

21 9th Street, Houghton Estate,  
Johannesburg  
P.O Box 1615, Randburg, 2125  
Reg. no: 2019/329086/07  
Tax No: 7450741881  
Vat No: 4650295241



AMSC (PTY) LTD  
FSP: 24518  
Tel: (010) 880 2240  
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Dear Valued Client

## **INCREASE ON SADTU FAMILY AND EXTENDED FUNERAL BENEFIT - EFFECTIVE 1 NOVEMBER 2021**

We would like to extend our appreciation to you for allowing us the opportunity to provide affordable and reliable funeral insurance to you and your loved ones.

We regularly review our funeral insurance plans to ensure that our members are sufficiently protected in the event of death and that the premium rates charged remain competitive and fair for all of our members.

Although we have been able to maintain the same level of premiums charged to member since May 2017, due to higher than expected amount of claims, we need to make sure that insurance premiums accurately reflect these changes.

We apologise to the clients that recently joined the scheme, the rate review will also affect you.

Therefore, we wish to inform you that there will be a 10% increase in premium rates from 1 November 2021.

Below, please find the new premiums that will apply to the SADTU Family Funeral Plan.

### **FUNERAL PLAN (A,B,C,D)**

<b><u>RELATION</u></b>	<b><u>PLAN A</u></b>	<b><u>PLAN B</u></b>	<b><u>PLAN C</u></b>	<b><u>PLAN D</u></b>
Principle Member	R20 000	R30 000	R50 000	R80 000
Spouse	R20 000	R30 000	R40 000	R40 000
Child age 14 - 21 years	R10 000	R15 000	R15 000	R15 000
Child age 6 - 13 years	R5 000	R10 000	R10 000	R10 000
Child age 1 - 5 years	R2 000	R7 500	R7 500	R7 500
Child age 0 - 11 months	R1 250	R2 500	R2 500	R2 500
Stillborn	R1 250	R2 500	R2 500	R2 500
<b>MONTHLY PREMIUM</b>	<b>R48.18</b>	<b>R69.74</b>	<b>R103.95</b>	<b>R138.60</b>

### **EXTENDED FUNERAL PLAN**

<b><u>CATEGORY OF COVER</u></b>	<b><u>PLAN A</u></b> <b>R25 000</b>	<b><u>PLAN B</u></b> <b>R15 000</b>	<b><u>PLAN C</u></b> <b>R10 000</b>	<b><u>PLAN D</u></b> <b>R7 000</b>
Extended Family age 0 to 5 (6 months)	n/a	R52.03	R40.48	R28.93
Extended Family age 6 to 65 years (6 months)	R88.99	R52.03	R40.48	R28.93
Extended Family age 66 - below 75 years (6 months)	R215.49	R131.12	R87.78	R61.82
Extended Family age 75 - below 85 years (6 months)	R285.89	R174.46	R116.71	R82.06
Extended Family age 85 and older (6 months)	n/a	R343.97	R230.12	R161.70

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### PRO-RATA benefits:

Should you not be able to afford the 10% increase, your premium will remain unchanged, but your **benefit** amount will be **reduced** accordingly.

#### PRO-RATA benefits: FUNERAL PLAN (A,B,C,D)

<u>RELATION</u>	<u>PLAN A</u>	<u>PLAN B</u>	<u>PLAN C</u>	<u>PLAN D</u>
Principle Member	R18 200	R27 300	R45 500	R72 700
Spouse	R18 200	R27 300	R36 400	R36 400
Child age 14 - 21 years	R9 100	R13 600	R13 600	R13 600
Child age 6 - 13 years	R4 500	R9 100	R9 100	R9 100
Child age 1 - 5 years	R1 800	R6 800	R6 800	R6 800
Child age 0 - 11 months	R1 100	R2 300	R2 300	R2 300
Stillborn	R1 100	R2 300	R2 300	R2 300
<b>MONTHLY PREMIUM</b>	<b>R43.80</b>	<b>R63.40</b>	<b>R94.50</b>	<b>R126.00</b>

#### PRO-RATA benefits: EXTENDED FUNERAL PLAN

<u>CATEGORY OF COVER</u>	<u>PLAN A</u>	<u>PLAN B</u>	<u>PLAN C</u>	<u>PLAN D</u>
	<b>R22 700</b>	<b>R13 600</b>	<b>R9 100</b>	<b>R6 400</b>
Extended Family age 0 to 5 years (6 months)	n/a	R47.30	R36.80	R26.30
Extended Family up to age 65 years (6 months)	R80.90	R47.30	R36.80	R26.30
Extended Family age 66 - below 75 years (6 months)	R195.90	R119.20	R79.80	R56.20
Extended Family age 75 - below 85 years (6 months)	R259.90	R158.60	R106.10	R74.60
Extended Family age 85 and older (6 months)	n/a	R312.70	R209.20	R147.00

\*Your new increased premium will be automatically updated. For those clients whose premiums are collected through payroll deduction (PERSAL), please note that in the event that the revised premium payable is above the set affordability limit, your premiums will remain unchanged however the benefit will be reduced in line with monthly premium received.

An updated Participation Certificate will be send to you in due time, once you receive it please go through your details carefully and inform us should anything be changed

Please submit any changes to [info@phakama.co.za](mailto:info@phakama.co.za) or fax: 086 514 1115

You are welcome to call us on (012) 348 8310 should you have any enquiries.

Kind regards,

**Phakama Administration Services (Pty) Ltd.**