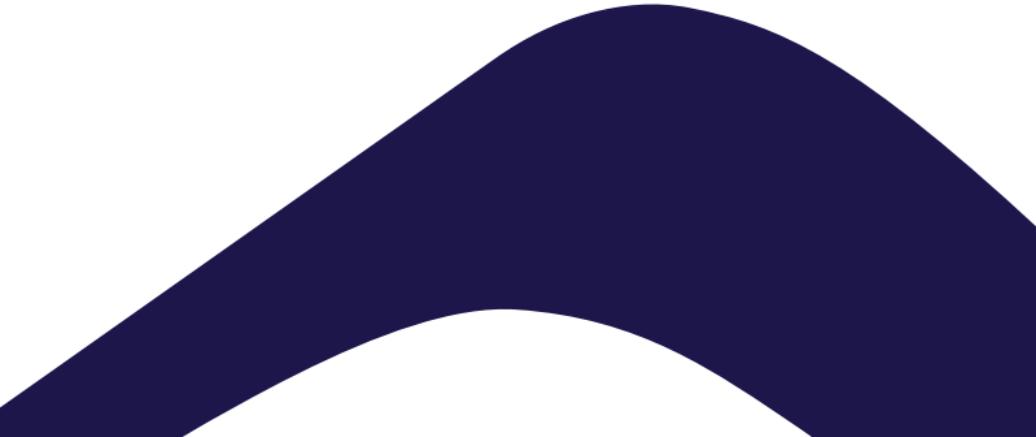
What we offer

Funeral cover for:	Immediate family Up to R80 000	Parents Up to R50 000	Extended family Up to R50 000
Yourself Life partner <i>(up to three)</i> Children • Children cover (unlimited) • Child for life	●		
Parents and parents-in-law <i>(up to four)</i>		●	
Extended family <i>(up to nine)</i>			●
You get these benefits			
Funeral	●	●	●
Payment Protection when you, the plan owner, reach age 85	●	●	●
Repatriation – transportation of the deceased's body	●	●	●
You can add these benefits *			
Payment Protection when you, the plan owner, pass away or becomes disabled	●	●	●
Payment Protection benefit when you reach normal retirement age	●	●	●
CashBack – get some of your premiums back	●	●	●
Value Protection – keep up with rising cost of living (inflation)	●	●	●

Notes:

- You can cover up to 20 family members on one plan.
- Cover yourself and immediate family for up to R80 000 each.
- Cover your parents and extended family for up to R50 000 each.
- You can choose to cover your parents and extended family without covering yourself. You must still pay the premium even though you are not covered.
- The premium for your plan depends on the number of family members you cover on your plan, their cover amounts, ages and optional benefits.
- All family members must be younger than 85 years old when you add them to your plan.
- You can add benefits to your Funeral Plans at an extra cost. The benefits are optional and can be chosen per life insured. *

Some unique features and benefits

- ▶ **Customise your plan**
Customise the plan to suit your needs and family – even as they change.
 - ▶ **No medical health checks**
We cover you as you are. Only waiting periods apply.
 - ▶ **Funeral (included)**
An amount is paid to cover funeral expenses when someone covered by the plan passes away.
 - ▶ **Payment Protection when you, the plan owner, reach age 85 (included)**
We will cover the cost of your premiums once you, the plan owner, turn 85. All family members covered on this plan will continue to enjoy cover.
 - ▶ **Repatriation (included)**
Transportation of the deceased person's body is expensive, and this benefit can save you money. It gives all insured lives on this plan access to the following services 24 hours a day, seven days a week, all year long:
 - Help to move the deceased's body to the place of burial in South Africa.
 - Help with funeral and cremation arrangements.
- 

▶ **Payment Protection on plan owner's death and/or disability or retirement (optional)**

Add the Payment Protection on death and disability and/or retirement benefits and we will cover the cost of your premiums when you become disabled, retire or pass away.

▶ **CashBack (optional)**

Add the CashBack benefit and get some of your money back by staying on track with your plan. We will give you two premiums after 12 months. Thereafter six premiums after 36 months.

The average cost of a CashBack benefit is 16.5% of your premium. The availability and value of your optional CashBack benefit is generally contingent on your future actions. T's & C's apply.

▶ **Value Protection (optional)**

You can choose to automatically increase your premium and cover by 6% or 10% every year so that your payout keeps up with rising funeral costs.

▶ **Skip premiums in tough times**

We allow a certain number of premium skips to ensure your plan remains active.

▶ **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 you, the plan owner, passed away to ensure your family's funeral cover remains intact.

▶ **Claims**

You can submit a claim online. All valid claims are paid out within 24 hours. You can use your money however you choose.

More information

Speak to one of our financial advisers.

Call Centre: 0860 724 724

E-mail: info@metropolitan.co.za

Website: www.metropolitan.co.za

Together we can



Speak to an adviser today.

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