

## How to apply?

Members of Manchester Unity and their dependents (spouse or child) can apply as long as they are between 16 and 85 years of age at the time of their application.

Visit [www.manchesterunity.org.nz](http://www.manchesterunity.org.nz) and download an application form and a direct debit form. Complete and post to Manchester Unity Friendly Society, Freepost 2016, PO Box 5083, WELLINGTON 6140.

If you are unable to access the internet, you can receive the forms by calling Manchester Unity on 0800 101 842.

You take personal responsibility to make sure the Policy meets your requirements.

## How to become a Member?

To apply for a Funeral Plan you need to be a member of Manchester Unity, or a dependent (spouse or child) of a member.

Not a member? Simply contact us.

The Funeral Plan is underwritten by Manchester Unity who will be responsible for all claims and other matters relating to this Policy. This brochure only generally describes features of the Funeral Plan but is not part of the Policy and is not a substitute for reading the terms and conditions set out in the Policy Wording, available at [www.manchesterunity.org.nz](http://www.manchesterunity.org.nz), or via request on 0800 101 842.

Manchester Unity is an insurer licensed by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010. For more information on our Financial Strength rating visit [www.manchesterunity.org.nz/about-us/](http://www.manchesterunity.org.nz/about-us/) and click on Financial Strength and disclosures.



## Funeral Plan



*Plan Ahead for Your Loved Ones*

For more information visit our website [www.manchesterunity.org.nz](http://www.manchesterunity.org.nz) or call us on 0800 101 842 weekdays 8.00am to 4.00pm

## Why it is important to plan ahead

Funerals can be 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 Plan you can ease the financial burden for your loved ones.

## What does the Funeral Plan provide?

Under our Funeral Plan, Manchester Unity will pay the "Cover Amount", which is your choice of \$2,500, \$5,000, \$7,500 or the maximum Cover Amount of \$10,000, if you die due to any cause more than 2 years after your Policy starts and before your Policy ends (provided you have paid all Premium Amounts).

If you die within the first 2 years of your Policy Start Date, Manchester Unity will not pay the Cover Amount, but your estate may receive a 100% refund of the Premium Amounts paid (provided that your Policy is still in force at the time of your death).

The Funeral Plan Insurance Policy has no cash value and is not a savings plan. The Premium Amounts paid may exceed the Cover Amount.

This brochure provides information about the Funeral Plan and nothing in it should be construed as a recommendation or opinion in relation to a decision to take out the Funeral Plan. If you require financial advice in relation to the Funeral Plan, Manchester Unity recommends that you consult a financial adviser.

## Monthly Premium Amount

Age	Cover Amount			
	\$2,500	\$5,000	\$7,500	\$10,000
16-35	\$14	\$16	\$18	\$20
36-40	\$15	\$18	\$21	\$24
41-45	\$16	\$19	\$23	\$27
46-50	\$17	\$22	\$27	\$32
51-55	\$18	\$25	\$31	\$38
56-60	\$20	\$29	\$38	\$46
61-65	\$24	\$35	\$47	\$58
66-70	\$29	\$44	\$60	\$76
71	\$32	\$52	\$71	\$90
72	\$34	\$55	\$75	\$95
73	\$36	\$58	\$80	\$102
74	\$38	\$61	\$85	\$108
75	\$40	\$65	\$91	\$116
76	\$43	\$70	\$97	\$124
77	\$45	\$75	\$104	\$134
78	\$49	\$80	\$112	\$144
79	\$52	\$87	\$121	\$156
80	\$56	\$94	\$132	\$169
81	\$60	\$100	\$140	\$180
82	\$64	\$107	\$150	\$193
83	\$68	\$114	\$160	\$206
84	\$73	\$123	\$172	\$221
85	\$79	\$132	\$185	\$238

The Premium Amount can only change in accordance with the Policy. If we intend to increase the Premium Amount, we will give you 60 days' written notice in advance of the increase.