Easy claims procedure - no fuss or delay

- An Old Mutual Sales Consultant will be available to guide the Society/Group on where to go to obtain the necessary documents.

Why choose for the Old Mutual Burial Society Support Plan?

- Low monthly premiums.
- Security and financial strength - your Society/Group is protected from the impact of multiple claims over a short period, as it would have the backing of Old Mutual, Africa’s largest insurance company.
- No-fuss claims procedure - provided we have received the relevant documentation, we pay valid claims within 48 hours.
- Financial Advice - we offer guidance regarding the premiums that should be charged for the benefits provided, especially due to the impact of HIV/AIDS.
- An Old Mutual Sales Consultant - personally assigned to your Society/Group and available to assist with queries and is your link to Old Mutual.
- Administrative support - we can provide assistance with the basics of administration of your Society/Group.

Burial Society Support Plan

If you need your Society/Group to do more, we have a plan.

Choose Old Mutual to complement your Society/Group
<table>
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<tr>
<th>Class</th>
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**Does your Burial Society/Group qualify?**

- It must have rules and a constitution that define the way a Society/Group operates.
- It must already provide funeral or death benefits to its principal members.
- It should hold a bank account in the name of the Society/Group.
- Its bank account should be one from which Old Mutual can make direct debits (we can assist you to set this up if necessary).
- It must have 20 or more principal members.
- All lives covered must be South African citizens or permanent residents, and have valid identity documents.
- It must be able to demonstrate that the Society/Group has been stable and well managed for a reasonable period of time.
- Old Mutual may also set other requirements if necessary.

**Payment of Premiums**

- Premiums are paid in bulk by the Society/Group. Payments can be made via debit order or cash deposits into Old Mutual’s bank account.
YES. I would like to meet with an Old Mutual financial Adviser to discuss how our Society/Group can be underwritten by Old Mutual.

HERE ARE MY DETAILS:

CONTACT PERSON

NAME OF SOCIETY/GROUP

NAME OF CHAIRMAN

DATE SOCIETY/GROUP COMMENCED

MEMBERSHIP SIZE

TEL NO. W

CELL NO.

POSTAL ADDRESS

POSTAL CODE

DO YOU NEED MORE INFORMATION ON OUR PLANS? AN ADVISER CAN HELP YOU REACH YOUR FINANCIAL GOALS

YES ☐ NO ☐

HAND THIS TO AN OLD MUTUAL ADVISER OR RETURN IT TO YOUR NEAREST OLD MUTUAL CLIENT SERVICE BRANCH.
Societies/Groups are part of the tradition and culture of a large number of South Africans.

It is therefore appropriate for Old Mutual - one of the oldest and most trusted financial institutions in this country - to offer this Burial Society Support Plan, especially designed to meet the requirements of your Society/Group. Our Plan will give you and your principal members a number of benefits.

We know that some Societies/Groups may experience difficulties - for example:

- How to decide on the level of principal members’ premiums.
- Lack of funds when there is a large number of claims within a short period.
- Problems with record keeping and administration.
- An increase in deaths due to HIV/AIDS.
- High costs of transporting the deceased to the place of burial.

These problems can cause stress and uncertainty, and have a negative effect on the role that a Society/Group should play in creating a secure and caring environment for its principal members.

Our Burial Society Support Plan complements what Societies/Groups currently offer. It includes:

- **Prompt payment:** valid death claims are paid within 48 hours from when Old Mutual receives all required documentation.

- **Financial stability:** even a large number of claims over a short period will not threaten the financial health of the Society/Group.

- **Security:** in Old Mutual your Society/Group has a reliable insurer.

- **Financial expertise:** we offer guidance regarding the premiums that should be charged for the benefits provided, especially due to the impact of HIV/AIDS.

- **Financial Education Workshops:** we can provide workshops that will help your Society/Group achieve financial freedom.

- **Access to Family Support Services:** transportation of the deceased from anywhere in the world to the place of burial in South Africa. See back of brochure of all the details.
Options to suit the requirements of your Society/Group

- You may elect to provide cover for:
  - Immediate family only (principal member, spouse and dependent children).
  - Immediate family plus Adult Dependents (principal member, spouse, dependent children and between 2 and 5 Adult Dependents).
  - Single member only.

- Your Society/Group may also choose the amount of cover it wishes to offer and whether Adult Dependents (where applicable) should be covered for the same amounts as the principal member or for 50% of this sum.

Higher Risk Cover

Societies/Groups will be assessed at application stage to determine whether they can be covered under the standard risk option. Old Mutual may recommend a higher risk option that is more suitable for the Society/Group. Your Sales Consultant will provide you with the details of the higher risk option.

Children are covered as follows:

- Stillborn children: 10% of principal member cover.

- Children under 6 years: 25% of principal member cover.

- Children aged between 6 and 13: 50% of principal member cover.

- Children aged 14 and over: 100% of principal member cover.

- Children aged 21 and over: will be covered only if they are full-time students (up to the age of 26), or if they are physically or mentally disabled and thus fully dependent on their parents (can be covered for life). Stillborn children must have at least 6 months (182 days) of intra-uterine existence and a maximum of two claims per principal member is allowed.

Cover

- Cover for the Society/Group will commence on the receipt of the first premium.

- All claims submitted during the first 7 days after the first premium deduction, will be put on hold until the receipt of the first premium has been confirmed.

Waiting Periods

- The principal member and his/her immediate family are covered from day one of death due to an accident.

- For death due to causes other than an accident, cover comes into force:
  i. 3 months after acceptance date (for R3 000 to R5 000 cover),
  ii. 6 months after acceptance date (for R6 000 to R12 000 cover).

- Suicide is not considered an accidental death.

Contribution Reviews

- The amount paid by a Society/Group will be reviewed every year and could (in extreme circumstances) even change more often. Old Mutual makes every effort to keep the premium as low as possible.

Other

- The contractual relationship is between Old Mutual and the Burial Society/Group.

- The same benefits must be made available to all principal members.

- Adult Dependents will qualify for cover if they are financially dependent on the principal member.

- In the event of a claim, the total amount paid on the death of one person may not exceed R25 000 across group funeral products underwritten by Old Mutual.

- On application Old Mutual may waive certain conditions (e.g. waiting periods) following the assessment outcome and experience report from the previous underwriters.
Included in our policies is access to Family Support Services from independent service providers.

- **Funeral support** - available only for lives covered under our Funeral and Burial Society Support Plans. Transportation of the deceased from anywhere in the world to the funeral home closest to the place of burial in South Africa; assistance with and advice on claims procedures; legal advice on and assistance with dealing with documentation; referral to a pathologist (if necessary); advice on undertakers and other funeral services, including helping to find a tombstone provider.

- **Health support**
  Telephone assistance, including general health information; counselling on serious chronic/acute diseases; stress management; advice and assistance in cases of poisoning; addiction counselling.

- **Trauma, Assault and HIV treatment**
  Assistance, counselling and medical treatment following assault.

- **Emergency medical response**
  Emergency medical advice by telephone; arrangements for emergency medical attention; transfer to hospital; transfer of life - saving medication or blood; medical consultations; repatriation of hospitalised person; repatriation of mortal remains; care of minors stranded because of a medical emergency.

- **Legal support**
  Telephonic assistance with a wide range of legal issues; one face-to-face consultation per legal issue; standard legal documentation service; wills; estate planning; labour law; industrial relations services; tax information help line (during office hours).

*We have arranged the independent provision of Family Support Services. Access to these services is in addition to your insurance policy benefits. Changes may be made to the Family Support Services in future, if necessary. Terms and conditions apply.*

For more information on the Family Support Services, please SMS BSSP to 31278 and we will call you back (SMS charged at service provider rates) or phone the call centre on

**0860 00 19 19**

24-hours a day, 7 days a week

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**Sales Consultant**

Name: __________________________

Tel: __________________________