

## What is Eternity Plan?

With the eternity plan, you can provide funeral cover for yourself, your spouse, children and your parents. You can also provide cover for your parents-in-law and other external family members.

With our Eternity Plan, you can choose any level of cover you want. This provides you flexibility and allows you to plan according to your needs.

You can upgrade your level of cover, until the age of 75.

Getting cover with the Eternity Plan is quicker and easy. Just answer a few questions and receive a quick decision on your cover.

## Benefits

**Tax Waiver:** Your contributions are tax deductible up to certain limits

**Loyalty Bonus:** Where no death or disability has occurred and thus no claim has been made on the policy within a 5 year period, Metropolitan will pay back 10% of your premiums excluding the policy fee and withdrawal benefit premiums.

**Cash withdrawal benefit:** This optional product feature provides an investment vehicle from which you can make generous withdrawals from the fund value after 2 years and once every year thereafter.

**Accidental Death Benefit:** This feature is automatically included on the Eternity Plan contract at no extra charge. Should the main life die as a result of an accident this feature provides an amount equal to the funeral cover and is paid as a lump sum when a claim is submitted.



## More benefits

**Continuity:** The policy continues to provide cover as long as there are lives assured on it and premiums are paid regularly until the last life assured dies.

**Death premium waiver:** Choose this and in the event of death of the life assured, premium is waived till every existing member on the policy dies.

**Disability premium waiver:** Choose this and in the event of permanent total disability of main life assured, premium is waived till every member of the policy dies or cover expires.

## Automatic Inflation Management (AIM)

If you choose this benefit, you can protect the value of your funeral and investment against the effects of inflation. This would assist your funeral benefit and investment to keep up with inflation. Though your premium may increase slightly, your cover may increase up to about 60%. The cover you choose now without AIM may be insufficient for a funeral in ten years time.

## Claims

When a funeral claim is made, Metropolitan Life Insurance will pay a lump sum cash amount that can be used to defray or offset part of the cost of organizing the funeral. The investment will also be paid to your nominated beneficiary.

Note: On death of every member the corresponding benefit is paid.

## What does the Eternity plan cover?

The premium that you will pay is based on the lives you wish to cover, and the level of cover that you choose. **Premiums are paid monthly.**

The table below provides you the cover levels from which you can make a choice.

	Level of Cover					
	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Main Life	1,000	2,000	3,000	4,000	5,000	10,000
Spouse	1,000	2,000	3,000	4,000	5,000	10,000
Parent and parent-in-law	1,000	2,000	3,000	4,000	5,000	10,000
Children	500	1,000	1,500	2,000	2,500	5,000
Extended family member	500	1,000	1,500	2,000	2,500	5,000

### Note

All monetary values are in GH¢