



Whatsapp - " Ubukhosi "
to 067 426 4133

"Bring Royalty Home"

Authorized Financial
Services Provider 20662

COVER PLANS:

- 1 member + 5
- 1 member + 9
- 1 member + 13
- Max age 75

from as
little as
R43.76



TERMS & CONDITIONS: PAYMENT OF PREMIUMS

1. A period of grace of 15 (fifteen) days is permitted for the payment of premiums. If the premium is not paid within this period, the Underwriter has the right to reject claims, subject to the provisions of the Long-Term Insurance Act, 1998 as amended. Premiums are payable in advance and a premium received on or before the 15th of a month will be for cover for the month in which the premium is paid. Premiums are payable monthly in advance, should the client be in arrears with premiums, the first premiums will be allocated to the months for which no premiums have been received. If the policy has lapsed because of no premiums received, the principal assured life can apply for the reinstatement of the policy within 2 months after the policy has lapsed. A funeral policy lapses when the premiums are not paid within the required period of grace. No premiums will be refunded should the policy lapse or be cancelled.
2. Premiums are guaranteed for 30 days. The premium, conditions and benefits shall from time to time be revised and adjusted by the Administrator on behalf of the Underwriter to ensure that the Scheme remains actuarially sound. In addition, the Underwriter may always amend benefits and premiums by means of 60 (sixty) day written notice to the Administrator. Notice to the Administrator shall constitute proper and sufficient notice to the policyholder.
3. Premiums shall be calculated based on the assured life's age at the inception date of the policy and shall not increase incrementally with each birthday of an assured life (lives), subject always to the Underwriters right to increase the premiums payable as provided for in terms of this policy. In the case of a Ubukhosi Plan the premium will be calculated on the eldest of the assured life or nominated assured life added to the policy. Should the assured life increase cover at any stage after the policy commenced, the premium for the increased part of the cover or benefit will be calculated based on the age of the assured life when the increase takes place.
4. Extended / nominated assured life on any of the 1 + 5, 1 + 9 or 1 + 13 plans may not be replaced by another extended / nominated assured life in case of the death / cancellation of assured life. Children of nominated or assured life are not covered.
5. Coverage when the policy is cancelled, has been terminated by the Underwriter, the policy has lapsed, if the policyholder terminates his/her intermediary appointment to the policy, the policyholder terminates the cover in terms of the main benefit plan, upon the death of the principal life assured unless the spouse or a nominated assured life select in writing to continue with the policy as the principal life assured, or if the premium is not validly received by the Underwriter within the period of grace.
6. Coverage granted is whole life and shall remain in force until the death of the assured life for as long as premiums are paid.
7. The Underwriter shall be entitled to apply set-off or deduct any unpaid premiums against the benefits payable in terms of the policy.
8. The policyholder is responsible to ensure that the monthly premium is paid. The principle of "No Premium – No Cover" applies.
9. The policy does not accumulate cash or a surrender value and may not be converted into a paid-up policy. No loans will be allowed in terms of this policy.
10. No premiums will be refunded should this policy be cancelled due to incorrect information provided at application stage or if no Id number is provided or provided incorrectly and we cannot determine the risk on the assured life a claim the arise for such assured life might be repudiated.

B3 Agent Name: Contact Details:

EMAIL ADDRESS

info@b3.co.za

CALL CENTER

086 033 0033

WHATSAPP

067 426 4133



Funeral Services
For Service Beyond Ubuntu
FSP: 20662

**Get An Affordable and Dignified
Funeral Service**

**FROM AS LITTLE AS
R38.56 PM**

**WhatsApp "I - CARE" ON
067 426 4133**

RMAA

Underwritten by RMA Life Assurance Company Limited, a licensed life insurer

I - Care Product Rates

PLAN 1 – MAIN MEMBER ONLY															
BENEFIT LEVEL	R10,000	R15,000	R20,000	R25,000	R30,000	R35,000	R40,000	R45,000	R50,000	R65,000	R70,000	R75,000	R90,000	R95,000	R100,000
Age 18-40	R38.56	R56.59	R74.62	R92.65	R110.68	R128.71	R146.74	R164.77	R182.80	R236.89	R254.92	R272.95	R327.04	R345.07	R363.10
Age 41-55	R50.07	R73.85	R97.63	R121.41	R145.20	R168.98	R192.76	R216.54	R240.33	R311.68	R335.46	R359.24	R430.59	R454.37	R478.16
Age 56-65	R66.55	R98.58	R130.61	R162.64	R194.66	R226.69	R258.72	R290.75	R322.77	R418.86	R450.88	R482.91	R578.99	R611.02	R643.05
Age 66-75	R129.53	R193.05	R256.56	R320.08	R383.60	R447.11	R510.63	R574.15	R637.66	R828.21	R891.73	R955.24	R1 145.79	R1 209.31	R1 272.82

PLAN 2 – MAIN MEMBER AND SPOUSE															
BENEFIT LEVEL	R10,000	R15,000	R20,000	R25,000	R30,000	R35,000	R40,000	R45,000	R50,000	R65,000	R70,000	R75,000	R90,000	R95,000	R100,000
Age 18-40	R60.20	R89.04	R117.89	R146.74	R175.59	R204.43	R233.28	R262.13	R290.98	R377.52	R406.37	R435.22	R521.76	R550.61	R579.46
Age 41-55	R78.60	R116.66	R154.71	R192.76	R230.81	R268.87	R306.92	R344.97	R383.02	R497.18	R535.23	R573.29	R687.44	R725.50	R763.55
Age 56-65	R104.99	R156.23	R207.47	R258.72	R309.96	R361.21	R412.45	R463.69	R514.94	R668.67	R719.91	R771.16	R924.89	R976.13	R1 027.37
Age 66-75	R205.75	R307.38	R409.00	R510.63	R612.26	R713.88	R815.51	R917.13	R1 018.76	R1 323.64	R1 425.26	R1 526.89	R1 831.77	R1 933.39	R2 035.02

PLAN 3 – MAIN MEMBER AND UP TO 6 CHILDREN															
BENEFIT LEVEL	R10,000	R15,000	R20,000	R25,000	R30,000	R35,000	R40,000	R45,000	R50,000	R65,000	R70,000	R75,000	R90,000	R95,000	R100,000
Age 18-40	R56.59	R83.63	R110.68	R137.72	R164.77	R191.81	R218.86	R245.90	R272.95	R354.08	R381.13	R408.17	R489.31	R516.35	R543.40
Age 41-55	R73.85	R109.52	R145.20	R180.87	R216.54	R252.22	R287.89	R323.57	R359.24	R466.26	R501.94	R537.61	R644.63	R680.31	R715.98
Age 56-65	R98.58	R146.62	R194.66	R242.71	R290.75	R338.79	R386.83	R434.87	R482.91	R627.03	R675.07	R723.12	R867.24	R915.28	R963.32
Age 66-75	R193.05	R288.32	R383.60	R478.87	R574.15	R669.42	R764.69	R859.97	R955.24	R1 241.07	R1 336.34	R1 431.61	R1 717.44	R1 812.71	R1 907.99

PLAN 4 – MAIN MEMBER, SPOUSE AND UP TO 6 CHILDREN															
BENEFIT LEVEL	R10,000	R15,000	R20,000	R25,000	R30,000	R35,000	R40,000	R45,000	R50,000	R65,000	R70,000	R75,000	R90,000	R95,000	R100,000
Age 18-40	R89.04	R132.31	R175.59	R218.86	R262.13	R305.40	R348.67	R391.94	R435.22	R565.03	R608.30	R651.57	R781.39	R824.66	R867.93
Age 41-55	R116.66	R173.74	R230.81	R287.89	R344.97	R402.05	R459.13	R516.21	R573.29	R744.52	R801.60	R858.68	R1 029.92	R1 086.99	R1 144.07
Age 56-65	R156.23	R233.10	R309.96	R386.83	R463.69	R540.56	R617.42	R694.29	R771.16	R1 001.75	R1 078.62	R1 155.48	R1 386.08	R1 462.95	R1 539.81
Age 66-75	R307.38	R459.82	R612.26	R764.69	R917.13	R1 069.57	R1 222.01	R1 374.45	R1 526.89	R1 984.20	R2 136.64	R2 289.08	R2 746.40	R2 898.84	R3 051.28

PARENTS & PARENTS-IN-LAW						
BENEFIT LEVEL	R5,000	R10,000	R15,000	R20,000	R25,000	R30,000
Age 18-40	R18.03	R36.06	R54.09	R72.12	R90.15	R108.18
Age 41-55	R24.20	R48.40	R72.60	R96.80	R120.99	R145.19
Age 56-65	R35.55	R71.10	R106.65	R142.20	R177.75	R213.30
Age 66-75	R76.38	R152.76	R229.13	R305.51	R381.89	R458.27
Age 76-80	R125.45	R250.90	R376.34	R501.79	R627.24	R752.69
Age 81-85	R190.70	R381.40	R572.10	R762.81	R953.51	R1 144.21

EXTENDED FAMILY						
BENEFIT LEVEL	R5,000	R10,000	R15,000	R20,000	R25,000	R30,000
Age 0-17	R6.28	R12.56	R18.85	R25.13	R31.41	R37.69
Age 18-40	R18.03	R36.06	R54.09	R72.12	R90.15	R108.18
Age 41-55	R28.78	R57.55	R86.33	R115.11	R143.89	R172.66
Age 56-65	R42.28	R84.55	R126.83	R169.10	R211.38	R253.66
Age 66-75	R90.83	R181.66	R272.48	R363.31	R454.14	R544.97
Age 76-80	R149.18	R298.36	R447.54	R596.72	R745.91	R895.09
Age 81-85	R226.78	R453.56	R680.34	R907.12	R1 133.90	R1 360.68

B3 Agent

Name: _____

Cell: _____

✉ info@b3.co.za

📍 1 Main Reef Rd,
Benoni, 1501

🌐 www.b3.co.za



Insurance Brokers

For Service Beyond Ubuntu

FSP: 20662

A photograph of a family of four (a man, a woman, and two children) sitting on a brown leather couch, smiling and looking towards the right. The man is on the left, wearing a pink shirt. The woman is in the middle, wearing a grey top. The two children are on the right, one in a white shirt and the other in a pink and white patterned dress.

Wonke Umuntu

Get Cover For The Whole Family
Up To R100 000

Individual Cover

Member & Spouse Cover

Family Cover

Single Parent Cover

Parents Cover

Extended Family Members Cover

Children Cover

WhatsApp "Wonke" on 067 426 4133

From R140 Per Month And Up To 10% Cash Payout On Packages

T&Cs Apply



**Inkomo
Benefit**



**Tombstone
Benefit**



**Grocery
Voucher**

Waiting Period

- No waiting period (after 1st premium) for accidental death.
- 6 months waiting period for death caused by natural causes.
- 12 months waiting period for death from suicide.

B3 Agent

Name:

Cell:



086 033 0033/011 747 5400



info@b3.co.za



www.b3.co.za

1 Main Reef Road, Benoni, 1501

The logo consists of the letters 'B3' in a white, stylized serif font, set against a dark blue square background. The 'B' is large and the '3' is smaller and positioned to the right of the 'B'.

B3

A circular photograph of a diverse African family of five people (two men, two women, and a child) smiling and huddled together. The image is set against a dark blue background that frames the circle.

GET A GROUP COVER PLAN

FOR CHURCH GROUPS, BURIAL SOCIETIES
AND FRIENDLY SOCIETIES

FROM 11 GROUP MEMBERS

GET A QUOTE HERE

Phone: 086 033 0033
WhatsApp: 067 426 4133
Email: info@b3.co.za
Website: www.b3.co.za

Address: 1 Main Reef Road, Benoni, 1501

SOCIETY GROUP CATEGORIES

Age: 18 min - 74 max

CATEGORY 1

ISIQU

- 11 to 50 Members
- Minimum premium from as little as R140
- December On Us Benefit

CATEGORY 2

PHAKATHI

- 51-100 Members
- Minimum premium from as little as R130
- 7% DISCOUNT
- December On Us Benefit

CATEGORY 3

WONKE WONKE

- 100+ Members
- Minimum premium from as little as R123
- 12% DISCOUNT
- December On Us Benefit

Cover from

R20 000 to R100 000

B3 Business Developer

Name:

Cell:
