



GROUP VOLUNTARY FUNERAL SCHEME

NBC Risk Solutions, a division within NBC Holdings (Pty) Ltd administers group voluntary funeral schemes.

These group voluntary funeral schemes are arranged with the respective Employer who assists with the deductions of premiums from the employee on a monthly basis.

The voluntary funeral scheme provides funeral cover being:

- Immediate family: Spouse (max 2), Children up to age 21 (full time schooling age 26)
- Extended family: Grandparents, Aunts, Uncles, In-laws, parents, children over 21 not in full time schooling, additional spouses (if more than 2), nieces, nephews etc. (maximum 10 extended family members)

There are a range of funeral packages on offer in respect of immediate and extended, being:

Category Immediate family	R 5,000	R 10,000	R 15,000	R 20,000
Member & Spouse	R 5,000	R 10,000	R 15,000	R 20,000
Children 14 to 21	R 5,000	R 10,000	R 15,000	R 20,000
Children 6 to 13	R 3,000	R 6,000	R 7,500	R 10,000
Children 1 to 5	R 1,500	R 3,000	R 3,500	R 5,000
Children 0 to 11 months	R 1,000	R 2,000	R 2,500	R 3,500
Premium	R 11.08	R 22.16	R 33.24	R 44.32
Monthly processing fee and debit order fee	R 13.00	R 13.00	R 13.00	R 13.00
<i>Total premium per member</i>	<i>R 21.08</i>	<i>R 35.16</i>	<i>R 46.24</i>	<i>R 57.32</i>

Extended family	R3,000	R 5,000	R 7,500	R 10,000	R15,000	R20,000
Premium per relative including 65	R10.40	R17.33	R25.99	R34.65	R63.00	R84.00
Premium per relative from 66 and including 75	R26.46	R44.10	R66.15	R88.20	n/a	n/a
Premium per relative from 76 and including 85	R37.80	R63.00	R94.50	R126.00	n/a	n/a

Age group 76 to and including 85, waiting period of 6 months before cover commences

R15,000 and R20,000 benefits under extended family, only available from ages 18 years to and including 65 years.

Premiums reflected above are inclusive of administration and commission, payable to NBC Holdings (Pty) Ltd.

There is a monthly processing fee of R10.00 per member per month which is levied in respect of monthly maintenance on the account. In addition for debit order collections, a monthly fee of R3 will be charged. Both these fees are reviewed annually.

To take advantage of these funeral packages, please contact NBC Holdings (Pty) Ltd Risk Solutions Department on (010) 206 0374 for further information.

The policy is underwritten by Centriq, administered by NBC Risk Solutions

NBC Holdings (Pty) Ltd is an authorised Financial Services Provider FSP 991