

Peace of mind?

When there is a death in the family, Metropolitan Life Ghana makes sure you don't have **financial burdens** on your mind.

Metropolitan Life Ghana will pay your claims within **5 working days** of notification and on receipt of required documentation, leaving you to deal with a funeral, free of financial pressures.

With Eternity Plan, you can **begin to provide now** for a funeral in the family, eliminating the need to find immediate cash at a time of crises.

Metropolitan Life Ghana **offers affordable payments** because you choose the level of cover you require.

When a claim is made, Metropolitan Life Ghana pays **a lump sum cash pay - out** that can be used to pay for the cost of a funeral

Further Information

hotline +233 243 690 275
to contact your Metropolitan Life Ghana
Insurance Adviser today or
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(Near Nima Police Station)
Ring Road Central,
Accra

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North Ridge, Accra.
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METROPOLITAN
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FUNERAL PLUS

"When there's death in the family, the last thing I want to deal with is a financial problem. Other than covering funeral costs, I also want to leave some money to take care of my family"

METROPOLITAN
LIFE GHANA 

What is Funeral Plus ?

With the Funeral Plus, 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. There is a compulsory investment benefit that provides regular access to cash after 2 years as well as an amount payable to your family should you leave them behind

With our Funeral Plus, 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 Funeral Plus 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: An investment component from which you can withdraw up to 70% of fund value after 2 years and once every 12 months thereafter.

Accidental Death Benefit: This is a compulsory component on the Funeral Plus contract. The component provides accidental death cover for the main life assured only, payable as a lump sum at the time a claim is admitted.



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 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¢