

Mukti Foundation

A registered non-profit organization

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