Re-Eme-Nao Funeral Plan

NEW
DISCOUNTED RATES

METROPOLITAN

Why Choose Re Eme Nao?

Re Eme Nao Funeral Plan gives you and your loved ones peace of mind, knowing that funeral expenses are well taken care of with dignity.

Spouse

Legal, customary, or common law husband/wife of a Main Member, or such other person residing with the Main Member who is normally considered as the Main Member 's husband/wife and provided that the Spouse shall be the person designated by the Main Member on the prescribed application form. Only one spouse allowed. if more than one, the other has to join under extended family

Parents (Max. Four)

Biological or legally recognised parent or parent-in-law of the main member or spouse. Step parents are also included in this category.

Children (Unlimited)

Biological, legally adopted, step child; who have not attained the age of 21, or 26 if they are a full-time student and still financially dependent on the main member (Proof of ongoing study required). There is no age limit for a child living with disability.

Extended Family (Max. Nine)

Relatives of the main member or his/her spouse, who are not eligible for cover under the above named categories e.g. grandparents, uncle, aunt, brother, sister, brother-in-law, sister-in-law, cousin, niece, nephew, second spouse. Foster parents and foster children will also be covered under the Extended Family category.

Re Eme Nao Funeral Cover Plan can be purchased in two ways

1 STANDARD OFFERING

Covers the Policy Owner as the Main Life insured, with the option to include additional family members.

2 STAND-ALONE OFFERING

Allows coverage for Parents and Extended Family members without requiring a Main Life insured.

Comprehensive Plan **Added Benefits**

The main distinction between the Comprehensive Plan and the Essential Plan is the Paid-up Benefits option, which waives future premium payments upon specific events, ensuring continued coverage for the remaining participants (i.e., until the death of the last participant on the policy or until coverage ceases in the case of a child). The Comprehensive Plan includes the following inbuilt paid-up options:

Death Paid-up Benefit – If the Policy Owner (Main Life) passes away (after a 6-month waiting period), premiums are waived (excluding the premium of the Income Benefit) , and the policy enters paid-up status until the last Participant's coverage ceases.

Disability Paid-up Benefit – If the Policy Owner (Main Life) becomes totally and permanently disabled (after a 12-month waiting period) before reaching retirement age (65), premiums are waived (excluding the premium of the Income Benefit) , and the policy enters paid-up status until the last Participant's coverage ceases.

Retirement Paid-up Benefit – When the Policy Owner (Main Life) reaches the retirement age(65), premiums are waived (excluding the premium of the Income Benefit) if contributions have been made for at least five (5) consecutive years. Full cover is granted if contributions span 10 years or more; otherwise, benefits are adjusted based on the contribution period (refer to the contract for the specific benefit adjustments table)

Waiting period requirements:

Participant	Waiting Period
Immediate Family (Main Life, Spouse and Child(ren))	Three (3) months
Parents and Parents-in-law	Six (6) months
Extended Family	Six (6) months
Suicide	Twelve (12) months

Accidental deaths are not subject to waiting period, provided death occurs within a period of 30 days from the date of the Accident and Metropolitan should have received the first premium due on the Policy.

Automatic Inflation Management (AIM) Facility Available:

The AIM facility automates increases of the benefit cover amount to meet the Policy Owner's need for increased cover over time.The policyholder can opt for an annual premium increase of 6%, or 10%. On each policy anniversary, the premium for each benefit will increase by the chosen percentage, and the cover will automatically increase by 60% of the premium increase.

Premium Increase	Cover Amount Increase
6%	3.6%
10%	6.0%

Included in the Funeral Product Offering is:

Accidental Death Benefit (ADB)

ADB is included at no cost and applies only to the Main Death Benefit of the Immediate Family category. If a Participant (Main Life, Spouse or Child) dies due to an accident, the waiting period is waived, and both the Main Death Benefit and Accidental Death Benefit are paid.Children under 14 years are ineligible. The Main Life and Spouse must be at least one (1) year younger than the retirement age (65) at policy commencement, with coverage ending at retirement age. The ADB amount matches the Main Death Benefit, up to 30 000.

Cashback Benefit

Pays 20% of total premiums every three (3) years if all premiums are paid and no claims are made. Stops if the policy is paid-up.

Optional Riders Payable on Death:

Income Benefit

If included, this benefit provides monthly installments to the Beneficiary upon the death of the Policy Owner (Main Life) or Life Partner for a set period of 12 months, subject to the waiting period. It requires the Main Death Benefit to be part of the Policy (i.e. it cannot be taken as a standalone). The Paid Up benefits do not cover this benefit and it is therefore offered in the Essential Plan form only.

Tombstone Benefit

If included, this benefit pays a lump sum upon a Participant (Main Life, Spouse, Child, Parent or Extended Family)'s death, subject to the waiting period. It helps cover tombstone-related costs and can be taken without the Main Death Benefit (i.e. it can be taken as a standalone benefit.)

Livestock Benefit

If included, this benefit pays a lump sum upon a Participant (Main Life, Spouse, Child, Parent or Extended Family)'s death, subject to the waiting period. It helps cover livestock-related costs and does not require the Main Death Benefit (i.e. it can be taken as a standalone benefit).

Repatriation Benefit

If included, this benefit pays a lump sum upon a Participant (Main Life, Spouse, Child, Parent or Extended Family)'s death, subject to the waiting period. It assists with cremation or transporting the deceased's remains. The Main Death Benefit is required for this benefit (i.e. it cannot be taken as a standalone benefit)

Premium Calculator

The premium rates are based on the age next birthday at entry or at the time of increasing the benefit's cover level

Re Eme Nao Funeral Cover

Essential Plan | Comprehensive Plan

Get up to P100,000 cover, from as little as P21.00 a month.

To Sign Up for this Product Contact your **Broker or Agent**

#BotsheloLoeto #TogetherWeCan

Together we can

Metropolitan Life Botswana
www.metropolitan.co.bw
362 4400

Metropolitan Head Office
Plot 54352, East Tower,
Zambezi Tower, CBD
Private Bag 00231,
Gaborone, Botswana