MyFamily
The Funeral Plan

Rest easy, knowing it's taken care of

FEATURES & BENEFITS

The Funeral Plan is a simple life insurance policy that pays out on the death of the insured person, and is designed to support the costs of any funeral arrangements you may want.

The Cover	The Benefit	When?
Choose from $5000 up to $20,000 for a fixed premium to suit.	A lump sum payment to meet funeral expenses and take away the financial worry.	Upon the death of the insured person and as soon as all appropriate documents are provided (such as a death certificate).

Guaranteed acceptance

Anyone aged 30 to 70 can get The Funeral Plan. Acceptance is guaranteed regardless of your medical history, and any medical conditions you have will be covered after an initial two year stand down period. After two years, death by any means, including conditions that existed before starting the policy, are covered. Once your policy is in place there is no policy expiry either. Provided your premiums are up to date you can keep the policy as long as you want, so you know the cover will be there when it's needed.

Never pay more than what you're covered for

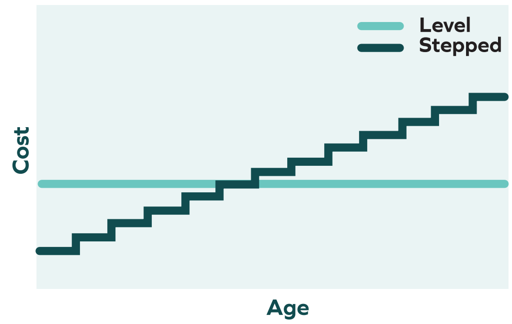
With The Funeral Plan, you'll never pay more in premiums than what you choose in cover. Your premiums stop as soon as the total paid equals that amount and then your cover continues with nothing more to pay until you pass away, and the lump sum payment is made.

This policy is underwritten by Autosure Insurance Limited.

For more information, please speak to your Instant Finance team today. A free copy of policy wording and terms and conditions are available in branch.

Stepped vs Level Payments

The insurance premium you pay can either be "Stepped", meaning the premium steps up or increases slightly as you age, or "Level", meaning you always pay the same amount even as you age. The Funeral Plan is a "Level" premium policy.



TWO STAGE COVER

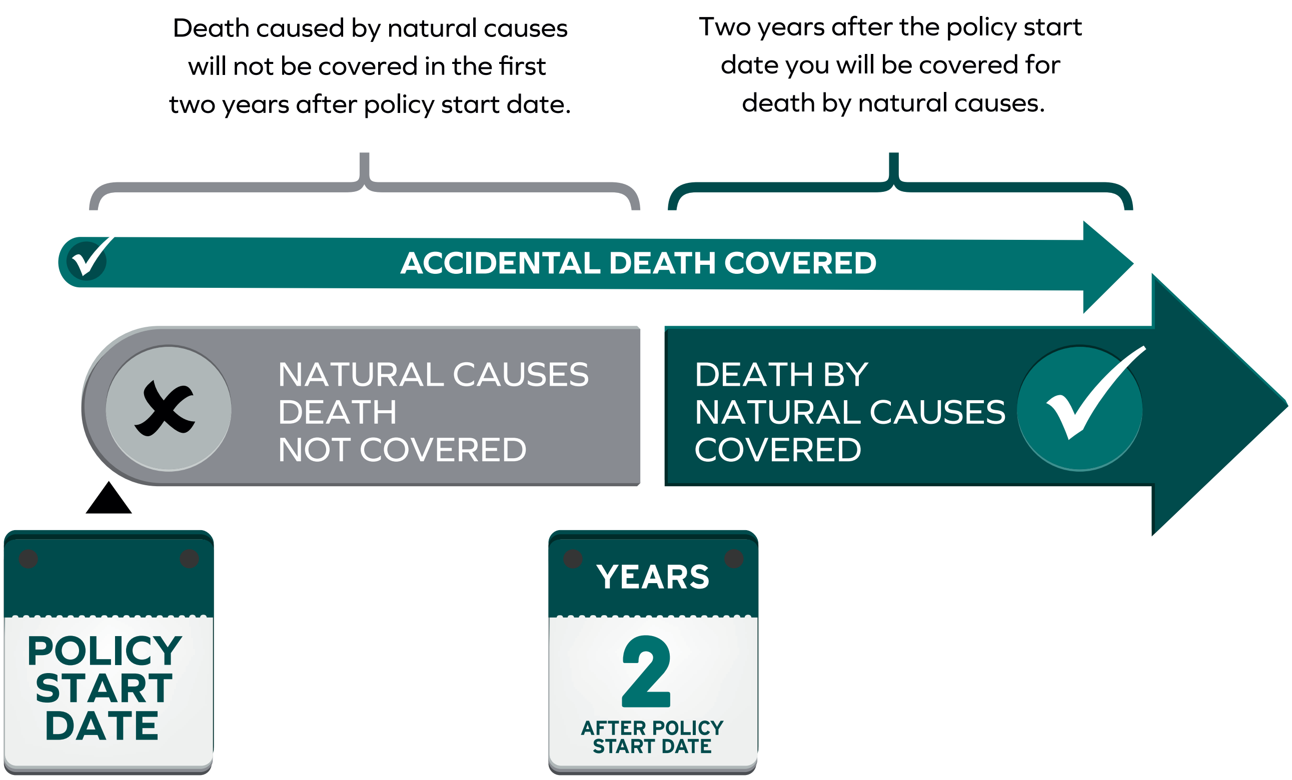
Subject to the terms of this policy, because you are not required to provide any health or medical condition information,
and your acceptance is guaranteed, cover is provided in two stages.

The first two years

- If you suffer accidental death at any time after the policy start date, we will pay the chosen cover specified in your policy.
- If you suffer death by natural causes during the first two years after the | policy started, we will refund all premiums paid for the policy, but the funeral cover chosen will not be payable.

After the first two years

After the policy has been going for two consecutive years, if you suffer death by natural causes, we will pay the chosen cover specified in your policy. Remember, accidental death is covered from the date the policy started for the chosen cover specified in your policy.



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