## **Mukti Foundation**

A registered non-profit organization

#### **MEMBERSHIP FORM**

Membership #:						
Last Name	First Name		Date of Birth (YYYY-MM-DD)			
Spouse Last Name	Spouse First Na	me	Spouse DOB (YYYY-MM-DD)			
Address						
Home Phone	Cell Phone		Work Phone			
Email Address:						
Mother's Maiden Name:						
Next of Kin Name:						
Next of Kin Relationship:						
Next of Kin Email:						
Next of Kin Phone:						
Signature:		Date				

#### Please attach the following documents along with your application:

- 1. Govt issued photo ID
- 2. Check for Membership fee \$100 in favour of Mukti Foundation.
- 3. Void Check
- 4. Passport size picture.

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**Admission Fees**: To enrol as a member, a one-time admission fee of \$100 per applicant must be submitted along with the application form at the time of enrolment. Payment should be made by check payable to "Mukti Foundation."

Void Check: Please include a void check for future share cost. The admission fee is non-refundable.

**Married Members**: For married individuals, each spouse is considered a separate member. Both husband and wife must complete individual membership forms and pay fees separately.

Membership Approval: Membership is subject to approval by the Board of Directors of Mukti Foundation.

**Funeral Expenses**: In the unfortunate event of a member's demise, Mukti Foundation will cover funeral expenses (limited to cremation).

**Expense Allocation**: The cost of funeral/cremation expenses will be distributed equally among all members, with each member's share deducted from their bank account within 72 hours of cremation.

**Payment on Member's Death**: Members are only required to contribute when a current member passes away. If there are no member deaths in a given month, no fees will be charged. In cases of multiple deaths in a period, member contributions will be adjusted accordingly.

**Minimum Enrolment Requirement**: To ensure the sustainability of our services, the aforementioned benefits will only be activated once a minimum of 500 members are enrolled.

**Membership Activation**: Membership will be activated 90 days after the clearance of the membership fee check (subject to clause 8). Mukti Foundation will deduct \$2 from your bank account through a pre-authorized payment agreement (EFT) prior to approving your membership to validate the provided banking information.

**Automatic Deduction Authorization**: You authorize Mukti Foundation through a pre-authorized payment agreement to automatically deduct admission fees or share amounts from your bank account in the event of a member's death.

**Cancellation due to Payment Refusal**: If your bank declines the deduction of a member's share for any reason, your membership will be automatically cancelled without providing reasons.

**Choice of Funeral Home**: Family members will make the decision regarding the funeral home for the deceased member's service. Mukti Foundation will directly cover the funeral costs as mentioned.

**International Funerals**: In the case of a member's demise in India, where the family wishes to have the funeral there, Mukti Foundation will cover the costs of the funeral home in India.

**Transportation Costs**: If a member passes away in Canada and the family chooses to hold the funeral in India, Mukti Foundation will cover the funeral costs only. Transportation expenses for the deceased body from Canada to India will not be covered.

**Notification of Membership**: Kindly inform your spouse, children, siblings, and nearest relatives or friends about your membership with Mukti Foundation. This ensures that, in the event of your passing, they are aware of your membership and can make necessary arrangements.

**Authorization for Funeral Charges**: By becoming a member of Mukti Foundation, you grant authorization for the Foundation to pay any charges related to your funeral or cremation directly to the funeral home. This authorization extends to your spouse, children, relatives, and all legally recognized parties.

**Contribution Limit**: Member contributions will cease once they reach \$10,000. However, under the Mukti Foundation plan, members remain covered for their funeral expenses.

**Funeral Expense Cap**: A maximum cap of \$6,500 (including taxes) is imposed on funeral expenses, based on current basic funeral costs. Any amount exceeding this cap will become the responsibility of the deceased member's family members.

Signature:	Date

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### **Pre-Authorized Payment Agreement**

I,	, a	uthor	ize the Mukti	Foundation to deduc	t a membership fee			
or my share amount of \$ from my bank account automatically in the event of a member's death.								
Bank Name	Address	Ins	stitution #	Branch Code	Account #			
Pre-Authorized Debit (PAD) Details								
You, the Payor, authorize Mukti Foundation to debit the bank account identified above for the amount of each time that the value of the services you have purchased, including applicable taxes, reaches that amount.								
These services are for (please check one)								
Personal use, OR Business use.								
You, the Payor, may revoke your authorization at any time, subject to providing notice of 30 days.								
To obtain a sample cancellation form, or for more information on your right to cancel a PAD Agreement, contact your financial institution or visit <a href="https://www.payments.ca">www.payments.ca</a> .								
You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement.								
To obtain more information on your recourse rights, contact your financial institution or visit <a href="https://www.payments.ca">www.payments.ca</a>								
Signature of account holder			Date					
Signature of account holder:		Date						
Address	City	Postal Code		Phone Number	Email			