



FUNERAL PLAN

PREMIUMS AND BENEFITS

Benefit amounts

	Plan 1	Plan 2	Plan 3
Principal Life	R 10 000	R 15 000	R 25 000
Spouse	R 10 000	R 15 000	R 25 000
Parents	R 10 000	R 15 000	R 20 000
Extended Family (older than 21)	R 10 000	R 15 000	R 20 000
Children and Extended Family (14-21)	R 10 000	R 15 000	R 20 000
Children and Extended Family (6-14)	R 5 000	R 7 500	R 12 500
Children and Extended Family (0-6)	R 2 500	R 3 750	R 6 250

Funeral Plan premiums

Monthly premium at age of entry (Maximum entry age of 65)	Age Category	Plan 1	Plan 2	Plan 3	Spouse Premium Waiver per R1 monthly premium
	19 to 25	R 26.41	R 34.66	R 47.95	0.00498666
	26 to 35	R 42.77	R 59.18	R 88.83	0.01479811
	36 to 45	R 63.51	R 90.29	R 140.68	0.02723947
	46 to 55	R 73.95	R 105.95	R 166.77	0.03350185
	56 to 60	R 90.25	R 130.41	R 207.54	0.04328797
	61 to 65	R 110.81	R 161.26	R 258.94	0.05562588

Parents Plan premiums

Monthly premium per parent at age of entry (Maximum entry age of 75)	Age Category	Plan 1	Plan 2	Plan 3
	36 to 45	R 22.70	R 34.05	R 56.75
	46 to 55	R 27.92	R 41.88	R 69.80
	56 to 60	R 36.08	R 54.11	R 90.19
	61 to 65	R 46.36	R 69.54	R 115.88
	66 to 70	R 74.04	R 111.06	R 185.11
	71 to 75	R 115.72	R 173.59	R 289.31

Extended Family Plan premiums

Monthly premium per extended family member at age of entry (Maximum entry age of 65)	Age Category	Plan 1	Plan 2	Plan 3
	<14	R 1.59	R 2.38	R 3.18
	14 to 18	R 3.19	R 4.79	R 6.38
	19 to 25	R 6.44	R 9.66	R 12.87
	26 to 35	R 19.11	R 28.67	R 38.23
	36 to 45	R 35.18	R 52.77	R 70.36
	46 to 55	R 52.34	R 78.52	R 104.69
	56 to 60	R 67.64	R 101.46	R 135.28
	61 to 65	R 86.91	R 130.37	R 173.83

Additional Benefit premiums

Monthly premium <i>per member</i> at age of entry (Maximum entry age of 65)	Age Category	Additional R 65 000 per member	Additional R 35 000 Executor Fee
<ul style="list-style-type: none"> Additional R 65 000 benefit, only available for Principal member and Spouse Executor Fee only available to Principal member 	19 to 25	R 27.03	R 14.56
	26 to 35	R 80.16	R 43.17
	36 to 45	R 147.56	R 79.46
	46 to 55	R 181.48	R 97.72
	56 to 60	R 234.52	R 126.28
	61 to 65	R 301.32	R 162.25

What does my plan cover?

Accidental death benefit during waiting period

If you or your spouse die because of an accident during the initial 6 months waiting period, the total funeral cover amount will be double the funeral cover amount stated in the Policy Schedule. Your spouse must be insured as a spouse on the policy for the benefit to pay out on the accidental death of your spouse.

Repatriation within the borders of South Africa

Benefit available for Principal member, Spouse and dependent Children listed on the Schedule.

The service assists the bereaved family and next-of-kin with the facilitation of the burial. It comprises of the following:

- Location of the deceased
- Repatriation of mortal remains to a place of burial (where the distance to travel is greater than 150 kilo meters), at no extra cost (only in SA)
- Referral to a pathologist if an autopsy is required
- Referral to a reputable undertaker
- Advice on how to apply for the death certificate and border-crossing documentation
- Referral to counselling services for support and advice

Body Removal

The service assists the bereaved family with the removal of the mortal remains from the place of death to the nearest private mortuary of the family's choice.

Tutor Assist

The benefits are as follows:

- An after-hours Tutor homework helpline with qualified tutors assisting learners.
- Helping learners with homework or projects when parents are not available or equipped to help.
- The service is provided to the policyholder and their immediate family (immediate family means the principal policyholder's spouse and children - their biological and legally adopted dependent and unmarried children).
- Learners using this service must be studying towards the completion of their GED certificate.
- Telephonic, email and internet assistance to learners with access to the best homework help.
- Offering learners the opportunity to cope with and adapt gradually to the education curriculum.
- Tutor Assist will provide parents a level of comfort that their children will receive the necessary professional support and guidance provided by professional tutors.
- The role of the Tutor is to listen, explain, assist and encourage learners.
- Telephonic learner support 5 days a week, Monday to Friday, between 18h00 and 22h00.
- Learner support for homework, tests, exams and projects are provided in the following subjects:
 - Math
 - Science and Biology
 - History and Geography
 - English, Afrikaans and Xhosa
 - Economics and Business Economics
- Form of communication between learners, and tutors are telephonic, email and Skype
- Our tutors are qualified professionals and, in most instances, practicing teachers
- Assistance is offered to learners from Grade 5 to Grade 12
- Hours: Mondays to Fridays 18h00 to 22h00 (excluding National School and Public Holidays).

Coverage: 2 x 30 min session of any subject per annum per family

Last Will and Testament

Benefit available to Principal member only. Create, maintain and store your Will and testament Online.

What does my Additional Benefits cover?

Spouse Premium Waiver

Upon the death of the Principal Insured, the spouse may qualify for a Spouse Premium Waiver. In order to qualify:

1. The Benefit must be selected at inception of policy
2. There must be a spouse insured as a spouse on the policy
3. The spouse must have been added on the policy before their 66th birthday
4. The spouse must be younger than 65 at the time of the principal members death

The Spouse Premium Waiver means that all premiums for the spouse (insured as the spouse on the policy) and all the children (insured as children on the policy) will not be payable for a period of one year.

The Spouse will have to continue paying a premium for extended family and parents if they are insured on the plan.

Additional R 35 000 Executor Fee

The Executor Fee Benefit is designed as a Valued Added service to the Policyholder with the express objective to settle fees associated with the winding up of a Late Estate. The benefit therefore vests within the Late Estate and may not be paid to a nominated beneficiary of the basic policy.

- Policyholder/Proposer – Clients estate
- Benefit is payable on death of the Policyholder
- As the appointed executor through the completion of a Will, Ecom Testamentary Trust is appointed to manage the funds *in lieu* of the estate, for purposes of winding up the estate at a rate of 3.5% of the gross value of the deceased estate.
- On completion of this process, any remaining moneys vest *in lieu* of the late estate for distribution to the elected beneficiaries, in accordance with the Will. The residue therefore forms part of the Estate Late.
- On completion of the winding-up of the Late Estate, the executor is required to present a statement of accounts to the Master, setting out all costs related to winding-up process including executor fees charged to the Late Estate for services provided.
- The benefit applies to the Policyholder only and excludes any other lives assured on the basic policy.

The limitation is R35 000 for the Life Assured with a maximum Estate Value of R1 000 000.00

Additional R 65 000 benefit

This benefit selection must be added on the inception of the policy.

The Principal member must select the benefit most suited to him/her between the Memorial Diamond Legacy Option or the Funeral Planner Concierge Services Option.

Option 1: Memorial Diamond Legacy

The Diamond Burial is the most beautiful and everlasting way to bid farewell to your loved one. The Memorial Diamond is a symbol of love, closeness and remembrance. The Memorial Diamond is, compared to traditional forms of burial, your very own personal place of remembrance, mourning and joy. This precious remembrance can be treasured individually by all members of the family. The Algodanza Memorial Diamond is a memorable heirloom over generations.

Following the traditional burial, the demand for cremation is increasing steadily worldwide. The cremated remains are then often stored in a graveyard or, where the law allows it, the ashes are scattered in nature. An Algodanza Pure Memorial Diamond is a unique alternative or addition to the traditional urn. In cases where a traditional burial in a grave is desired or required by religion or culture, the Algodanza Hair Memorial Diamond is a unique alternative option.

The Facility of R65 000 to create a Diamond between 0.25 - 0.30 ct from cremated Ashes or hair are only available to Principal members and spouses by selection at inception of the funeral policy.

Carry your memory forward with in an Algodanza Diamond

- Ashes Purification
There's about 5% carbon in ashes or hair. Through a remarkably intricate process, we purify the carbon to 99.999%. This is the Starter material for your cremation diamond.
- Diamond Growth
We apply high pressure and high temperature (just like earth) to grow a rough diamond
- Polishing & Perfecting
We then painstakingly cut the memorial diamond to exactly your specifications, and then have it certified. Because it's a real diamond
- How long does the cremation diamond process take?
Typically, the process to turn ashes to diamonds take 5-8 months

Each order is marked with a unique reference number. Consequently, we are able to retrace every step of the process; starting from the order to the finalized diamond. Throughout the process, we provide the beneficiary with information on the status of the transformation as each stage completes.

Algordanza assigned a notary to accompany the diamond transformation from the reception of the remains to the confirmation of a gemmologist (gemstone specialist). Thus, we are able to provide you a notarial verification of work with a certified and serious partner.

Option 2: Funeral Planner Concierge Services

After you or your spouse has passed away, the amount up to R65 000 will be available to Your Funeral Facilitator to assist, arrange and pay for the benefits listed below. Benefit only available if the Principal member and your spouse selected the benefit at the inception of the Funeral policy. Triarc will immediately assign a Funeral Facilitator to you or your spouse funeral through our service provider, once we receive a claim on the main policy. A 2% Services fee + Vat (R1 495.00) will be payable to the Services provider from the benefit.

1. Funeral Memorial Leaflet design & printing

A Sub-limit of R1000.00.

Funeral Pamphlets are usually paid from your basic funeral plan as this is a standard benefit offered by your Funeral Parlour. A Photo of the deceased framed to the value of R1000.00 can also be selected as an alternative.

2. Funeral Catering Benefit

A Sub-limit of R10 000.00.

This benefit takes care of:

- a. Additional chairs and house tents if required
- b. Food to feed the family and friends after the funeral service.

3. Funeral Travel Benefit

A Sub-limit of R10 000.00

This benefit is to supply transport via bus, train or plain for the bereaved family up to 18 passengers.

If full sub-limit amount not utilized difference can be carried over to Family accommodation benefit.

4. Family Communication Benefit

A Sub-limit of R505.00

This benefit is to assist the bereaved family to communicate to family, friends and make arrangements for the funeral. This benefit pays out R505 to the family in prepaid airtime for either Telkom, Cell C, Vodacom, MTN, 8ta or Virgin Mobile.

5. Funeral Flower Benefit

A Sub-Limit of R5 000.00

Flowers for the coffin are usually paid from the basic funeral plan selected and provided as a standard benefit by your Funeral Parlour. The flower benefit is to provide additional flowers for the funeral ceremony and for the grave.

6. Funeral Accommodation Benefit:

A Sub-Limit of R10 000.00

Accommodation available for family travelling from afar for the funeral.

If full sub-limit amount not utilized difference can be carried over to Family Travel benefit.

7. Funeral Tombstone Benefit:

A Sub-Limit of R20 000.00

A Memorial Tombstone to the value of R20 000.00 payable within 10 (Ten) months from the date of payment of the lump sum benefit in the event of an approved claim.

If the policy holder selected to be cremated the Tombstone benefit will be paid out to the beneficiary nominated on the policy.

8. Funeral Bereavement Therapy:

A Sub-Limit of R7 000.00

This benefit is to supply bereavement therapy for the family after the death of a loved one. This benefit is available up to 6 months after the death of the loved one. If this benefit is not used after the 6 months the sub-limit amount will be payable to the beneficiary nominated on the policy.