

**AETERNUM**  
The Park Estate Columbarium

**CREMATION & MEMORIAL SERVICE PACKAGES**  
guidelines

**Associated by :**

**AIG PHILAM LIFE - CREDITLIFE INSURANCE**

**PRUDENTIALIFE – CREMATION & MEMORIAL SERVICES INSURANCE**

These are products that enable TFPE, The Fort Park Estate, to offer cremation and memorial service packages that are related to our main line of business which is the selling of columbarium niches.





A niche buyer who chooses to purchase a cremation and/or memorial service package/s has the option of paying up for that chosen package at a term they selected at the start of the contract or policy. When the plan holder passes away our partner, **PRUDENTIALIFE**, will render Prompt, Professional and Personal cremation and/or memorial services that the plan holder pre-selected at the start of the contract or policy.

In the same case, when a niche buyer passes away and the niche that they previously purchased has not been completely paid up then our partner, **AIG PHILAM LIFE Insurance Company** will provide the policy holder the Credit Life Insurance that makes sure that the niche they previously purchased is completely paid. Remember, Credit Life insurance is added to the policy holder for FREE at the time of contract or policy signing but is subject to approval by our partner, **AIG PHILAM LIFE**.

The different niche, cremation and memorial services TFPE offers ensures loved ones left behind, to have a more dignified funeral service, stress free planning and to remove the conflicting decision making one needs to make given the short amount of time.

Our main goal is to make sure that the families who are left behind are guarded against the financial duties, burden of making swift yet very important decision and to pay your last respect and goodbyes properly and the way its supposed be.

Some of our added services:

-  We have a hotline call service wherein our caring consultants will answer all your concerns and would clearly explain your options.
-  We have a wide variety of Urn's that would cater all client preferences.
-  Niche, Cremation and Funeral Service Packages that will fit your needs and financial capabilities.
-  7 Niche levels to choose from and 4 Face Plate positions that gives our buyers flexibility and added personalization.

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**PACKAGES:**

a. Niche/Vault Package

- Perpetual Ownership of the Niche/Vault.
- **FREE** Credit Life Insurance.
- Flexible payment terms.

b. Niche/Vault & Cremation Package

- Perpetual Ownership of the Niche/Vault.
- **FREE** Credit Life Insurance.
- Cremation service with waiver of disability.
- Flexible payment terms.
- Select from BASIC, PLUS and PREMIUM plans.

c. Niche/Vault, Cremation and Memorial Service Package

- Perpetual Ownership of the Niche/Vault.
- **FREE** Credit Life Insurance.
- Cremation service with waiver of disability.
- Complete Funeral Arrangements with w/a choice of wooden or high grade metal casket
- Flexible payment terms.
- Select from BASIC, PLUS and PREMIUM plans.

d. Cremation & Memorial Service Package

- Cremation service with waiver of disability.
- Complete Funeral Arrangements with a choice of wooden or high grade metal casket
- Flexible payment terms.
- Select from BASIC, PLUS and PREMIUM plans.
- Applicable only to buyers with Niche/Vault purchased on or before the purchase of a Cremation and Funeral Service package.

**Note :** *Our consultants will be glad to discuss to you further details and prices of these packages*

**HOW IT ALL STARTS:**

When the planholder passes away, PRUDENTIALIFE shall perform the following services in behalf of TFPE, Inc.:

- Transportation of deceased from place of death .
- Arrangement with the crematorium regarding exact date and time of cremation
- Assistance in all necessary permits, certificates and documents
- Seeing to it that proper administration of the cremation process is done
- Provision of the URN preselected by the planholder if any.

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**THE CREMATION SERVICE:** (Burial is not the only option)

It consists of burning the body, (casket excluded), and separation and depositing of the cremains in an **URN PROVIDED BY THE FAMILY**. Did we mention that we have an urn gallery where you can select and purchase your urns?

**MEMORIAL SERVICE:**

- Memorial services at an accredited servicing mortuary.
- Complete Funeral Arrangements
  - Preservation
  - Casketing
  - Embalming, if necessary.
  - Viewing
  - Transportation
  - All other services will incur additional costs which will be borne by the family.

**INSURANCE AND FINANCIAL BENEFITS:**

- **BASIC**
  - Full payment guarantee.
  - Waiver of installment due to disability.
- **PLUS**
  - Full payment guarantee.
  - Waiver of installment due to disability.
  - Accidental Death and Dismemberment (100% of contract price 1)
  - Family assistance fund (100% of contract price)
- **PREMIUM**
  - Full payment guarantee
  - Waiver of installment due to disability.
  - Accidental Death and Dismemberment (100% of contract price 1)
  - Money back benefit
  
  - Family assistance fund (100% of contract price 1)
  - Dual protection (co-plan holder)
  - Money back benefit. (15 yrs after full payment which equals to 100% of contract price 1)
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**TRANSFERABILITY and ASSIGNABILITY:**

All our packages are transferable and assignable.

1 – Contract Price of the Cremation and/or Memorial Service.

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**REINSTATEMENT**

- Updating
  - Payments of arrears plus interest.
- Re-application
  - Applies for a new plan.
  - 70% of past payments credited to the new plan.

**INSURANCE & OTHER FINANCIAL BENEFITS**

- **Full Payment Guarantee**
  - If the plan holder passes away during the paying period and before reaching the age of 70, the balance of the plan shall be fully paid.
  - A person that ages from 18 to 65 years old and is in good health at the time of the purchase shall be covered by the FREE Credit Life Insurance from AIG PHILAMLIFE.
- **Waiver of installment due to disability**
  - If the plan holder becomes totally and permanently disable for 6 months during the payment period and before the age of 65, the installments shall be waived as they fall due.
- **Family Assistance Fund**
  - Should the planholder pass away anytime within the paying period and before reaching the age of 70, whichever comes first , a cash benefit will be given to the beneficiary. This is equivalent to 100% of the contract price for the person/s who purchased the PLUS and PREMIUM plan.
- **Dual Protection Benefit ( for premium Planholders only )**
  - The planholder or beneficiary will receive an amount of money equivalent to 100% of the contract price after a specified period of time
- **Accidental Death & Dismemberment Benefit**
  - If death dismemberment of the planholder is caused by an accident during the paying period and before reaching the age of 60.  
The beneficiary will receive the following:
    1. 100% of the contract price in case of death or loss of 2 hands, 2 feet, or sight of 2 eyes or any combination thereof
    2. 50% of the contract price for the loss of 1 hand, 1 foot, or sight of 1 eye.
- **Money Back Benefit ( for Premium planholders only )**
  - The planholder or beneficiary will receive an amount of money equivalent to 100% of the contract price after a specified period of time.

1 – Contract Price of the Cremation and/or Memorial Service.