



Metropolitan

Funeral Plan

Together we can



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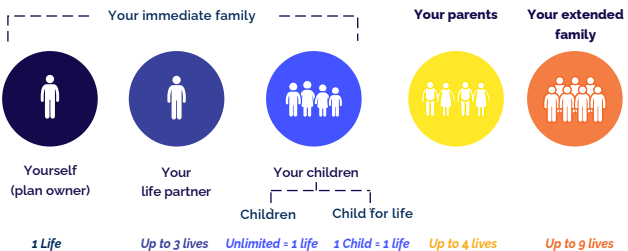
Let's provide for a dignified funeral

We all want to show love and respect when a loved one passes away by being able to give them a dignified funeral. When you add up the cost of a coffin, funeral service, catering, flowers, and tent hire, this can become expensive.

A **Metropolitan Funeral Plan** offers you and your family peace of mind knowing that they are covered. Our funeral plan gives you flexibility and makes planning for 'what if' more affordable.

Protect your whole family on one plan

We offer the following flexible and affordable funeral plans:



YOU MAY COVER UP TO A MAXIMUM OF 20 LIVES INCLUDING THE PLAN OWNER

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

Benefits

Main Benefit



Funeral benefit

Built-in benefits you automatically get



Payment Protection benefit on the plan owner reaching age 85



Repatriation benefit

Add-on benefits you can choose



Accidental Death



Memorial benefit



Monthly Essentials benefit



Payment Protection benefit on the death or disability of the plan owner



Payment Protection benefit on the plan owner reaching retirement age



CashBack benefit



Value Protection benefit

Cover levels

| | Cover levels you can choose | | |
|--|--|--|--|
| Cover benefits | Immediate family | Parents | Extended family |
| Funeral | R100 000 | R50 000 | R50 000 |
| Memorial | R10 000 or R20 000 | R10 000 or R20 000 | R10 000 or R20 000 |
| Monthly Essentials <i>(Not available to children under 18 years)</i> | R1 000 pm or R2 000 pm or R3 000 pm for six or 12 months | R1 000 pm or R2 000 pm or R3 000 pm for six or 12 months | R1 000 pm or R2 000 pm or R3 000 pm for six or 12 months |
| Maximum total cover per life | R100 000 | R50 000 | R50 000 |

Notes:

- 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.
- You can add benefits to your Funeral Plans at an extra cost. The add-on benefits can be chosen per insured life.
- The premium for your plan depends on who you'd like to cover, how much cover you take, how old they are and add-on benefits chosen. (They must be younger than 85 years.)

Some unique features and benefits

Customise your plan

You choose the type of cover and benefits for each life individually, to best suit your needs and your budget – even as your life changes.

No medical health checks

We cover you as you are. Only waiting periods apply.

Funeral benefit

An amount is paid to cover funeral expenses when someone covered by the plan passes away.

Accidental Death benefit

Double your cover in the event of accidental death. The Accidental Death benefit matches your Funeral cover rand-for-rand, ensuring twice the payout when the unexpected happens.

Memorial (add-on benefit)

Pays a lump sum amount of up to R20 000 to honour the memory of your loved ones in a fitting way, for example erecting a tombstone. You can choose to receive the money within 18 months after you made the claim.

Monthly Essentials (add-on benefit)

Pays a monthly payout of up to R3 000 for six or 12 months. You can use this to help pay your family's living expenses after the death of an adult family member who used to contribute to your family's income.

Payment Protection when you, the plan owner, reach age 85 (built-in benefit)

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 (built-in benefit)

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 within South Africa.
- Help with funeral and cremation arrangements.

Payment Protection on plan owner's death or disability or retirement (add-on benefits)

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 (add-on benefit)

Add the CashBack benefit and get some of your money back by staying on track with your plan. We will give you 12.5% of your premiums after the first 24 months, and then every 36 months thereafter. Ts & Cs apply.

Value Protection (add-on benefit)

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.

Help in tough times

We allow up to six premium skips to ensure your plan remains active. You must pay the first premium before you can skip premiums.

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.

Claim via WhatsApp - 0860 724 724

Your insurance needs should be kept easy.

A Metropolitan Funeral Plan gives you the option of a paperless process for all your valid claims via WhatsApp.



E-mail: info@metropolitan.co.za

Website: www.metropolitan.co.za

Speak to a financial adviser

or call 0860 724 724 for more information.

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