

Affordable group scheme product for employees, affiliates and partners of Inter Trauma Nexus

Inter Trauma Nexus provides the opportunity for employees, affiliated- supporters and partners with the following products:

Funeral products

Funeral benefits provide you with an amount payable at the death of the participant covered. This amount can be used to pay for the funeral, flowers, food, beverages and other costs such as travelling and accommodation of guests.

Family funeral and member-only cover: You need to be younger than age 60 next birthday at entry.

FAMILY AND MEMBER-ONLY COVER

Benefit	Cover levels	Monthly premium payable	
		at age next birthday	
		18 – 55	>55
Family	5 000	26.65	59.15
	7 500	39.98	88.73
	10 000	53.30	118.30
	15 000	79.95	177.45
Member only	5 000	12.10	30.00
	7 500	18.15	45.00
	10 000	24.20	60.00
	15 000	36.30	90.00

COVER LEVELS OF CHILDREN

Age next birthday	Cover levels			
Older than 14 years	5 000	7 500	10 000	15 000
Older than 6 but younger than 14 years	2 500	3 750	5 000	7 500
Younger than 6 years (Including still-born babies)	1 250	1 875	2 500	3 750

PARENT COVER

Benefit	Cover levels	Monthly premium payable per participant
Parents and parents-in-law	1000	13.35
	2000	26.70
	3000	40.05
	4000	53.40
	5 000	66.75
	7 000	93.45
	10 000	133.50
	12 500	166.88

Parents need to be younger than age 75 next birthday. Parents will only be covered if three months' premiums have been paid and a period of three consecutive months has expired from the date the Parent's cover commenced or increased, unless death takes place as a result of an accident.

Should a Scheme Member exercise the option of parent cover, each of his/her living Parents, unless estranged, has to be covered. Cover in respect of parents-in-law will only be considered if a Scheme Member's own parents are also covered. In cases where own parents have already died or are unknown, stepparents may be regarded as legal parents. A maximum of four parents/parents-in-law may be covered. Parents' names and dates of birth must be supplied to Metropolitan at the time of joining the Scheme.

EXTENDED COVER

Cover level	Monthly premium payable per participant age next birthday					
	14 yrs or younger	15 to 21 years	22 to 30 years	31 to 45 years	46 to 60 years	61 to 75 years
3 000	7.53	13.27	18.66	21.88	29.06	54.89
5 000	12.56	22.12	31.09	36.47	48.43	91.48
7 500	18.83	33.18	46.64	54.71	72.65	137.22

1. Scheme Members who are not within 5 years of the Membership Cessation Age may nominate a Relative who is under age 75 (age next birthday) on Metropolitan's prescribed application form.
2. A maximum of nine Relatives may be covered.
3. A Scheme Member may select one benefit category, which will apply to all Relatives nominated by the Scheme Member.
4. The Relatives' cover is limited to a maximum of the Scheme Member's cover.
5. A Scheme Member may nominate his/her dependent child who, otherwise, would not have received cover under the family funeral benefit.
6. A Scheme Member who has more than one spouse may nominate each additional spouse for cover.
7. A waiting period of 6 calendar months and 6 premiums will apply before a Relative will become eligible for the death benefit, unless death occurred as a result of an accident.
8. The standard terms and conditions will apply before a Relative becomes eligible for a paid-up policy on the Scheme Member's disability or on attainment of his membership cessation age.
9. In the case of benefit increases, the premium will be determined in accordance with the Relative's age on the date the benefit is increased.

Funeral cover includes the following additional benefits:

- **Accident benefits:** provides an additional amount equal to the funeral benefits chosen if death of the participant was the direct result of an accident. The participant should be between 14 and the schemes' retirement age (65). Parents and relatives are excluded.
- **Paid-up benefits:** means no further premiums will be payable at any of the following events: retirement, disability and death of the main member. Cover will continue for other participants. The standard terms and conditions will apply at membership cessation age of 65.
- **Continuation benefits:** means that you can continue with your cover by paying by bank debit order when you leave the service of the company.

INVESTMENT BENEFITS

We all have dreams to buy a car, house, provide for education of our kids ... and many more!

To assist you to realise your dreams, Group Schemes offers you the **Dream Builder** product range. The Dream Builder product range consists of an **Investment**, **Educational** and a **Cash Plan**.

Premiums range from R50 to R70 for the Investment Plan (term 10 or 15 years), R90 to R500 for the Educational Plan (term 5 to 15 years) and R120 to R500 for the Cash Plan (term 10 to 15 years).

This product range provides **needs based products** to provide funds for educational purposes, house renovations, savings, a deposit for a car, etc. Cash Plan allows you one withdrawal per annum after a period of five years, which allows you to access cash when you need it!

HOW YOU CAN CHOOSE YOUR BENEFITS?

- The company will deduct the premiums from the full time employee's salary.
- All other members should pay by means of their own bank account.
- No medical examinations are required.
- Metropolitan will have a 48 hours claims payment (provided that they receive the correct documentation).
- You have a choice which family members you want to cover.
- You have a choice of cover levels according to your needs.
- The payment of premiums is your responsibility. Please ensure every month that you have enough money in your account for the deductions

To provide you and your family with these benefits, phone or fax the response form to the **ITN office**.

E-mail us at info@itn.org.za for more information or contact:

Wynand Louw 083 676 0451 or e-mail: type Umsizi in subject

or contact **Metropolitan Group Schemes**:

Avril Oosthuizen 083 754 8106 or 012 - 401 0960 or e-mail type
Umsizi in subject

