

## Prepaid Funeral Benefit

This option allows you to make a single payment. Other than your membership fee, there are no further payments to worry about. You can select a cover amount from a minimum of \$1,000 up-to a maximum of \$10,000 (Please refer to the table overleaf). This benefit does not accrue any bonuses or increase by way of appropriation of surplus, except for members who are 75yrs of age and over who paid the full amount of cover.

### How to apply

Please visit one of our branches, call us on 0800 101 842 or complete the Funeral Assistance Benefit application form which can be downloaded from our website [www.manchesterunity.org.nz](http://www.manchesterunity.org.nz) or found in the Funeral Assistance Benefit Investment Statement, and post to Manchester Unity Friendly Society, Freepost 2016, PO Box 5083, Wellington. To request the Investment Statement please call us (weekdays 8.00am – 4.30pm) or visit our website [www.manchesterunity.org.nz](http://www.manchesterunity.org.nz).

Table 2 – Single Contributions  
(Pre paid Funeral Benefit for \$1,000 cover)

Age At Entry (Last Birthday)	Single Premium \$	Age At Entry (Last Birthday)	Single Premium \$	Age At Entry (Last Birthday)	Single Premium \$
15	\$ 191	35	\$ 313	55	\$ 541
16	\$ 197	36	\$ 322	56	\$ 554
17	\$ 201	37	\$ 332	57	\$ 567
18	\$ 206	38	\$ 341	58	\$ 580
19	\$ 210	39	\$ 351	59	\$ 594
20	\$ 215	40	\$ 362	60	\$ 608
21	\$ 220	41	\$ 373	61	\$ 622
22	\$ 225	42	\$ 384	62	\$ 637
23	\$ 230	43	\$ 395	63	\$ 651
24	\$ 236	44	\$ 407	64	\$ 666
25	\$ 242	45	\$ 419	65	\$ 681
26	\$ 248	46	\$ 431	66	\$ 696
27	\$ 254	47	\$ 443	67	\$ 711
28	\$ 261	48	\$ 455	68	\$ 725
29	\$ 267	49	\$ 467	69	\$ 738
30	\$ 274	50	\$ 479	70	\$ 751
31	\$ 282	51	\$ 491	71	\$ 764
32	\$ 289	52	\$ 503	72	\$ 777
33	\$ 297	53	\$ 516	73	\$ 790
34	\$ 305	54	\$ 528	74	\$ 802

For members 75yrs and over, premiums are equal to the amount of cover. E.g. \$2,000 cover requires \$2,000 premium

## It's great to be a member

As well as providing our members with a wide range of benefits, Education support plan (save2learn), Increasing Assurance Benefits, Affordable healthcare and Funeral Assistance benefits.

We also offer a great range of discounted insurance products and all members have access to our fantastic holiday accommodation.

As a member you're more than just a customer - You're an owner.



## Funeral Assistance Benefit



FOR MORE INFORMATION  
visit our website [www.planningahead.co.nz](http://www.planningahead.co.nz)  
or call us on 0800 101 842

*planningahead*



### Why its important to plan ahead

Funerals are expensive. Combined with the stress of losing you, your loved ones can find themselves facing bills for thousands of dollars for funeral arrangements.

With our Funeral benefit you can:

- ease the financial burden for your loved ones
- have the peace of mind that your funeral arrangements will comply with your wishes
- know that payments from this fund are presently disregarded (up to \$10,000) for calculation of the New Zealand Income Support Residential Care Subsidy

With two benefits to choose from:

- the Funeral Assistance Benefit
- the Prepaid Funeral Benefit

These benefits are paid to your estate and are normally only payable at death.

### Manchester Unity – who are we?

Manchester Unity is New Zealand’s oldest traditional friendly society. We’ve been here since 1842.

The original idea behind a friendly society came about over 400 years ago. A simple idea, but highly innovative for its time. People who knew and trusted each other pooled their funds together so that, in the event of sickness or hardship, individual members could draw from the pool.

Of course we have diversified and expanded since the early days, but our philosophy hasn’t changed and will always take pride in our principle of **People Helping People.**

### Funeral Assistance Benefit

This is a simple and affordable way to ensure that your funeral expenses are taken care of. With flexible payment options you can arrange cover from a minimum of \$500 up-to a maximum of \$10,000 (Please refer to the table below).



	Cover	15-24	25-39	40-54	55-59	60-64	65-69*	70-74*
Table 1 – Monthly Contributions	\$500	\$0.34	\$0.50	\$1.17	\$2.00	\$2.84	\$3.84	\$5.50
(i) For Funeral Assistance Benefit an application must be made after the 15th and prior to the 65th birthday of the person whose funeral is to be funded	\$1,000	\$0.67	\$1.00	\$2.34	\$4.00	\$5.67	\$7.67	\$11.00
	\$1,500	\$1.00	\$1.50	\$3.50	\$6.00	\$8.50	\$11.50	\$16.50
	\$2,000	\$1.34	\$2.00	\$4.67	\$8.00	\$11.34	\$15.34	\$22.00
	\$2,500	\$1.67	\$2.50	\$5.84	\$10.00	\$14.17	\$19.17	\$27.50
	\$3,000	\$2.00	\$3.00	\$7.00	\$12.00	\$17.00	\$23.00	\$33.00
	\$3,500	\$2.34	\$3.50	\$8.17	\$14.00	\$19.84	\$26.84	\$38.50
* Existing members who are over 65 maybe able to increase their existing Funeral Assistance Benefit (in multiples of \$500) up to a maximum of \$5000.	\$4,000	\$2.67	\$4.00	\$9.34	\$16.00	\$22.67	\$30.67	\$44.00
	\$4,500	\$3.00	\$4.50	\$10.50	\$18.00	\$25.50	\$34.50	\$49.50
	\$5,000	\$3.34	\$5.00	\$11.67	\$20.00	\$28.34		
	\$5,500	\$3.67	\$5.50	\$12.84	\$22.00	\$31.17		
	\$6,000	\$4.00	\$6.00	\$14.00	\$24.00	\$34.00		
	\$6,500	\$4.34	\$6.50	\$15.17	\$26.00	\$36.84		
	\$7,000	\$4.67	\$7.00	\$16.34	\$28.00	\$39.67		
	\$7,500	\$5.00	\$7.50	\$17.50	\$30.00	\$42.50		
	\$8,000	\$5.34	\$8.00	\$18.67	\$32.00	\$45.34		
	\$8,500	\$5.67	\$8.50	\$19.84	\$34.00	\$48.17		
	\$9,000	\$6.00	\$9.00	\$21.00	\$36.00	\$51.00		
	\$9,500	\$6.34	\$9.50	\$22.17	\$38.00	\$53.84		
	\$10,000	\$6.67	\$10.00	\$23.34	\$40.00	\$56.67		