



BURIAL / FUNERAL ASSISTANCE PROGRAM

Membership Global Chart (Terms & Conditions)

This Chart intends to provide a better understanding of the program, with all its subsequent benefits and services.

Losing a loved one is among the difficult life events we ever have to face. During such emotional time of grief and remembrance, financial and legal issues must also be addressed, a process that can seem overwhelming.

Fortunately, as part of this Burial/Funeral Assistance Program, **S.I.G.M.A-international** will provide to your family and relatives the support they need during that stressful time.

Social Initiatives Group and Mutual Aid-international Inc. is a US 501-c-3 charity organization, registered under the Texas Law.

Note: ensure you are fully informed, ask complementary questions whenever necessary. We shall always assist you.

§1-Membership qualification, joining procedure and rights

- a. There is no restriction related to: sex, gender, religion, ethnicity, political opinion, or linguistic background;
- b. All African by birth, by adoption, or by marriage are qualified to participate in this program;
- c. The required age for self-registration is 20 years;
- d. One photo 5x5 (white background) to establish the wallet size membership card;
- e. Qualified prospect can register individually, through the family, a group, an association or a team;
- f. The required place of residence is USA for participants in this program. For all other questions regarding the residence, you must contact the administration;
- g. For prospects aged 0 to 19 years, the parents, guardian or legal representative must sign the forms.
- h. A member of this corporation is not, as such, personally liable for the debts, liabilities, or obligations of the corporation;
- i. No member may transfer a membership or any right arising therefrom. All rights of membership cease upon the member's death.

Note: in case the information provided will be inaccurate or incomplete, corrections and/or completion shall be made before issuance of the membership certificate. Any false information found during the claim, would result in its refusal.

§2- Classification of membership, joining fees, and benefits

Membership is granted after completion of an application, payment of annual dues, and after issuance of the certificate of membership. The 3 plans or packages are composed as follows:

- a. **Silver: Cash benefits:** \$15000
- b. **Gold: Cash benefits:** \$20000
- c. **Platinum: Cash benefits:** \$25000

Note: Our annual activity runs from January 1st to December 31st. The diverse annual contributions are designed base on the age. They can be found in our website or other promotional documents. No matter when a member is enrolled, adjustments shall be made to harmonize the payments no later than January 31st of each year. The amounts of the cash benefits can be revised at any time by the Board of Director of S.I.G.M.A-international Inc.

§3-Collection, payment of fees and contributions

- a. Each group, organization or association is responsible for directing its members to enroll individually. A special discount of 10% is applied for prospects belonging to a group.
- b. Payment can be made by: Money Order, Cashier check, Money transfer, **S.I.G.M.A-international** website;
- c. Payment shall be made to the order of the Chief Executive Officer of **S.I.G.M.A-international**.

Note: written notifications and reminders will be regularly sent to members.

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§4- Required documentation for verification and claim purpose

- a. Passport
- b. Resident card
- c. Driver License or Identification Card
- d. Working permit

Note: The names in the forms must be written as stated in the official documents. No correction or update is accepted after death of a member.

§5-Coverage

- a. The coverage becomes effective 90 days after payment of the annual membership contribution. A Certificate is issued to confirm the membership and the signed date indicates the beginning of the coverage;
- b. For members aged 70 and over, coverage becomes effective 180 days following the same requirements mentioned above.

Note: proof of continuing residence in the USA must be provided by members anytime it is requested. Other subsequent and additional documents may be required by the Administration.

§6- Occurrence of death and claim

- a. The announcement of death of a member can be made immediately to the administration of **S.I.G.M.A-international**. The Claimant's Statement can be presented in any written format;
- b. The claim must be submitted within 30 days after occurrence of death. The cash benefit is intended solely for burial/funeral activities;
- c. The original of membership certificate and an original certified death certificate showing cause and manner of death must be attached;
- d. The Obituary or Newspaper Article concerning the death, when available;
- e. Failure to comply with the deadlines and proofs may lead to the loss of the claimant rights.

Note: the Administration of S.I.G.M.A-international Inc. reserves the right to use all legal and modern means to verify each allegation of death. Additional documentation may be required. The methods of investigation are at the sole discretion of S.I.G.M.A-international

§7-Benefits and claim

- a. The benefit is paid no matter where the death occurs;
- b. The benefit is paid in case of burial in USA. The transfer of corpse is not mandatory;
- c. The benefit is paid in case of repatriation of corpse;
- d. In case of death of a member out of USA, no claim will be paid until appropriate verifications and investigations.

Note: our aim is to serve you efficiently, and in a timely manner. Thus, the family will receive the benefit as quick as possible.

§8- Settlement options during the claim

- a. Lump sum payment of cash benefit after deduction of debt and taxes if any;
- b. Payment of the balance after settlement of the following items:
 - Administrative procedure and paperwork;
 - Deduction of debt and taxes;
 - Negotiations with the mortuary and funeral home;
 - In case of burial in USA, negotiation for the acquisition of a piece of land;
 - In case of repatriation of corpse, processing of the Air freight modalities.

Note: if the beneficiary needs more assistance after burial here in USA, or upon arrival in case of repatriation, contact us for further arrangements. Together, we get rid of your stress.

§9- Designation of beneficiary and update of information on file

- a. Each member must namely designate his beneficiaries in the enrollment form;
- b. For the accuracy of information on file, updates shall be made anytime;
- c. No correction is accepted after the occurrence of death of a member.

Note: The administration strongly implements the updates through reminder notices to members. Immigration matters and, matrimonial status often command name change and addresses.

§10- Services we provide as mentioned in §8 after arrangements

- a. Administrative procedures and paperwork;
- b. Negotiations with the mortuary and funeral home;
- c. In case of burial here in USA, we negotiate the acquisition of a piece of land;
- d. Air freight modalities in case of repatriation of corpse and;
- e. Primary Hearse Services upon the arrival of the remains from the Airport to the mortuary location.

§11- Other non-mandatory, but not limited associated funeral services

- a. Catering services;

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- b. Hearse services;
- c. Lodging services;
- d. Logistics etc...

§12- Fraud notice

- a. Any false statement made knowingly or consciously is considered a fraud;
- b. Fraud could be the falsification of documents, the fraudulent registration to this program;
- c. All forms, documents used for the purpose of this program remain the property of **S.I.G.M.A-international** and under no circumstances, can be used for other purposes;
- d. The names, e-mail addresses and telephone numbers collected for this program cannot be used for any reason other than the intended.

Note: In case of fraud, the concerned prospect can be excluded from the program unilaterally without notice.

Note: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or presents false information in this claim is guilty of a crime and may be subject to legal lawsuits by S.I.G.M.A-International Inc.

§13- Loss of membership

Note: All rights of a member in the corporation shall cease on termination of membership as herein provided.

- a. Loss of membership becomes effective in case of:
 - (i) Fraud;
 - (ii) Voluntary termination;
 - (iii) Failure to pay contributions;
 - (iv) Death;
- b. The voluntary termination becomes effective upon his or her notice of such termination delivered to the president or secretary of the corporation personally, by mail, or email within 90 days after registration, such membership shall terminate upon the date of delivery of the notice or date of deposit in the mail;
- c. Any person expelled from the corporation during the 90 days of observation period shall receive a refund of dues already paid for the current dues period;
- d. Upon a failure to renew his or her membership by paying dues on or before their due date, such termination to be effective thirty (30) days after a written notification of delinquency is given personally, mailed, or emailed to such member. A member may avoid such termination by paying the amount of delinquent dues within a thirty (30) day period following the member's receipt of the written notification of delinquency;
- e. The Administration can accept the return of a member after a voluntary termination, or a failure to pay contributions. But, the new eligibility and conditions will be at the sole discretion of the administration.

§14- Fundraising activities

S.I.G.M.A-international may organize voluntary donation activities. Limited information may be used in order to contact you in an effort to raise funds. The information may include your name, address, phone number.

Note: Our support to African in distress shall be without limit, even when they are not part of this program.

§15- Taxation

This program is initiated and powered by Social Initiatives Group and Mutual Aid-International (**S.I.G.M.A-i Inc.**). Thus, any fees and contributions disbursed for this program are not tax deductible. But, benefits paid by **S.I.G.M.A-international** may be taxable.

Note: members will receive updates from the I.R.S in a timely manner.

C.E.O
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Website: www.sigma-i.org, E-mail: info@sigma-i.org //Tel: 1 800 722 3887 // P.O.Box 2446 Alief, Tx 77411-2446

This program is powered by S.I.G.M.A-i Inc., a US nonprofit corporation under the Texas Law.

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Membership Consent Form

I acknowledge by signing this Membership Consent Form that I have read and understand, or had read to me all the terms and conditions of the BURIAL / FUNERAL ASSISTANCE PROGRAM.

I have been given the full opportunity to ask any and all questions which I might have about enrolling into this program. All my questions have been answered to my full and total satisfaction.

I acknowledge I have been advised of the matters set forth below and I agree as follows:

- a. I enroll: individually;

 through a family plan (name of household): _____

 through a group or an organization (name): _____
- b. I accept all the terms and conditions of this BURIAL / FUNERAL ASSISTANCE PROGRAM.
- c. I am informed this program is initiated and powered by **S.I.G.M.A-international Inc.**
- d. I have at least 20 years old. To my knowledge, I do not have any physical, mental or medical impairment or disability which might affect my well-being as a direct or indirect result of my decision to enroll.
- e. I am aware of that an individual cannot have more than one membership
- f. I acknowledge the information and data I provided are correct.

Therefore, I agree to enroll.

Dated this _____ day of _____ 20 _____

Name: _____ Country of origin _____

Street address: _____

Mailing address: _____

Initials:

Signature: _____

Administration use only

Date of receipt:	By:	Observation:	Page..... of
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