



# MEMBERSHIP CERTIFICATE

This is your application form for funeral cover on the Master Policy held by Everest Funerals North West. Please fill in all the relevant sections truthfully and in full using a black pen and make sure your answers are clear and readable. You must provide Everest Funerals North West with your identity document or driver's licence and those of all the dependants you would like to add to your membership when you apply for cover. Please initial every page (at the bottom of the page)

<b>Membership number</b>	E	F	N	W	B															
<b>Everest Funerals branch name</b>						<b>Start date</b>														
<b>Everest Funerals Plan</b>						<b>Application date</b>														

■ **Rustenburg**

50 Napoleon Street, Rustenburg North  
Tel: 014 538 0210  
Cell: 082 335 0236  
Fax: 014 538 1596

■ **Rustenburg 2**

Shcp no 56, Nelson Mandela Drive  
Rustenburg  
Tel: 014 592 7128  
Cell: 082 335 0236

■ **Klerksdorp**

Shcp no 80, Cnr Enoch Sontonga  
& Naser Street  
Tel: 018 381 8466  
Cell: 082 335 0236

■ **Moruleng**

3002 Raserpapa Section  
(Opposite tribal office)  
Tel: 014 556 2119  
Cell: 082 335 0236

■ **Thabazimbi**

Extension 3, Shop no 1-3  
Tel: 014 777 2264  
Cell: 082 335 0236

■ **Northam**

Shop no 17, Ruby Road,  
Northam Square  
Tel: 014 784 4419  
Cell: 082 335 0236

■ **Swartruggens**

Shop no 2, Erf 20  
Tel: 014 544 0042  
Cell: 082 335 0236

■ **In case of emergency**

Cell: 079 654 1952  
082 335 0236  
082 634 5297

■ **Lephalale**

Office no 5 and 6, 3 Henrik Street  
Ngatia Trading  
Tel: 014 763 1482  
Fax: 014 763 2022

■ **Mafikeng**

16 Robinson Street, Shop no 2  
Mafikeng (next to FNB)  
Tel: 013 381 8466  
Cell: 082 335 0236

■ **Zeerust**

Chamard Building, Shop 2  
Coetzee Street  
Tel: 013 381 8466  
Cell: 082 335 0236

admin.ho@everestfunerals.net  
www.everestfunerals.co.za

*Always by your side....*

**Premium Plan (1+9)****Premium R200****Main Member 18 - 84 Years****Children and extended family****Main Member & Spouse**

- |   |   |  |  |
|---|---|--|--|
| <ul style="list-style-type: none"> <li>▪ 100km Free removal of the body</li> <li>▪ Free Storage for 30 days</li> <li>▪ Preparation of the body</li> <li>▪ Society casket</li> <li>▪ Casket spray</li> <li>▪ Church Trolley at home</li> <li>▪ Screen at home</li> <li>▪ Hearse</li> <li>▪ Family car</li> </ul> | <ul style="list-style-type: none"> <li>▪ Delivery of the body</li> <li>▪ 100 Programmes</li> <li>▪ Mineral Water</li> <li>▪ Decoration at the cemetery</li> <li>▪ 10kg Sugar</li> <li>▪ 10kg Flour</li> <li>▪ 1kg Tea</li> <li>▪ 2kg Powder Milk</li> </ul> | <ul style="list-style-type: none"> <li>▪ 100km Free removal of the body</li> <li>▪ Free Storage for 30 days</li> <li>▪ Preparation of the body</li> <li>▪ Flat lid coffin</li> <li>▪ Casket spray</li> <li>▪ Church Trolley at home</li> <li>▪ Screen at home</li> <li>▪ Hearse</li> <li>▪ Delivery of the body</li> </ul> | <ul style="list-style-type: none"> <li>▪ 50 Programmes</li> <li>▪ Mineral Water</li> <li>▪ Decoration at the cemetery</li> </ul> |
|---|---|--|--|

**Platinum**

Family Plan	Premium	Individual Plan	Premium	Single Parent Plan	Premium
<b>Member &amp; Spouse</b>		<b>Main Member</b>		<b>Main Member</b>	
Under 55 years	R195.00	Under 55 years	R120.00	Under 55 years	R145.00
56 - 60 years	R215.00	56 - 60 years	R150.00	56 - 60 years	R180.00
61 - 65 years	R260.00	61 - 65 years	R180.00	61 - 65 years	R200.00

**Benefits****Member & Spouse****Children 14 - 21**

Head Stone	Grocery	Quantity	Funeral Service
Head Stone for member & Spouse under Family R2000	<ul style="list-style-type: none"> <li>▪ Inmatn</li> <li>▪ Bag of Bullernuts</li> <li>▪ Bag of Onions</li> <li>▪ Bag of Potatoes</li> <li>▪ Bag of Cabbage</li> <li>▪ Cake Flour</li> <li>▪ Cooking Cil</li> <li>▪ Sugar</li> <li>▪ Salt</li> <li>▪ Maize Meal</li> <li>▪ Mabele</li> <li>▪ Tea 200 Bags</li> <li>▪ Airtime</li> <li>▪ Tent +50 chairs @ home</li> </ul>	5kg  3kg 7kg  10kg 5lt 10kg 1kg 25kg 10kg 1 x Box R 200.00 R 1000.00	<ul style="list-style-type: none"> <li>▪ 1 x Removal of the body 100km free</li> <li>▪ 1 x Storage of the body up to 30 days free</li> <li>▪ 1 x Preparation of the body</li> <li>▪ Half view casket</li> <li>▪ 1 x Casket spray</li> <li>▪ Church Trolley at home</li> <li>▪ Screen at home</li> <li>▪ 1 x Hearse</li> <li>▪ 2 x Family Cars</li> <li>▪ Delivery of the body</li> <li>▪ 100 Programme leaflets</li> <li>▪ 30 x Mineral water</li> <li>▪ Decoration at the cemetery</li> </ul>
Head Stone for member under single parent R2000			
Head stone for member under Individual R2000			

**Guata Plan**

Family Plan	Premium	Individual Plan	Premium	Single Parent Plan	Premium
<b>Member &amp; Spouse</b>		<b>Main Member</b>		<b>Main Member</b>	
Under 55 years	R160.00	Under 55 years	R82.00	Under 55 years	R100.00
56 - 60 years	R190.00	56 - 60 years	R180.00	56 - 60 years	R130.00
61 - 65 years	R240.00	61 - 65 years	R185.00	61 - 65 years	R155.00
		66 - 70 years	R200.00		
<b>Dependants</b>		71 - 75 years	R230.00	<b>Dependants</b>	
6 Own children	R150.00	76 - 80 years	R290.00	6 Own children	R150.00
Other children	R25.00	81 - 85 years	R350.00	Other children	R25.00
		Over 86 years	R495.00		

**Benefits****Member & Spouse****Children 14 - 21**

Head Stone	Grocery	Quantity	Funeral Service
Head Stone for Member & Spouse under Family R2000	<ul style="list-style-type: none"> <li>▪ Mabele</li> <li>▪ Sugar</li> <li>▪ Cake flour</li> <li>▪ Cooking cil</li> <li>▪ Potatoes</li> <li>▪ Tomatoes</li> <li>▪ Tea Bags</li> <li>▪ Powder Milk</li> </ul>	10kg 10kg 10kg 5lt Bag Box Box of 200 sachets 1kg Box	<ul style="list-style-type: none"> <li>▪ Removal of the body 100km free</li> <li>▪ Storage of the body up to 30 days free</li> <li>▪ Preparation of the body</li> <li>▪ Pongee Casket</li> <li>▪ 1 x Casket Spray</li> <li>▪ Church Trolley at Home</li> <li>▪ Screen at home</li> <li>▪ 1 x Hearse</li> <li>▪ 2 x Family Cars</li> <li>▪ Delivery of the body</li> <li>▪ 100 Programme leaflets</li> <li>▪ 30 Bottles of mineral water</li> <li>▪ Decccration at the grave yard</li> </ul>
Head Stone for Member under Single parent R2000			
Headstone for Member under Individual R2000			

**Children according to ages**

- Removal of the body 100km free
- Storage of the body up to 30 days free
- Preparation of the body
- Flat lid coffin
- 1 x Casket Spray
- Church trolley at home
- Screen at home
- 1 x Hearse
- Delivery of the body
- 50 Programmes leaflets
- 30 Bottles of mineral water
- Decoration at the cemetery



**Product Name**

Exclusive Family Plan	Exclusive Individual Plan	Exclusive Single Parent Plan	Accommodation Plan (1+9)
Flite Plus Family Plan	Elite Plus Individual Plan	Flite Plus Single Parent Plan	Guata Plan
Elite Family Plan	Elite Individual Plan	Elite Single Parent Plan	Platinum
Silver Family Plan	Silver Individual Plan	Silver Single Parent Plan	
Budget Family Plan	Budget Individual Plan	Budget Single Parent Plan	
Catering Service			

Applicant Details

Title	<input type="text"/>	Cell Number	<input type="text"/>
Surname	<input type="text"/>	Work Number	<input type="text"/>
First Name	<input type="text"/>	Fax Number	<input type="text"/>
ID Number	<input type="text"/>	Email Address	<input type="text"/>
Date of birth	<input type="text"/> <small>Age (next birthday)</small> <input type="text"/>	Postal address	<input type="text"/>
Occupation	<input type="text"/>	Postal Code	<input type="text"/>
Income Bracket	<input type="text"/>	<b>Premium Calculation</b> Main Member Premium <input type="text"/> R <input type="text"/> <input type="text"/> Additional Members Premium <input type="text"/> R <input type="text"/> <input type="text"/> Total Premium Due <input type="text"/> R <input type="text"/> <input type="text"/>	
Physical Address	<input type="text"/>		
<input type="text"/>	<input type="text"/>		
Home Tel	<input type="text"/>		

Dependants

Surname	First Name	Relationship	Date of Birth of ID Number	Additional Fees
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Extended Family Dependents** (below the age of 75 years at entry)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Stop Order	<input type="checkbox"/>	Private Stop Order	<input type="checkbox"/>	Debit Order	<input type="checkbox"/>	Cash	<input type="checkbox"/>
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Full name of authorised person	<input type="text"/>	ID of Authorised Person	<input type="text"/>
Monthly Amount:	<input type="text"/>	Your Payday	<input type="text"/>
Employer's Name	<input type="text"/>	Your Employee Code/Salary number	<input type="text"/>
Pay Station	<input type="text"/>	Deduction Start Date	<input type="text"/>
Policy or membership number		<input type="text"/>	<input type="text"/>

I hereby instruct my employer to deduct my monthly premium from my salary to give to BrightRock Life Limited (FSP 11643) as per the details provided here. Should the premium be adjusted by BrightRock Life Limited as a result of general increase or decrease in rate or should I request the insurer to increase or decrease my premium for certain reasons I confirm that the adjusted premium may be deducted from my salary, until such time as I cancel this authorisation in writing.

Payment Method

Signature:	<input type="text"/>	Date:	<input type="text"/>
Name of Bank	<input type="text"/>	Name of Bank	<input type="text"/>
Account Number	<input type="text"/>	Branch Name	<input type="text"/>
Account Type	<input type="text"/>	Branch Code	<input type="text"/>
Current	<input type="checkbox"/>	Preferred debit date	<input type="text"/>
Savings	<input type="checkbox"/>	1	<input type="checkbox"/>
		7	<input type="checkbox"/>
		15	<input type="checkbox"/>
		25	<input type="checkbox"/>
		26	<input type="checkbox"/>
		27	<input type="checkbox"/>
		28	<input type="checkbox"/>
		30	<input type="checkbox"/>
		31	<input type="checkbox"/>

By signing this form, you understand and agree that you are applying for funeral cover on the Master Policy held with BrightRock Life Limited. Your policy is administered by Everest Funerals North West and BrightRock which renders binder functions on behalf of BrightRock Life Limited. You declare that the information you've provided in this form is accurate and true and that BrightRock has the right to cancel this policy with immediate effect should they find out any of the information you've provided is untrue. You also understand that you will forfeit any premiums paid to BrightRock Life Limited should you provide false information. You declare that your representative has explained the terms and conditions of your cover and you understand them. BrightRock has the right to decline your application within 30 days of the application. If you don't receive formal communication that your application has been denied within 30 days, you may consider your membership active and binding. Your cover will only start once BrightRock receives your first premium. BrightRock reserves the right to decline your application within 30 days of you applying for cover. If you cancel your policy within 30 days of BrightRock confirming your policy number and policy start date Bright Rock will refund your premium (excluding administration fee).

Debit Order payment authorisation	<input type="checkbox"/>	Date:	<input type="text"/>
Signature:	<input type="text"/>		

Member's Signature	<input type="text"/>	Franchise Code	<b>RUSTENBURG</b>	Branch	<input type="text"/>
Agent's Full Name	<input type="text"/>	Rep Code	<input type="text"/>		
Date Signed	<input type="text"/>	Rep Signature	<input type="text"/>		

## STANDARD TERMS AND CONDITIONS

- YOUR POLICY IS ADMINISTERED BY EVEREST FUNERALS NORTH WEST AND BRIGHTROCK LIFE LIMITED.** The insurance cover is available on the Everest Funerals North West and underwritten by BrightRock Life Limited, an authorised financial services provider and registered insurer (Registration number 1996/0146/8/06, FSP Number is 11643)
  - DURATION OF YOUR FUNERAL ASSISTANCE COVER:** This funeral cover policy is a whole-of-life funeral policy, which means that your cover (and your dependants' cover) will remain in place as long as you pay your policy premiums. Everest Funerals North West will not take any responsibility if you fail to pay your premiums.
  - YOUR SPOUSE OR YOUR OTHER NOMINATED DEPENDANTS** can keep this cover after your death: If you were to pass away, your surviving spouse or your other nominated dependants can choose to carry on with the policy and become the main member. They must contact Everest Funerals North West, within 30 days of your passing if they want to make it a change. A waiting period of six months will apply to the person who takes over the policy.
  - MAXIMUM ENTRY AGES:** The maximum entry age for the main member on family and single parent plans is 65 years. There is no maximum entry age for spouses. The maximum entry age for additional extended members is 74 years. Cover for children will end when the child turns 21 if they're not a full-time student at a recognized educational institution. You must give Everest Funerals North West proof that the child is a full-time student for Everest Funerals North West to confirm their cover.
  - NUMBER OF CHILDREN ALLOWED ON YOUR PLAN:** Up to six children are allowed on the contemporary benefits included in your premium as the main member. Additional children can be added to your policy for an extra premium. You must add newborn children within three months from their date of birth.
  - WAITING PERIOD:** Your policy has to be in place for a specific period before you or your dependants can claim. The waiting period on this cover is six months for new members, dependants and re-joiners. You can re-join Everest Funerals North West after four or more months of absence, even if you hadn't paid your premiums for those months. A waiting period of three months will apply if you re-instate your policy. You can only re-instate your policy if you haven't paid your premiums for three months. But you'll have to pay those premiums for the three months that you didn't pay. No waiting periods will apply if the main member or dependants were to pass away in an accident, as long as the first premium has been paid. Existing members who were insured by a previous underwriter will have to complete the remainder of the applicable waiting period which was not completed while under the previous underwriter.
  - HOW YOU'LL PAY YOUR PREMIUM** to Everest Funerals North West: You can pay your premiums using a debit order, stop order, private stop order or cash. You must pay your premiums by the 7th of each month. It's your responsibility to make sure that your premiums are paid each month. You must receive a receipt from Everest Funerals North West if you make a cash payment. There'll be no premium waiver applicable after you die. This means that your dependants will have to continue paying the premium on this policy should you die if they want to continue the cover.
  - HOW TO CLAIM:** You must submit your valid claims to Everest Funerals within six months from the date of the claim event. You must give Everest Funerals all the required documents before BrightRock can process your claim.
  - YOU MUST PROVIDE** Everest Funerals North West with accurate information: BrightRock Life Limited will cancel your policy immediately and will not pay any claims if they find out that you intentionally gave false or inaccurate information. Please note that we won't pay any free benefits if you miss one payment in six months.
  - MAXIMUM COVER AMOUNTS:** The amount you can be paid out under this policy is limited to a maximum fund amount, this will depend on the plan you've chosen. If Everest Funerals North West doesn't plan the funeral service, they will pay out the funeral fund in cash. Removal of the deceased's remains from the place of death and to the place of burial is free for the first 100km. Everest Funerals North West will charge you an extra fee for every kilometer after that.
  - GRACE PREMIUM PERIOD:** Everest Funerals North West will cancel your cover and that of all your dependants if you fail to make two consecutive premium payments.
  - CLAIMS PROCESS:** Please contact Everest Funerals North West for assistance in the event of a claim. They'll provide you with all the necessary forms you need to complete. You must supply Everest Funerals North West with the following documents: A fully completed BrightRock claim form
    - A certified copy of the official death certificate issued by the Department of Home Affairs
    - A certified copy of the deceased's ID document
    - A certified copy of the ID document of the person making the claim
    - A fully completed SAPS statement in cases where the death was due to unnatural causes and a certificate of release, if applicable
    - A notification of death form (B 1663) completed by the doctor who certified the death or an affidavit
    - Where applicable, a letter from the funeral parlour confirming that the deceased's remains are with them (must be on a letterhead)
    - Other supporting documents (such as proof of marriage or proof of relationship to children) if applicable
    - In the case of a stillbirth, you need to give BrightRock a notification of the stillbirth (B1 1663) or a copy of the antenatal card, or a letter from the hospital, or a letter from your traditional leader.
    - Proof of banking details of the beneficiary (the person who will receive the pay-out)
    - Any other information Everest Funerals North West requires from you.
  - CANCELLING OR REPLACING YOUR POLICY:** You can cancel your policy. You'll lose all of your benefits if you cancel the policy. You must give Everest Funerals North West one month's notice before the effective date of the cancellation.
  - GENERAL EXCLUSIONS:** BrightRock Life Limited will not pay your claim in the following circumstances:
    - Suicide or attempted suicide within the first two years of the beginning of the policy or cover, whether the insured life is of sound or unsound mind;
    - Participation in any terrorist activity, riot, civil commotion, rebellion or war leading to injury of death;
    - Willful and deliberate breaking of any criminal law leading to injury of death;
    - Death as a result of nuclear, biological and chemical terrorism and nuclear accidents;
    - The death of an unborn child due to the termination of a pregnancy (abortion).
  - HOW TO MAKE CHANGES TO YOUR POLICY:** Please contact Everest Funerals North West if you would like to make any changes to your contract or change your contact information.
  - IF YOU'D LIKE TO ADD ADDITIONAL DEPENDANTS:** The number of additional dependants you can add to your policy will depend on the plan that you've chosen. Please contact Everest Funerals North West for assistance with adding additional dependants.
  - PREMIUM GUARANTEE PERIOD:** BrightRock guarantees that your premiums and benefits will stay the same for the first 12 months. After that, BrightRock reserves the right to review and adjust premium and premium growth patterns at policy anniversary (one year after the day your policy started). Everest Funerals North West will send you written notice of any changes to your policy at least 30 days before any changes are applied.
  - Complaints:** We hope never to give you any cause for complaint. But if you're ever unhappy with our service or the advice you've received, please contact us on the following: Everest Funerals North West is your financial services provider, you can contact them at 50 Napoleon Street, Rustenburg North, North West Telephone: 014 538 0210/14 | Cellphone: 082 335 0236/082 634 5297/ 081 394 6198 | Fax: 014 538 1596 | Email: oekabini@everestfunerals.net
- Representative name: \_\_\_\_\_  
Tel: \_\_\_\_\_
- Your administration agent:** Please contact your administration agent, Everest Funerals North West if you want to make any changes to your policy.
  - BRIGHTROCK LIFE LIMITED** is an authorised financial services provider and registered insurer FSP 1643, Building D, The Sunnyside Office Park, 2 Carse O'Gownie Road, Parktown, Johannesburg, 2193 | Telephone: (10 003 2222 | Email: assistance@brightrock.co.za If we're still not able to resolve the problem, you can contact these independent industry bodies for help:
    - The long-term insurance ombud: The ombudsman's role is to mediate between policyholders and life insurers when they have a dispute that they can't resolve in a way that's fair, independent and objective. The provisions of the Long-Term Insurance Act guide the ombudsman's decisions. Private Bag x45, Claremont, 7735 | Telephone: 021 657-5000 | 0360 103 236 | Email: info@ombud.co.za
    - The FAIS Ombudsman: The FAIS ombud's role is to mediate fairly and independently between clients and financial services providers on matters to do with financial advice. The ombud follows the provisions of the Financial Advice and Intermediaries Services Act (FAIS Act). P.O. Box 74571, Lynwood Ridge, 0040 | Baobab House, Eastwood Office Park, Lynwood Ridge, Pretoria | Email: info@faisombud.co.za
  - WHEN YOUR COVER WILL START:** Your cover will only start once BrightRock Life Limited receives your first premium. BrightRock reserves the right to decline your application within 30 days of you applying for cover. If you cancel your policy within 30 days of BrightRock confirming your policy number and policy start date BrightRock will refund your premium (excluding administration fee).

Application date: \_\_\_\_\_

Membership start date: \_\_\_\_\_

Signature of main member: \_\_\_\_\_

Date: \_\_\_\_\_

Please initial every page.

By signing this form, you confirm that you understand the terms and conditions in this policy document.

### CONTACT: HEAD OFFICE: RUSTENBURG

50 Napoleon Street, Rustenburg North

Tel: 014-538-0210 / 014-538-0214

Fax: 014-538- 596

### EMERGENCY NUMBERS:

079-654-1992 / 082-335-0236 / 082-634-5297

[www.everestfunerals.co.za](http://www.everestfunerals.co.za)

**EXCLUSIVE PLAN**

<b>FAMILY PLAN Main Member &amp; Spouse</b>	
Age Under 55 yrs	R363.00
Age 56 - 60 yrs	R447.70
Age 61 - 65 yrs	R484.00
<b>DEPENDANTS</b>	
> 6 own children	R 18.15 each
Other children	R36.30 each

<b>INDIVIDUAL PLAN Main Member</b>	
Age Under 55 yrs	R260.20
Age 56 - 60 yrs	R326.70
Age 60-65	R387.20

<b>SINGLE PARENT PLAN Main Member</b>	
Age Under 55 yrs	R302.50
Age 56 - 60 yrs	R363.00
Age 60 - 65 yrs	R423.50
<b>DEPENDANTS</b>	
> 4 own children	R18.15 each
Other children	R36.30 each

FAMILY - PLAN	GROCERY FUND	TENT, CHAIRS & TABLES	MATSOGO / CATERING	FUNERAL FUND
Member	R20 000	Yes	Optional	R40 000
Spouse	R18 000	Yes	Optional	R30 000
Children 14-21	R 5 000	Yes	Optional	R10 000
6-13	R 3 500	Yes	Optional	R 5 000
0-5	R 1 000	n/a	n/a	R 3 000

**ELITE PLUS PLAN**

<b>FAMILY PLAN Main Member &amp; Spouse</b>	
Age Under 55 yrs	R211.75
Age 56 - 60 yrs	R260.15
Age 61 - 65 yrs	R278.30
<b>DEPENDANTS</b>	
> 8 own children	R12.10 each
Other children	R30.25 each

<b>INDIVIDUAL PLAN Main Member</b>	
Age Under 55 yrs	R145.20
Age 56 - 60 yrs	R181.50
Age 61 - 65 yrs	R193.60
Age 66 +	n/a

<b>SINGLE PARENT PLAN Main Member</b>	
Age Under 55 yrs	R157.30
Age 56 - 60 yrs	R199.65
Age 60 - 65 yrs	R211.75
<b>DEPENDANTS</b>	
> 6 own children	R12.10 each
Other children	R30.25 each

FAMILY - PLAN	GROCERY FUND	TENT, CHAIRS & TABLES	MATSOGO / CATERING	FUNERAL FUND
Member	R10 000	Yes	Optional	R20 000
Spouse	R 5 000	Yes	Optional	R15 000
Children 14-21	n/a	Yes	Optional	R 7 500
6-13	n/a	n/a	Optional	R 5 000
0-5	n/a	n/a	n/a	R 3 000

**ELITE PLAN**

<b>FAMILY PLAN Main Member &amp; Spouse</b>	
Age Under 55 yrs	R175.45
Age 56 - 60 yrs	R211.75
Age 61 - 65 yrs	R223.85
<b>DEPENDANTS</b>	
> 6 own children	R 9.35 each
Other children	R24.20 each

<b>INDIVIDUAL PLAN Main Member</b>	
Age Under 55 yrs	R114.95
Age 56 - 60 yrs	R145.75
Age 61 - 65 yrs	R157.30
Age 66 - 70 yrs	R223.85
Age 71 - 75 yrs	R242.00
Age 76 - 80 yrs	R302.50
Age 81 - 85 yrs	R423.50
Age 86 +	R544.50

<b>SINGLE PARENT PLAN Main Member</b>	
Age Under 55 yrs	R127.05
Age 56 - 60 yrs	R157.30
Age 60 - 65 yrs	R169.40
<b>DEPENDANTS</b>	
> 4 own children	R 9.35 each
Other children	R24.20 each

FAMILY - PLAN	GROCERY FUND	TENT, CHAIRS & TABLES	MATSOGO / CATERING	FUNERAL FUND
Member	R6 000	Yes	Optional	R15 000
Spouse	R6 000	Yes	Optional	R15 000
Children 14-21	n/a	n/a	Optional	R 5 000
6-13	n/a	n/a	Optional	R 3 000
0-5	n/a	n/a	n/a	R 1 500

**SILVER PLAN**

<b>FAMILY PLAN Main Member &amp; Spouse</b>	
Age Under 55 yrs	R139.15
Age 56 - 60 yrs	R103.35
Age 61 - 65 yrs	R175.45
<b>DEPENDANTS</b>	
> 6 own children	R 9.10 each
Other children	R24.20 each

<b>INDIVIDUAL PLAN Main Member</b>	
Age Under 55 yrs	R 90.75
Age 56 - 60 yrs	R108.90
Age 61 - 65 yrs	R121.00
Age 66 - 70 yrs	R199.55
Age 71 - 75 yrs	R211.75
Age 76 - 80 yrs	R242.00
Age 81 - 85 yrs	R302.50
Age 86 +	R423.50

<b>SINGLE PARENT PLAN Main Member</b>	
Age Under 55 yrs	R 96.80
Age 56 - 60 yrs	R117.35
Age 60 - 65 yrs	R133.10
<b>DEPENDANTS</b>	
> 6 own children	R 9.10 each
Other children	R24.20 each

FAMILY - PLAN	GROCERY FUND	TENT, CHAIRS & TABLES	MATSOGO / CATERING	FUNERAL FUND
Member	n/a	Yes	Optional	R15 000
Spouse	n/a	Yes	Optional	R15 000
Children 14-21	n/a	n/a	Optional	R 5 000
6-13	n/a	n/a	Optional	R 3 000
0-5	n/a	n/a	n/a	R 1 500

**BUDGET PLAN**

<b>FAMILY PLAN Main Member &amp; Spouse</b>	
Age Under 55 yrs	R121.00
Age 56 - 60 yrs	R157.30
Age 61 - 65 yrs	R160.40
<b>DEPENDANTS</b>	
> 6 own children	R 6.05 each
Other children	R12.10 each

<b>INDIVIDUAL PLAN Main Member</b>	
Age Under 55 yrs	R 72.60
Age 56 - 60 yrs	R 90.75
Age 61 - 65 yrs	R 108.90
Age 66 - 70 yrs	R142.15
Age 71 - 75 yrs	R139.40
Age 76 - 80 yrs	R235.05
Age 81 - 85 yrs	R296.45
Age 86 +	R399.30

<b>SINGLE PARENT PLAN Main Member</b>	
Age Under 55 yrs	R 96.80
Age 56 - 60 yrs	R117.35
Age 60 - 65 yrs	R133.10
<b>DEPENDANTS</b>	
> 6 own children	R 6.05 each
Other children	R12.10 each

FAMILY - PLAN	GROCERY FUND	TENT, CHAIRS & TABLES	MATSOGO / CATERING	FUNERAL FUND
Member	n/a	Yes	Optional	R11 000
Spouse	n/a	Yes	Optional	R11 000
Children 14-21	n/a	n/a	Optional	R 5 000
6-13	n/a	n/a	Optional	R 3 000
0-5	n/a	n/a	n/a	R 1 500

**CATERING**

Option	Age	Premium	Benefit
Family Plan	18 - 65	R36.70	R7000
Single Parent	18 - 65	R26.55	R7000
Individual	18 - 70	R31.20	R7000