

### Know your Scheme

PROTECT

PROVIDE

CARE

Newsletter: Jan 2019

# Logo design Competition

**OUR LOGO IS OUTDATED!**

**WE SAY "OUT WITH THE OLD & IN WITH THE NEW"**

**Flex your creative skills,  
design our new logo and  
stand a chance to win**

**R2 500 in cash!!!**

#### Entry criteria:

- + Must be an original design
- + Need to include words "Protect, Provide, Care"
- + Must be a member of the Tshwane Group Life Scheme
- + Entries can be faxed, emailed or delivered to the Scheme

#### *Also in this edition:*

1. Improved Benefits
2. Know the Rules
3. In a Nutshell ... All you need to know!
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5. The Admin Crew
6. Important Documents
  - Death benefit nomination form
  - Funeral benefits nomination form
  - Registration of partner form
  - Membership: change of option form

**Competition closes 31 March 2019**

# Improved BENEFITS

PROTECT

PROVIDE

CARE

In view of the good claims experience of the Scheme, the **Board has again for the second year in a row** not only managed to negotiate a zero percentage increase in the rates of the monthly premiums payable, but also managed to improve the following benefits as from 1 July 2018:

## Funeral Benefit (Improved)

The funeral benefit has been increased from R20 000 to R40 000. The funeral benefit as well as an advance of R20 000 from the benefit is payable to direct dependants of deceased Members. An amount of up to R60 000 can now be paid to dependants of deceased Members within 48 hours after submitting a claim with the Scheme.

## Permanent Disability Benefit (Improved)

The disability benefit has been increased by an amount equal to  $\frac{1}{2}$  x annual basic salary across all options.

Option	Disability (Was)	Disability (Now)
Y	$\frac{1}{2}$ X Annual Salary	1 X Annual Salary
1ZY	1 X Annual Salary	1.5 X Annual Salary
2ZY	1.5 X Annual Salary	2 X Annual Salary
3ZY	2 X Annual Salary	2.5 X Annual Salary

**Ensuring that your family and dependents are financially secure in the event of your death or disability!**



*If a child, a spouse, a life partner, or a parent depends on you and your income, you need life insurance.*

Suze Orman  
QuotesWallpapers.com





**The following rule changes have been approved since 1 June 2017:**

<b>Rule No / Reference</b>	<b>So what changed?</b>	<b>Change effective from</b>
Part 6A: Funeral Aid Benefits	<p>Before 1/7/2017 no funeral benefits were paid to Scheme members.</p> <p>Part 6A was added to the rules to make provision for the payment of funeral benefits to the amount of R20 000.</p> <p>This rule will again be changed as the funeral benefit has as from 1/7/2018 been increase to R40 000.</p>	1/6/2017
Rule 6.2: Definition- Death Sum Insured	<p>The definition for disability benefit was revised to make provision for the payment of a disability benefit lump sum equal to <math>\frac{1}{2}</math> (previously <math>\frac{1}{3}</math>) of the death benefit payable.</p> <p>This rule will again be changed as the disability lump sum benefit has been increased as of 1/7/2018 by an amount equal to <math>\frac{1}{2}</math> x annual basic salary.</p>	1/6/2017
Part 2 Definition- Reserve Account	<p>The definition was changed to make provision for the payment of the following expenses from the "Reserve Account":</p> <ul style="list-style-type: none"> <li>- Stabilise/subsidise premiums</li> <li>- Partially or fully funding of member claims</li> <li>- Board approved expenses whereby members directly or indirectly benefit from.</li> </ul>	1/6/2017

**A full set of the Scheme Rules with amendments are available for viewing at the Scheme offices.**

# In a Nutshell



# All you need to know ...

## Offering you peace of mind during critical times

The purpose of the Scheme is to provide a way of helping your family cope financially at critical times in the event of your death or should you become permanently disabled. It is intended to provide help to your loved ones when they no longer can rely on your salary or income. The benefits can be used to pay outstanding debts, pay off the mortgage or just to assist your loved ones with their everyday needs and expenses when you can no longer provide for them.

## How does the Scheme work?

The Scheme is not a retirement fund but does it provide you with death and disability benefits in terms of a life policy. Unlike a retirement fund, you don't have your own individual account where you accumulate savings. The premiums that you pay are used to provide you with death and disability cover.

Simply put, the scheme works the same as car insurance. You pay a premium to an insurer. Should you be involved in an accident the insurer covers your damages. The Scheme covers your life in case you pass away or when you might become permanently disabled and can no longer work.

There is no savings and a benefit will only be paid to your beneficiary upon your death or to you in case of permanent disability!



## Membership

Membership is compulsory for all permanently employed employees of The City of Tshwane for as long as you work for The City of Tshwane.

## Termination of Membership

Membership automatically terminates 60 days after you left the service of The City of Tshwane.

## Conversion Option ... an alternative when terminating your service with The City of Tshwane

Members terminating their service with the City of Tshwane have the option to convert their benefits as provided by the Scheme as on date of termination into an individual policy with Sanlam. No medical proof of good health is needed upon conversion of your policy. Sanlam will then provide members with the same cover and benefits as they enjoyed during their service.

## Monthly Premiums

Your premium is determined according to the option you selected. The premium is calculated as a percentage of your basic or pensionable salary.



# membership

## BENEFITS

The Scheme provides Members with death, funeral and permanent disability benefits. Unfortunately the Scheme only covers the main member who is permanently employed by The City of Tshwane. Cover is not extended to include family members of the main member. Benefits are paid out as a lump sum, tax free.

Option	Payslip Code	Death Cover	Funeral	Advance Financial Assistance	Disability Cover	Premium (% of salary)	Conversion Option at termination of service
Y	Y-24	1X Annual Basic Salary	R40 000 Paid within 48 hours	Up to R20 000	1 X Annual Basic Salary	0.000%	Yes
1ZY	1ZY – 31	2X Annual Basic Salary			1.5 X Annual Basic Salary	0.585%	
2ZY	2ZY – 32	3X Annual Basic Salary			2 X Annual Basic Salary	1.170%	
3ZY	3ZY - 33	4X Annual Basic Salary			2.5 X Annual Basic Salary	1.755%	



### Death

A death benefit is a set amount of money that is paid to your dependants and/or beneficiaries after you pass away.

Benefits are paid in accordance with Section 37C of the Pension Funds Act. This means that in the event of your death, the Scheme will not necessarily pay the benefits according to your nomination form. Your nomination form will only serve as an important guideline for the Board when making a decision to whom your death benefit should be paid.



### IMPORTANT!

Death is a crisis time in any family's lives. It is an event that you can prepare for. The death of a loved one is probably the worst loss we will ever experience. To make this easier on your loved ones, you can help to ensure a speedy, timeously and correct payment of benefits to your beneficiaries to take note of the following:

1. Make sure your Death Benefit Nomination is updated and with the Scheme.
2. If you are not legally married or only living with a partner, register your partner with the Scheme.
3. Tell your loved ones about the Scheme and the death benefits.
4. Ensure that you have sufficient life and funeral cover in place.
5. Discuss your financial plan with your financial advisor.
6. Update your last Will & Testament.



All claims must be reported to the Scheme Administrator's offices (See page 2) and must the City of Tshwane also be notified. Family members must visit "One Stop Services" at the address below.

#### City of Tshwane - One Stop Services

Bothongo Plaza West,  
Mezzanine floor,  
Francis Baard Street  
(previously Schoeman Street)

#### Contact Persons

012 358-4422 Bareng Noge  
012 358-4024 Natalie Jacobus  
012 358-4364 Gladness Bosii  
012 358-4440 Frans Rampai

### WHAT DOCUMENTS TO BRING?

The Administrator needs the following documents in order to process the death claim.

- Certified copy of the original death certificate.
- Certified copy of the original ID document of the deceased.
- Copy of last payslip of deceased.
- Copy of the BI1663 form (Notification of Death / Stillbirth).
- Certified copy of the original marriage certificate OR lobola letter (if applicable).
- Certified copies of the original ID documents of all beneficiaries, dependants and guardians.
- Certified copies of birth certificates of all minor beneficiaries (if applicable).
- Bank Statement of all beneficiaries, dependants and guardians.





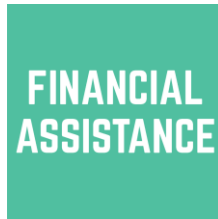
## Funeral benefit

### **Funeral**

Funeral cover is provided so that your family in the event of your death, can receive an amount of R40 000 to cover the costs of your funeral so that your family won't have to struggle with the unforeseen expenses.

Benefits are paid within 48 hours after submitting the claim to the person(s) nominated by you on the "Funeral Benefit" form that is also included in this newsletter.

Your family can apply for this benefit with the Scheme's Administrator.



### **Financial Assistance**

The advance is provided so that in the event of your death an amount of up to R20 000 can be paid out to your family within 48 hours. This will assist your family with their immediate financial needs following your death.

Your family can apply for this advance with the Scheme's Administrator.



### **Disability ... "Total and Permanent Disability"**

Total or permanent disability is when, because of illness or injury, a person is unable to work in their own or any other suitable occupation for which they are suited through training, education or experience.

Every Member of the Scheme is covered for total or permanent disability. If you meet all the criteria the scheme will pay out an amount according to the benefit option selected.



### **IMPORTANT!**

When you are in the process of filling for total or permanent disability you have to contact the Scheme immediately. In order to ensure timely submission of claims and pay-outs it is advisable for you not to wait until the last day of employment. Best is for you to contact the Scheme as soon as possible.



### **WHAT TO DO?**

Firstly and foremost, you must be total and permanent disabled in order for your claim to be considered! Your discharge from the Employers' service must be recommended by a medical specialist. A normal GP's (general practitioner) or doctor's note won't be sufficient to lodge a successful claim with the insurer.

All disability claims must be reported at the Scheme Administrator's offices where staff will assist you with the claims process.



**Your most important asset is probably your family, but how can you provide for them if you're not around?**



## Changing your option

Personal circumstances often change. People get married, a new child is born or you may even lose a loved one. When these types of life changes happen, one needs to look at, amongst others, your retirement plan and benefits at death or disability.

The Scheme does allow you to make such changes as and when those life events do happen.



**Upgrading** your current cover is only allowed under the following circumstances provided that you apply for it at the Scheme within 2 (two) months from the date of any of the following life changing events and you are younger than 50 years old:

- Marriage;
- Birth or adoption of a child;
- Promotion or
- Proof of good health (For this option please contact the Scheme for more details)



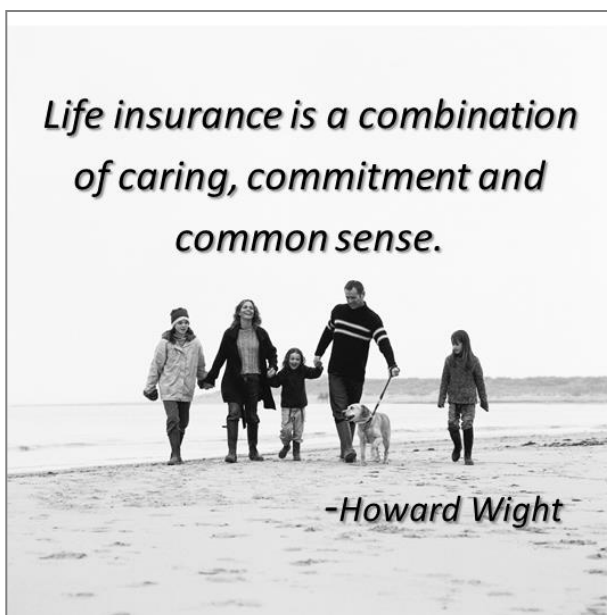
**Downgrading** your cover is easy. It can be done at any time with no questions asked!



**Some advice ...**

**Always discuss these types of changes with your financial advisor before taking the final step to change!**

To make option changes, simply complete the "Membership: Change of option" form that is included in this newsletter and return it back to the Scheme.



**The "what ifs" in life aren't easy to think about.**

**What if I die ... will my family be able to afford my funeral as well as their on-going monthly expenses? Will they be cared and provided for?**




**What if I become disabled ... how will I be able to take care of my family without any income?**



# MANAGEMENT BOARD



The SCHEME is controlled and managed by a Board that consists of nine representatives. Acting without any conflict of interest, with due care, diligence and in good faith they take all reasonable steps to ensure your interests as a member.

	REPRESENTATIVES	ALTERNATES
	Mrs Lorette Tredoux (SGO) (New) Mr Umar Banda (Finance) Vacant	Mr James Moleli
	Cllr. E Botha and Cllr. P A Nel were appointed on as Ex-Officio board members delegated by the City of Tshwane Council to serve on the board.	
	Mr Simon Medupi Mr Lucas Shisane (New) Ms Mariska Scholtz (New)	
	Mrs Virginia Mampuru Mr Valentyne Matlala Mr Lesang Montsho	Mr Mpho Tladinyane (New) Mr Charles Makgoka (New) Mrs Precious Theledi (New)



The Scheme is administrated by Quantum Asset Management. Members of the team can be contacted during office hours, Monday - Friday: 08:00 – 15:00 for all your Scheme related enquiries and questions. Alternatively visit us at 1134 Park Street, ARC Building, Hatfield, Pretoria (Entrance in Grosvenor Street, opposite the Gautrain station).

	
Ronel Wahl Administrator Death, funeral & disability 012 427-9917 <a href="mailto:ronel@quantumwealth.co.za">ronel@quantumwealth.co.za</a>	Willie Botes Secretary & Consultant  012 427-9916 <a href="mailto:willie@quantumwealth.co.za">willie@quantumwealth.co.za</a>

**Priding ourselves in providing administration services of care and excellence to Members, beneficiaries and the Scheme's Management.**



# Important Documents



## **Nomination, Funeral and Partner Registration Forms**

You can't plan for an event such as death, but it sure would be nice to know who will be receiving your death benefits after you have passed away.

### **By completing and returning the forms included in this newsletter, it will:**

1. Provide an indication to the Scheme of how you want your death benefit to be paid.
2. Serve as a guideline when distributing and paying out your death benefits to your dependants.
3. Avoid making wrongful payments in case of fraudulent claims received against your death benefits;
4. Assist the Scheme to act in the best interest of your dependents and loved ones.
5. Help speed up the pay-out process.

### **Question: How often must I update my nomination form?**

Answer: You may change it at any time and as often as you want!  
It is however advisable to update your nomination in the event of any big life changing event, like marriage, divorce, birth or adoption of a child or death of a family member.

### **Question: Who needs to complete the "Partner Registration" form?**

Answer: You don't need to complete this form if you are legally married. You must only complete the form if:

- You are married through lobola to the person
- You are living with a person in a relationship as a couple
- You are not legally married to the person you are living with
- You have been living with the person for more than 6 months
- You regard the person as your life partner or spouse
- You are mutually dependent on each other
- The intent of the relationship is to be permanent

### **Question: Will my death benefit be paid out exactly as per the "Death Benefit Nomination Form" that I complete?**

Answer: No, not necessarily! The Scheme adopted Section 37C of the Pension Funds Act that **aims to pay the benefits to all your dependants**. Your nomination only serves as a guideline.

### **Question: Who are your dependents?**

Answer: (1) Spouse(s) and children,  
(2) any other person for whom you are legally liable for paying maintenance and  
(3) any person who is factually or legally dependant on you for maintenance.



Your "Death Benefit Nomination Form" must be in the possession of the Scheme for it to be considered by the Board of the Scheme when distributing death benefits!!

## DEATH BENEFIT NOMINATION FORM

### Members Details

<b>Name &amp; Surname</b>			
<b>Identity Number</b>		<b>Pay Number</b>	
<b>Contact Details</b>	<b>Cell</b>		<b>E-Mail (Work)</b>

<b>Married Customary</b>		<b>Married Legally</b>		<b>Only Living Together</b>		<b>Divorced</b>		<b>Never Married</b>		<b>Widow/Widower</b>	
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### Dependants Details

<b>Name of customary (lobolla) wife / husband</b>	<b>Date of Birth</b>	<b>Name of legal wife /husband</b>	<b>Date of Birth</b>
<b>Contact Number:</b>		<b>Contact number:</b>	
<b>Name of children</b>	<b>Date of Birth</b>	<b>Name of children</b>	<b>Date of Birth</b>

<b>Contact Details of Next of kin / family / friend</b>	<b>Name</b>		<b>Name</b>	
	<b>Cell</b>		<b>Cell</b>	

### Nomination (To who and how would you like us to pay your death benefit)

Name Of Nominee	Date Of Birth	Relationship	% Of Benefit

**MOTIVATION: You can submit and attach a motivation on a separate page**

100%

As a member of the Scheme, I hereby revoke all my previous nominations and request the Scheme, in the event of my death, to pay the amount which may become payable by the Scheme as a result of my death, or such portion thereof as is specified above, to the person(s) mentioned above, subject to the rules of the Scheme and the discretion of the Board of Trustees. I also realize that in the event of my death this form will only serve as a guideline for the Trustees to pay my death benefit to my dependents and/or nominees. I also accept that should the Scheme incur any extraordinary costs in the allocation of my death benefit due to additional investigation, tracing or identifying of beneficiaries or to appoint lawyers or other professionals in order to deal with complaints, claims and counterclaims by potential beneficiaries, these costs may be deducted from my death benefit.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Member's Signature  
***Must be signed in the presence of the Witnesses***

Witness: \_\_\_\_\_

NOTE: If the signed nomination form is not in possession of the Scheme at the time of your death, it will not be considered by the Scheme's Board of Trustees.

# Group Life Scheme

## FUNERAL BENEFITS (To be completed by all)

I the undersigned,

Surname and Initials	ID Number	Contact Number	Pay Number

Declare that the following person(s) will be responsible to arrange my funeral:

Surname and Initials	Relationship	Contact Number	Date of birth

## REGISTRATION OF PARTNER (Only complete if applicable)

Type of registration	Married Customary (Lobola)		Living Together (Life Partner)	
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Declare that:

1. I have been in a relationship with the person whose particulars I have stated below.
2. I regard him/her as my spouse.
3. We are mutually dependent on each other.
4. We are not legally married.
5. We have been living together for more than six months and we run a shared and common household.

My partner's details are as follows:

Surname and Initials	ID Number	Contact Number

- I undertake to inform the Scheme by means of an affidavit should the above relationship be ended.
- I acknowledge that the registration of my partner is subject to the contents herein being correct and remaining so.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

MEMBER SIGNATURE

*Tshwane*

ARC Building, 1134 Park Street  
C/o Park & Grosvenor Streets  
Hatfield  
Pretoria  
0083  
Post net Suite 402, Private Bag X06, Waterkloof,  
0145  
Tel: 012 4279910/7/6

PLEASE COMPLETE AND RETURN TO SCHEME

# Group Life Scheme

## MEMBERSHIP: CHANGE OF OPTION

**Important:** It is always important to seek professional financial advice prior to changing your options.

INCREASING OF OPTIONS		DECREASING OF OPTIONS	
A Member who has not yet reached the age of 50 years <b>may increase</b> his/her benefit in the following circumstances: <ul style="list-style-type: none"><li>in the event of his/her marriage;</li><li>the birth or adoption of a child for a MEMBER;</li><li>promotion of the MEMBER to a higher grade by the EMPLOYER; or</li><li>if the member submits satisfactory proof of good health to the satisfaction of Sanlam.</li></ul>		A Member <b>may decrease</b> his/her benefit option at any given time, provided that this is done so in writing to the Scheme.	
Surname & Initials			
ID Number		PAY No	
Contact Details	Cell Number	E-MAIL	

I am currently on option (Mark with X in appropriate block)	Y	1ZY	2ZY	3ZY
Contribution per option expressed as a percentage (%) of basic salary	0%	0.585 %	1.170 %	1.755 %

### CHANGE MY OPTION TO (Mark with X in the appropriate block):

Option	Mark with X	Benefit Description			Conversion Option
		Death	Funeral	Disability	
Y		1X Annual Basic Salary	R40 000	1 X Annual Basic Salary	Yes
1ZY		2X Annual Basic Salary		1.5 X Annual Basic Salary	
2ZY		3X Annual Basic Salary		2 X Annual Basic Salary	
3ZY		4X Annual Basic Salary		2.5 X Annual Basic Salary	

### REASON FOR CHANGE (Mark with X in the appropriate block):

	Marriage	<b>Proof to be submitted</b>
	Birth or adoption of a child	Application to upgrade due to these circumstances must reach the Scheme within 60 days from the date of the event and applicants may not be older than 50 years.
	Promotion	Late applications will not be considered.
	Submission of proof of good health	<b>Subject to the approval of Sanlam.</b> All medical costs for Members own account
	Decrease of benefit	The decrease will be implemented by The City of Tshwane: Employee Benefit Department.

### INDEMNITY:

The above is my final choice **and** I hereby certify that I have received sufficient information to exercise my options indicated above. I take full responsibility for my decision and also hereby indemnify the Scheme from any claim as a result of my option. I am aware that all benefits will be paid strictly in terms of the rules of the Tshwane Group Life Scheme or in terms of the policy contracts issued by the insurer to the Scheme.

MEMBERS SIGNATURE

DATE

PLEASE COMPLETE AND RETURN TO SCHEME