



MASS AND FOUNDATION CLUSTER FUNERAL PLAN RANGE

CARE PLAN

PRODUCT FEATURES AND BENEFITS

PREMIUM AND COVER INCREASES

Annual increases are based on the Consumer Price Index (CPI). Increases will be on 1 July each year. You need to let us know if you do not want your premiums and cover to increase in any given year.

WAITING PERIODS

For non-accidental deaths and suicide:

Six months from the application date OR the date on which the insured person was added to the Plan. If an insured person dies due to causes other than an accident during the six-month waiting period the Money Back Guarantee applies.

For accidental death:

No waiting period. Cover starts from the application date OR the date on which the insured person was added to the Plan.

MONEY BACK GUARANTEE

If the insured person dies due to causes other than an accident within the first six months, we will pay a benefit equal to all the premiums we have received.

PREMIUM HOLIDAY BENEFIT

The Premium Holiday benefit allows you to miss up to six premiums over the lifetime of your Plan, while the cover remains active. You may pay some or all of the missed premiums to make use of the same number of Premium Holidays again in the future.

RESTART BENEFIT

A Restart benefit allows you to continue your policy from where you left off. If your Plan lapses you can restart your Plan within six months, but you will have to pay all the premiums you missed before it can be restarted. However, in the first three months after your first lapse, you can restart without paying back missed premiums. During the reinstatement period, the benefit is not payable and will only be payable once you restart your policy. If the benefit has not been restarted after six months, the policy will end. You will not have cover and we will not pay any claims.



DO GREAT THINGS EVERY DAY

CARE PLAN

MASS AND FOUNDATION CLUSTER RATE CARD

FAMILY (Policyholder, spouse and children)

LUMP SUM COVER AMOUNT								
AGE BAND	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000	R 40 000	R 50 000
Up to 19	40	60	85	104	128	154	196	237
20 - 24	42	64	91	109	135	163	206	249
25 - 29	44	66	95	115	143	171	217	262
30 - 34	46	70	99	121	149	179	229	276
35 - 39	48	80	103	127	158	190	240	289
40 - 44	50	84	108	132	164	196	248	301
45 - 49	52	86	114	138	170	204	260	314
50 - 54	60	98	128	154	193	231	294	355
55 - 59	71	117	153	188	232	281	356	432
60 - 65	93	156	205	250	311	377	481	582

SINGLE ADULT FAMILY (Policyholder and children)

LUMP SUM COVER AMOUNT								
AGE BAND	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000	R 40 000	R 50 000
Up to 19	35	52	74	90	111	134	169	202
20 - 24	36	56	78	94	117	140	177	213
25 - 29	38	58	82	99	122	147	186	224
30 - 34	40	61	87	104	129	155	197	237
35 - 39	42	71	93	113	140	168	213	256
40 - 44	44	74	97	118	146	176	223	269
45 - 49	47	81	106	127	159	191	241	291
50 - 54	54	92	120	146	181	219	277	334
55 - 59	61	106	137	167	207	250	317	382
60 - 65	74	129	169	206	256	309	394	476

INDIVIDUAL (Policyholder)

LUMP SUM COVER AMOUNT								
AGE BAND	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000	R 40 000	R 50 000
Up to 19	28	42	59	71	88	106	133	159
20 - 24	29	45	63	75	94	112	141	169
25 - 29	31	47	66	81	99	119	149	180
30 - 34	33	50	71	86	107	127	161	193
35 - 39	35	61	77	94	117	140	176	213
40 - 44	37	64	82	99	123	148	187	225
45 - 49	40	70	90	109	136	163	204	247
50 - 54	46	82	104	127	159	191	241	291
55 - 59	54	95	121	148	185	222	280	338
60 - 65	67	119	153	188	233	281	357	432

PARENTS (Eligible parents – maximum of 4 parents)

LUMP SUM COVER AMOUNT								
AGE BAND	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000	R 40 000	R 50 000
Up to 49	42	68	89	110	123	136	163	186
50 - 54	50	74	96	118	139	159	200	240
55 - 59	57	90	120	149	177	205	262	316
60 - 64	64	106	144	184	220	255	328	399
65 - 69	77	135	188	241	291	340	439	537
70 - 74	110	197	278	359	437	512	665	815
75 - 79	172	297	413	530	645	762	995	1 227
80 - 84	202	356	501	644	789	932	1 220	1 508

EXTENDED FAMILY (Eligible extended family – maximum of 10)

LUMP SUM COVER AMOUNT						
AGE BAND	R 5 000	R 10 000	R 15 000	R 20 000	R 25 000	R 30 000
Up to 19	33	38	48	59	65	71
20 - 29	37	45	61	75	86	95
30 - 39	49	76	98	119	141	163
40 - 49	71	99	130	162	222	257
50 - 59	75	111	174	225	276	327
60 - 64	102	168	237	306	376	446
65 - 69	126	203	285	368	451	533
70 - 74	145	251	349	447	544	642
75 - 79	186	327	457	588	719	849
80 - 84	221	394	555	715	876	1 037

