



Standalone Funeral Plan Guide

This document will help you understand the finer details of your Discovery Life Funeral Plan

Terms and Conditions for the Discovery Life Funeral Plan

01 | Introduction

- 1.1 | The Discovery Life Funeral Plan aims to pay you or your family a lump sum amount on your death or the death of an insured family member. The money can be used to cover the costs of the funeral.
- 1.2 | This document is the Discovery Life Funeral Plan Guide (Guide for short).
- 1.3 | Please keep this Guide in a safe place.

02 | Key Terms used in this Policy

- 2.1 | 'Accidental death' means death caused directly or by injuries, as a result of a sudden and unexpected event which happens at a known place and time and has visible, violent and external cause and which ends in the death of a Life Assured;
- 2.2 | 'CPI' is the Consumer Price Index published by Statistics South Africa from time to time. CPI increases on your Funeral Plan are limited to a minimum of 0% and a maximum of 10%;
- 2.3 | 'Child' means an unmarried person under the age of 21 born to you or your Spouse, a step-child, a foster child or a legally adopted child who is dependent on you, your Spouse or both of you;
- 2.4 | 'Extended Family' means:
 - any child who meets the definition of a child in 2.3 above, who is not registered as a Child on this Policy,
 - another spouse who meets the definition of a spouse in 2.11, who is not registered as the Spouse on this Policy,
 - parent or parent-in-law who meets the definition of a parent or parent-in-law in 2.7, who is not registered as a Parent on this Policy, or
 - any family member or dependant who is nominated by the principal life as an extended family member on the application form or subsequently been added by completing a servicing application form, subject to the maximum age criteria in Section 3.2.
- 2.5 | 'Lives Assured' means anyone who is recorded on your Policy Schedule, for example you, your Spouse, Parents, Children and Extended Family;
- 2.6 | 'Option to Continue' or 'Continuation Option' is the option that allows your Spouse on the Policy to continue the Policy on your death, provided that they follow the terms and conditions of the option listed in clause 25;
- 2.7 | 'Parents and Parents-in-law' means the natural parents of you or your Spouse or the parents who legally adopted you or your Spouse;
- 2.8 | 'Policy' refers to this Guide, the application form, the Policy Schedule and any changes that you make to this Policy;
- 2.9 | 'Policy Schedule' is the summary of the Policy that we send to you when we have accepted your application for cover or any changes that are made to your Policy;
- 2.10 | 'Premium Payer' means the person or entity from whose bank account we deduct the premiums for the Policy when debit order has been selected as the premium payment method;
- 2.11 | 'Spouse' is the person that you are legally married to and includes a customary marriage, a union recognised as a marriage by any Asian religion, a member living with you as a long-term partner and any person you consider as your common law spouse and is also considered by us as such;
- 2.12 | 'Debit order' and 'Payroll deduction':
 - 2.12.1 | Payroll deduction is when the premium is paid directly from your earnings. Payroll deduction is not available to everyone. Your broker will be able to assist if you wish to find out about using this premium payment method
 - 2.12.2 | Debit order is when the premium payer gives us bank details and we deduct the premium directly from the bank account. In this case the premium payer is the person or entity from whom we collect the premium. The premium payer can differ from you, the policyholder.

- 2.13 | 'Application' is the form you complete and sign telling us the plan type you have chosen, who you wish to insure on the policy, the premium payer's bank details and your own bank details.
- 2.14 | 'Activation' is when we capture or record the details from your application. Activation does not mean that cover has begun. Cover begins on the start date.
- 2.15 | 'Start date' depends on if the premiums are collect through debit order or payroll deduction:
- 2.15.1 | For a policy where premiums are collected through debit order the start date is based on the date your application is activated by Discovery:
- Should your application be activated between the 1st and 25th of the current month (e.g. February), the start date will be the 1st of the next month (e.g. March) provided you have paid the first premium or satisfactory arrangements have been made to pay the first premium.
 - Should your application be activated between the 26th and the last day of the current month (e.g. February) , the start date will be the 1st of the month after next (e.g. April) provided you have paid the first premium or satisfactory arrangements have been made to pay the first premium.
- 2.15.2 | For a policy where premiums are collected through payroll deduction the start date will be the 1st of the month in which the first premium is deducted from your earnings. This may not be in the month you made the application.
- 2.16 | 'Stillborn child' is a child that did not breathe or show any other signs of life after being delivered, expelled or surgically removed from its mother after the twenty sixth week of pregnancy. This excludes instances where the mother chooses to have an abortion;
- 2.17 | 'We, us and our' is Discovery Life Limited, a public company with limited liability registered under the company laws of the Republic of South Africa (registration number 1966/003901/06), whose principal place of business is 1 Discovery Place, Sandton 2196;
- 2.18 | 'You and your' is you the owner of this policy as set out in the Policy Schedule.

03 | Lives Assured

3.1 | You may insure a variety of different lives on this Policy made up of:

- 3.1.1 | You; and
- 3.1.2 | One Spouse*; and
- 3.1.3 | Five Children*; and
- 3.1.4 | Any number of Extended Family members; and
- 3.1.5 | Four Parents and Parents-in-law*.

* If you reach the limit for the number of children insured (see 3.1.3 above) or parents insured as Parents or Parents-in-law (see 3.1.5 above), the remaining children or parents may be added as Extended Family. Only one spouse may be insured as a Spouse on the Policy, the remaining spouses may also be added as Extended Family.

3.2 | The minimum and maximum entry ages for the Lives Assured are shown in the table below

Life assured	Minimum age of entry	Maximum age of entry
Principal Life	19	65
Spouse	19	65
Parent and Parents-in-law	36	75
Extended family	0	65
Child	0	20

- 3.3 | You must register children either as Children or as Extended Family (if the limit for the number of Children has already been reached) under this Policy as they are not automatically covered.
- 3.4 | Cover for a Child will end when they turn 21. Once they turn 21 they may be registered as an Extended Family member.
- 3.5 | Only South African citizens who live in the Republic of South Africa and have a valid South African identity document may apply for the Discovery Life Funeral Plan.

04 | Assessing your application

- 4.1 | We will assess your application and will let you know if we have accepted it or not.
- 4.2 | Cover for you or any of the Lives Assured under the policy starts on the start date which has been defined in Section 2.

05 | What makes up your Policy contract?

- 5.1 | Your Policy contract is made up of the following documents:
 - 5.1.1 | The application form and any application form to change your Policy;
 - 5.1.2 | The Policy Schedule; and
 - 5.1.3 | The Guide.

06 | You have 31 days to object to any Policy contract terms

You have 31 days from the date you receive your Policy Schedule to tell us if you have any objections. If we do not receive an objection in this time we will assume that you have accepted the Policy. You do not have the right to object to any terms and conditions after the 31 days. If you do object, we may change the terms of the contract but we do not have to do so.

07 | Cooling off period

You have the right to cancel any Benefit or the Policy and a refund of premiums within 31 days from the date of the acceptance letter provided that no Benefit has been paid.

08 | The Premium Payer confirms that we may collect premiums

- 8.1 | For policies where the premium is collected via payroll deduction:
 - Signing the application form means that you give us permission to collect all premiums, charges and fees that are owed to us. We will collect the premiums directly from your earnings on a monthly basis
 - Signing the application form also means that you give us permission to switch the premium collection method to debit order if the Payroll deduction fails.
- 8.2 | For policies where the premium is collected via debit order or where the payroll deduction has failed:
 - Signing the application form means the Premium Payer has given us permission to collect all premiums, charges and fees that are owed to us. We will collect the premiums by debit order on or the first banking day thereafter they are due. The Premium Payer's bank will treat every payment instruction to pay the premiums to us as if it came from the Premium Payer personally.
 - The Premium Payer may cancel the debit order but this may lead to your Policy being cancelled if you or the Premium Payer do not give us new debit order details or stop paying premiums when they are due. Neither you nor the Premium Payer can ask us to refund a premium you owed us in terms of the Policy contract. We are not responsible for any loss you or the Premium Payer might suffer because the bank account details we have for you or the Premium Payer are incorrect. Please let us know immediately if your or the Premium Payer's banking details change.

09 | Funeral Cover

- 9.1 | The Funeral Plan option that you choose will determine the Funeral Cover amounts for you and the other Lives Assured.
- 9.2 | We will pay out a lump sum for any Life Assured who passes away based on the Benefit Table in the Policy Schedule. The waiting periods in clause 19 will apply. This means that the Funeral Cover will not pay if you or any of the Lives Assured on the Policy die from natural causes during a waiting period. The waiting periods do not apply if you or any of the Lives Assured die as a result of an accident.
- 9.3 | If a Life Assured dies from natural causes during a waiting period then any premiums paid for that Life Assured will be refunded.
- 9.4 | Once we have received all the documents we need to assess a claim and our requirements to pay out a claim have been met, we aim to pay out the Funeral Cover amount within 1 working day.
- 9.5 | The Funeral Cover for each of the Lives Assured is set out in the Policy Schedule. The cover amounts in your Policy Schedule increase every year on the Policy anniversary, at CPI.
- 9.6 | Any Funeral Cover amount for a Child or a Stillborn Child is limited by law. The annual Funeral Cover increases may cause the Funeral Cover amount to be higher than the legal limit. In such cases the Funeral Cover amount will be limited to the legal maximum at claim stage.

10 | Automatic Baby Cover

We will pay out a lump sum amount if your child dies within three months of its birth or your child is stillborn. No benefit will be payable should the child die or be stillborn while you are still in the waiting period. This cover is limited to a maximum of two payouts per policy. No benefit will be paid for a child or a still born if the pregnancy term is shorter than 26 weeks.

11 | Accidental Death Benefit

- 11.1 | If you or your Spouse dies because of an accident, 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 this to happen.
- 11.2 | If any other Life Assured dies because of an accident the Funeral Cover amount will be the same as the Funeral Cover amount stated in the Policy Schedule.
- 11.3 | The waiting periods referred to in clause 19 do not apply if you or any of the Lives Assured die as a result of an accident.
- 11.4 | The accident which leads to death of a Life Assured must occur after the start date of the Policy or after we have accepted the addition of the Life Assured to the Policy as the case may be.

12 | Education Benefit

- 12.1 | This Benefit is included for all children insured as a Child on the Policy.
 - 12.2 | If you or your Spouse, insured as a Spouse on the Policy dies, the Education Benefit will be paid for six months after the death of you or your Spouse.
 - 12.3 | The Education Benefit will not apply to a child who is insured as Extended Family.
 - 12.4 | The Education Benefit will increase every year by CPI. The Benefit will only be paid once on the earlier date of death of you or your Spouse.
 - 12.5 | The cover amount of the Education Benefit will not increase while we are finalising your claim or during the claim payment period.
 - 12.6 | If the Education Benefit has been paid it will not be available again if your Spouse chooses the Continuation Option.
-

13 | Memorial Benefit (optional)

- 13.1 | If you choose this Benefit it will automatically be added for your Spouse, insured as the Spouse on this Policy. An extra premium for you and your Spouse will be charged if this Benefit is chosen.
- 13.2 | If you or your Spouse dies an amount stated on your Policy Schedule will be paid one year after each death. The Benefit increases by CPI every year, on your Policy Anniversary.
- 13.3 | The cover amount of the Memorial Benefit will not increase while we are finalising your claim or during the claim payment period.

14 | Grocery Benefit (optional)

- 14.1 | If you choose this Benefit it will automatically be added for your Spouse, insured as the Spouse on this Policy. An extra premium for you and your Spouse will be charged if this Benefit is chosen.
- 14.2 | If you or your Spouse dies a monthly amount stated on your Policy Schedule will be paid every month for six months after each death. The Benefit increases by CPI every year, on your Policy Anniversary.
- 14.3 | The cover amount of the Grocery Benefit will not increase while we are finalising your claim or during the claim payment period.

15 | When the Policy Ends

This Policy will end:

- When we do not receive a premium for the Policy as stated in clause 23; or
- When you cancel this Policy as stated in clause 28.

16 | Discovery Life may refuse to pay a claim

- 16.1 | Discovery Life reserves the right to refuse to pay a claim if:
- 16.1.1 | You, any Life Assured or any person acting on behalf of you or any Life Assured makes a false or fraudulent claim under the Policy or uses false or fraudulent means to claim; or
- 16.1.2 | You give untrue or incorrect information on any application form(s) for this Policy or fail to disclose material facts; or
- 16.1.3 | Your death or the death of a Life Assured on the Policy occurs because of:
- 16.1.3.1 | war (whether declared or not), civil commotion, riot or terrorist activities. This sub-clause will not apply if a claim arises because an event described in this sub-clause takes place in your or a Life Assured's normal line of duty;
- 16.1.3.2 | taking part in any crime;
- 16.1.3.3 | using narcotics or drugs unless they are prescribed by a registered doctor;
- 16.1.3.4 | suicide within 12 months of the start of this Policy or within 12 months from the date that you increased any cover amount on the Policy for a Life Assured or from the date that you added a new Life Assured to the Policy ; or
- 16.1.3.5 | radioactivity or nuclear explosion.
- 16.1.4 | You do not let us know of a claim within 3 months of the death of a Life Assured.
- 16.1.5 | If your death or the death of any Life Assured happens before Discovery Life has accepted risk under the Policy.

17 | How benefits are paid

17.1 | On your death, Discovery Life will pay the nominated Beneficiaries.

17.2 | On the death of any of the other Lives Assured, Discovery Life will pay you.

18 | Maximum benefits that can be paid

18.1 | If you or a life assured is covered for benefits under more than one Discovery Life Funeral Plan, the following maximum cover amounts will apply across all policies:

- For the principal life, the cover amount across all policies will be limited to R80 000
- For the spouse, the cover amount across all policies will be limited to R60 000
- For lives assured covered as parents or extended family members, the cover amount across all policies will be limited to R40 000
- For children, the cover amount across all policies will be limited to R20 000

This amount will increase by CPI every year and may be changed by Discovery Life from time to time. This maximum only applies to the Funeral Plan cover amount and does not include the Memorial Benefit, Education Benefit, Grocery Benefit and Accidental Death Benefit cover amounts.

18.2 | Where the maximum has been paid for a life assured, no further payments will be paid from any Discovery Life Funeral Plan for that specified life assured.

18.3 | The current legal maximum payout for a stillborn child or a child whose death occurs before their 6th birthday is R20 000. The current legal maximum payout for a child whose death occurs after their 6th birthday and before their 14th birthday is R50 000. If a child is covered on more than one policy, or the insured amount has increased above these limits due to automatic increases, the payout will not be above these limits.

19 | Transferring rights to Benefits

Rights to Benefits under this Policy cannot be:

- Cashed in, or
- Transferred to a third party as security for a debt, or any other reason.

20 | Waiting period

20.1 | A waiting period applies from the start date of this Policy on all benefits for any Life Assured. A waiting period applies from the date a new Life Assured is added to the Policy for the Funeral Cover amount of the new Life Assured. No Funeral Cover amount will be paid for a natural death during the waiting period.

20.2 | The waiting period does not apply for accidental deaths.

20.3 | The waiting period will be Six months for you, your Spouse, Children, Parents, Parents-in-law and extended family covered under this Policy

20.4 | The waiting period will also apply on the full Funeral Cover Amount for all Lives Assured from the date when cover is increased. A waiting period also applies in respect of a specific Life Assured if the Memorial Benefit or Grocery Benefit is added.

20.5 | If you or a Life Assured dies of natural causes during the waiting period, Discovery Life will refund the premiums for that Life Assured.

21 | Premiums

- 21.1 | You are the principal life and you must also be the owner of the Policy.
- 21.2 | All premiums as stated in the Policy Schedule must be paid by a debit order or by payroll deduction. If the Premium Payer does not pay premiums when they are due for example we are unable to collect the premiums through debit order or the payroll deduction fails, we may cancel the Policy from the date the premium was due (see Section 23).
- 21.3 | We will only consider the premium as paid when our bank account is credited with the premium. In the case of a debit order, this is provided that the premium is not reversed later. You will only have rights to ownership of the Policy when the first premium is received.
- 21.4 | The premium rates are set out in the Policy Schedule. All charges for this Policy are included in the premium rates. The premiums for each Life Assured are guaranteed for the first five years only, for that specific Life Assured.
- 21.5 | If there is a discrepancy between the premium rates that you have filled in on your application form and the premium rates shown on the Policy Schedule, then the Policy Schedule will be followed.
- 21.6 | If you apply to change the Policy then the premium rates for the application will apply for the changes you make to the Policy. The premiums for the changes are guaranteed for the first five years only, after the change has been made.
- 21.7 | Premiums will increase automatically on the anniversary of the start date by CPI + 1%. The aggregate premium increase is limited to a maximum of 11% and a minimum of 1%.

22 | Premium PayBack Benefit

- 22.1 | A Premium PayBack Benefit is automatically included in your Discovery Life Funeral Plan.
- 22.2 | The Premium Payback Benefit will be paid at the end of every five years. The Payback Benefit amount will be equal to the premiums paid by you in the first year of that five-year period (called the Premium PayBack Period). The benefit will only apply if you pay all the premiums due on the Policy during the Premium PayBack Period.
- 22.3 | If your Spouse chooses the Option to Continue the Policy after your death, a new Premium Payback Period will start from the date your Spouse's Policy starts.
- 22.4 | If you add more Lives Assured to the Policy or if you add or increase Benefits after the first year of the Premium PayBack period, these additional premiums will not be part of that Premium PayBack Benefit.
- 22.5 | If you add more Lives Assured to the Policy or if you add or increase Benefits during the first year in the Premium PayBack Period, the extra premium will only contribute to that Premium PayBack Benefit for the months that it was paid in the first year of the Premium PayBack Period.
- 22.6 | The PayBack will be made to the policy owner and not the Premium Payer if the Premium Payer and policy owner differ.

Example – Premium PayBack

A Principal Member has a Policy with a total premium of R250 per month. Over the first year the total premiums paid will be R3 000 (R250 x 12). At the end of five years the Premium PayBack will be R3 000, if no premiums are missed.

After five years the premium has increased to R335 . In the sixth year the total premiums paid will be R4 020 (R335 x 12). At the end of the tenth year the Premium PayBack will be R4 020.

23 | If premiums are not paid

- 23.1 | We will let you know in writing if we do not receive your premium. If the premium is not paid in time, we give you 30 days after the premium due date to make the payment. If you need to claim during this time, Discovery will consider the claim if we receive the outstanding premium. If there is a claim on the policy between the start date of the policy and when the first premium would have been received, either through debit order or payroll deduction, the outstanding premium will be deducted from any benefit amount paid. A claim will only be considered if satisfactory arrangements had been made to pay the first premium.
- 23.2 | If a second premium is not received your Policy will be cancelled and no claim will be paid after this.
- 23.3 | Once a policy has been canceled reinstatements will not be allowed.

24 | Commission

- 24.1 | Commission will be paid to your financial adviser on the premium received. This commission is regulated by law. The cost of commission is included in the premium.
- 24.2 | Any increase in premiums will result in extra commission being paid.

25 | Beneficiaries

- 25.1 | You may appoint a Beneficiary to receive any of the Benefits payable on your death at any time. You may remove or change your Beneficiary at any time. Notice of any changes must be made in writing.
- 25.2 | The appointment or removal of a Beneficiary will only be binding if we let you know in writing that we have recorded your Beneficiary nomination.

26 | Option to Continue

- 26.1 | Upon your death your Spouse can choose to continue with the Policy subject to the following:
- 26.1.1 | The choice must be made within 3 months of your death after which the option will no longer be available;
 - 26.1.2 | Your Spouse must specify a bank account from which we can collect premiums for the new Policy or nominate a Premium Payer;
 - 26.1.3 | The premiums for the remaining Lives Assured will remain the same. Any new Lives Assured added to the new Policy will be charged the premiums applicable at the time;
 - 26.1.4 | If the Education Benefit has been paid this Benefit will not be available on the Policy;
 - 26.1.5 | A new Premium PayBack Period begins from the start date of the Policy;
 - 26.1.6 | No Benefits will be paid until we have received the first premium and we have written to your Spouse to inform him or her that we have accepted the Policy; and
 - 26.1.7 | Your Spouse will become the policy owner.

27 | How to claim

If you or your beneficiaries need to report a claim, please call your financial adviser or contact us at:

Telephone | 0860 372 030

Fax | 086 514 1115

Email | FuneralPlan@discovery.co.za.

Discovery Life will then send you the forms you need to complete. You must let us know of the death of a Life Assured within three months. All relevant claim documents must be completed within three months of the death of the Life Assured. Claims will be paid within 1 working day after we receive the necessary documents.

28 | Right to cancel

You have the right to cancel any benefit or the policy at any time by providing Discovery Life 30 days' written notice of termination, subject to the terms described in Section 6 above. You may contact us at:

Telephone | 0860 372 030

Email | FuneralPlan@discovery.co.za

No premiums will be refunded to you.

29 | Complaints

29.1 | If you have a complaint about the advice you have received or if you believe you did not receive enough information about the Policy, please contact:

Telephone | 0860 372 030

Email | FuneralPlan@discovery.co.za

29.2. | If you lodged a complaint with us or to your financial adviser about the financial service you have received from your financial adviser in relation to this Policy and you are not happy with the response you received, you can contact the FAIS Ombud at:

Kasteel Park Office Park
Orange Building | 2nd Floor
cnr Nossob & Jochemus Street
Erasmus Kloof Pretoria
0048

Telephone: +27 11 762 5000

Fax: +27 12 348 3447

Email: info@faisombud.co.za

29.3 | If you are unhappy with any terms of the Policy or anything we have done in relation to the Policy, you can contact the Ombudsman for Long-Term Insurance at:

Private bag x 45

Claremont

7735

Telephone: +27 21 657 5000

Premium and Benefit Tables

Fax: +27 21 674 0951
Email: info@ombud.co.za

Life Assured	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Principal Life	R10 000	R20 000	R30 000	R40 000	R50 000	R60 000
Spouse	R10 000	R20 000	R30 000	R40 000	R50 000	R60 000
Extended Family (older than 21)	R10 000	R20 000	R20 000	R20 000	R20 000	R20 000
Parents	R10 000	R20 000	R20 000	R20 000	R20 000	R20 000
Children and Extended Family (aged 15 to 21 at entry)	R7 500	R15 000	R15 000	R15 000	R15 000	R15 000
Children and Extended Family (aged 6 to 14 at entry)	R5 000	R12 500	R12 500	R12 500	R12 500	R12 500
Children and Extended Family (aged 0 to 5 at entry)	R3 000	R10 000	R10 000	R10 000	R10 000	R10 000
Automatic Baby Cover	R1 000	R4 000	R4 000	R4 000	R4 000	R4 000

	Age at entry	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Monthly Premium for Principal Life funeral cover amount	19-25	R55	R78	R102	R131	R156	R182
	26-35	R62	R94	R125	R165	R198	R231
	36-45	R66	R100	R135	R179	R216	R254
	46-55	R71	R111	R151	R204	R247	R291
	56-60	R75	R123	R171	R234	R286	R337
	61-65	R84	R142	R200	R276	R339	R402

	Age at entry	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Monthly Premium for Spouse funeral cover amount	19-25	R14	R28	R41	R59	R74	R89
	26-35	R23	R44	R66	R96	R120	R144
	36-45	R24	R46	R69	R100	R125	R150
	46-55	R27	R52	R78	R114	R142	R170
	56-60	R33	R65	R98	R142	R178	R213
	61-65	R43	R84	R126	R183	R228	R274

	Age at entry	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
--	--------------	--------	--------	--------	--------	--------	--------

Monthly Premium for Parent funeral cover amount	36-45	R24	R48	R48	R48	R48	R48
	46-55	R32	R64	R64	R64	R64	R64
	56-60	R43	R86	R86	R86	R86	R86
	61-65	R57	R113	R113	R113	R113	R113
	66-70	R81	R163	R163	R163	R163	R163
	71-75	R115	R230	R230	R230	R230	R230

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Monthly Premium for Child funeral cover amount	R11	R15	R15	R15	R15	R15

	Age at entry	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Monthly Premium for Extended Family funeral cover amount	0-20	R11	R22	R22	R22	R22	R22
	21-25	R13	R27	R27	R27	R27	R27
	26-35	R22	R43	R43	R43	R43	R43
	36-45	R26	R52	R52	R52	R52	R52
	46-55	R34	R69	R69	R69	R69	R69
	56-60	R46	R93	R93	R93	R93	R93
	61-65	R61	R121	R121	R121	R121	R121

Age at entry	Memorial Benefit Monthly Premium
19-35	R7
36-45	R9
46-55	R14
56-65	R18

Age at entry	Grocery Benefit Monthly Premium
19-35	R9
36-45	R11
46-55	R18
56-65	R24

Memorial Benefit	R5 000 paid after one year
Grocery Benefit	R1 000 paid per month for six months following death
Education Benefit	R500 paid per month for six months following death

