

1.CASH PLAN

All plans have **R100.00** administration fee

All plans cover member +Spouse+ 6 children (up to 84 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R157.00	R180.00	R202.00	R247.00

All plans cover member +Spouse+ 6 children+ 4 parents/grand-parents +4 (up to 84 years) + 4 other (up to 64 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R235.00	R281.00	R327.00	R420.00

Terms and Conditions:

Strictly cash policy for nominated policy members

2.GROCERY PLAN

All plans cover member +Spouse+ 6 children (up to 84 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R157.00	R180.00	R202.00	R247.00

All plans cover member +Spouse+ 6 children+ 4 parents/grand-parents +4 (up to 84 years) + 4 other (up to 64 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R235.00	R281.00	R327.00	R420.00

Terms and Conditions:

Strictly grocery policy for nominated policy members

3.CATERING PLAN

All plans cover member +Spouse+ 6 children (up to 84 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R157.00	R180.00	R202.00	R247.00





All plans cover member +Spouse+ 6 children+ 4 parents/grand-parents +4 (up to 84 years) + 4 other (up to 64 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R235.00	R281.00	R327.00	R420.00

Terms and Conditions:

Strictly catering policy for nominated policy members

4.COW PLAN

All plans cover member +Spouse+ 6 children (up to 84 years)

R10 000.00	R15 000.00	R20 000.00	R30 000.00
R200.00	R230.00	R260.00	R290.00

Terms and Conditions:

Strictly **cow** policy for nominated policy members

5.TOMBSTONE PLAN

Plan that assists you with a memorial legacy of your loved ones Lay bye plan for 12 months or Cash tombstones

Terms and Conditions

- Monthly premium is payable by debit order or manually at the approved and publicised outlets as indicated by MFS
- Premiums shall be paid on or before the **7th** of each month
- Premiums are payable lifelong, any money paid to MFS for the purpose of this contract is not refundable and there is no surrender value for this policy.
- Cover will commence after **six (6) months** waiting period from date of inception.
- It is the member's responsibility to pay premiums punctually and to keep receipts safe. MFS has the right to adjust premiums.
- If a premium payable in terms of this Policy is not paid within (60) days from date of payment, then policy shall lapse and it shall no longer be in force.
- In the event that the Policy has lapsed, the Principle may apply to MFS for reinstatement of the Policy after the lapse of the policy. MFS may stipulate from time to time, re-instate the policy and shall be treated as a new policy and be subjected to a 6/12 months waiting period according to the terms of the policy.
- Failure to lodge a claim or submit documents within six months after the death may invalidate your claim.
- Any misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information could result in the cancellation of the transaction or the non-payment of a benefit by the product supplier.

259 West Avenue, First Floor, Home Affairs Building, Opposite Gautrain Station, Centurior