



WE SAID, "OUT WITH THE OLD; IN WITH THE NEW!"

KNOW YOUR SCHEME

IN THIS ISSUE

Logo design competition

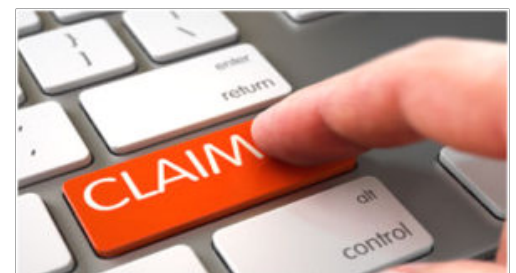
The competition with a prize money of R2 500 was launched during 2019 with the aim to replace the old boring Scheme logo with a brand-new logo designed by members of the Scheme.

Unfortunately, there could be one winner only, and after much deliberation and discussion by the Board, we are excited and pleased to reveal to you the Scheme's new logo ... on the right.



BENEFITS

In view of the good claims experience of the Scheme, the Board has again, for the fifth consecutive year..



CLAIMS

All claims must be reported to the Scheme as well as the City of Tshwane.

From left to right: Ms Mariska Scholtz (Board member), Mr Lucas Shisane (Board member), Ms Belia O'Bree (competition winner) and Ms Mathoto Mabitje (alternate Board member)

New website

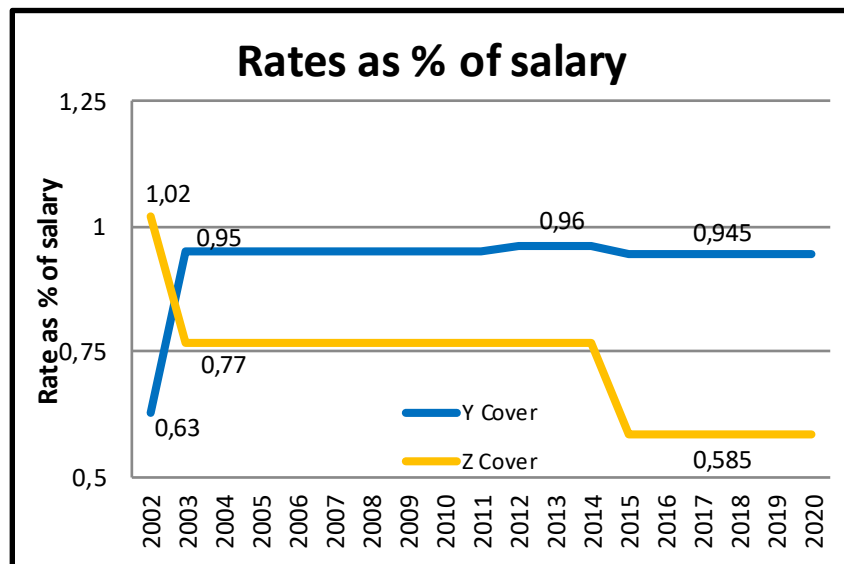
The Scheme's website was launched on 1 January 2020. Go have a look at it at www.tglscheme.co.za and let us know what you think. Then, while you are at it, update and submit your contact details on the website and stand a chance to win a prize in our monthly draws.



BENEFITS

Premiums (unchanged)

In view of the good claims experience of the Scheme, the **Board has again, for the fifth consecutive year**, managed to negotiate a zero percentage increase in the rates of the monthly premiums for the period 1 July 2019 to 30 June 2020. Below is a graph indicating just how well the premiums have been managed over the years.



Benefits (unchanged)

All benefits remained unchanged for the period 1 July 2019 to 30 June 2020.



The following rule changes that might affect you have been approved since our previous newsletter of January 2019:

Rule No/ Reference	What changed, or how did it change?
Definition Normal retirement age (amended)	Normal retirement age for purposes of the Scheme means: (a) The retirement age in terms of the Employer's applicable conditions of service; or (b) The maximum retirement age of 65 years.
Definition Continuation option (added)	Continuation option means an option available to members of the Scheme to continue with their existing group life insurance cover under an individual insurance policy when exiting the service of the Employer.
Definition Date of disability (added)	Date of disability means the date of termination of service from the Employer due to disability.
Rule 5.1(c)(C) (amended)	A member who has not yet reached the age of 50 years may increase the benefit described in Rule 5.1(b) in the event of the following circumstances: (A) Marriage; (B) Birth or adoption of a child; (C) Promotion of the member to a higher position by the Employer.
10.2A(1) and (2) (rule was added to allow for the payment of interest on late payments)	If a benefit payable to a dependant and/or nominee is delayed for a period or due to a resolution by the Board, interest may be paid by the Scheme. The interest payable in terms of 10.2A(1) will be at a rate determined or agreed to by the Scheme.
10.2(5) (amended)	The Scheme may at any time before any payments and investments have been made alter its decision to make a payment to a particular person. However, a decision taken by the Board may also be revisited and reviewed by the Board if it finds that the information provided by the dependant(s), beneficiary(ies) or any other person was misrepresented, fraudulent, incorrect or biased.
Composition, powers and procedures of the Board (amended)	The number of Board members was increased from 9 to 12. Various other rule amendments were made with regard to the composition, power and procedures of the Board to ensure effective management and better governance.

The Scheme's rules were consolidated and approved by the Board on 11 October 2019, effective 1 July 2019.

A full set of the rules with amendments is available for viewing at the Scheme's offices or on our new website at www.tglscheme.co.za

Membership benefit

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	1 X annual basic salary	R40 000 paid within 48 hours	Up to R20 000	1 X annual basic salary	0.000%	Yes
1ZY	1ZY – 31	2 X annual basic salary			1.5 X annual basic salary	0.585%	
2ZY	2ZY – 32	3 X annual basic salary			2 X annual basic salary	1.170%	
3ZY	3ZY – 33	4 X annual basic salary			2.5 X annual basic salary	1.755%	

Death

At death, a benefit calculated according to the option you selected will be paid to your dependants and/or beneficiaries.

The benefit is paid in accordance with Section 37C of the Pension Funds Act. This means that upon your death, the Scheme will first identify your dependants and establish their financial needs before distributing the benefit. Your nomination form thus serves only as a guideline for the Board when a decision is made about whom the death benefit should be paid to.

Funeral

Funeral cover to the amount of R40 000 is provided to your family in the event of your death so that they can be spared unforeseen funeral expenses.

This benefit is paid within 48 hours after submitting the claim to the person(s) nominated by you on the “Funeral Benefit” form, which is also included in this newsletter.

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

Financial assistance

The purpose of this advance is to assist family members with their immediate financial needs following the death of a member. At the discretion of the Scheme, financial assistance of up to R20 000 can, within 48 hours, be paid to dependants or family as an advance payment from the death benefit.

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

Disability (total or permanent)

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

Every member of the Scheme is covered for permanent disability.

A tax-free benefit, calculated according to the option you selected will, depending on the medical condition, either be paid out as a single lump sum or be paid over a period in monthly instalments.

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, among others, one's 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 option is only allowed under the following circumstances if you apply for it at the Scheme within 2 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; or
- Promotion.
- In addition, proof of good health can make you eligible for upgrading.

(For this option please contact the Scheme for more details.)

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

To make option changes, simply complete the “Membership: Change of option” form that is included in this newsletter and return it to the Scheme. All forms are also available on our website at www.tglscheme.co.za, from “One Stop” at Bothongo Plaza or the Scheme’s admin office.

Some advice

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

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



1134 Park Street, ARC Building, Pension Office, Hatfield, 0002
 Postnet Suite 402, Private Bag X06, Waterkloof, 0145
 Office : 012 427 9917/6/0 • Fax: 0879423425 or 0879423424
 Email : info@tglscheme.co.za



Membership: Change of Option

Advice: It is always important to seek professional financial advice and assistance.

INCREASING OF OPTIONS

You may only increase your option in the event of marriage, birth or adoption of a child or promotion, provided your application reaches the Scheme within 60 days of the event and you are not yet 50 years old. As a last option, you may, at any time apply to increase your cover on the basis of "Proof of good health".
 For this application you will need to submit satisfactory proof of good health to the satisfaction of the insurer.

IMPORTANT:

Late applications will not be considered.

DECREASING OF OPTIONS

You may decrease your benefit or cover option at any given time provided that your application is done so in writing to the Scheme

Member Details				
Surname and initials:			Identity number:	
Cell phone number:			Pay number:	
Email:				
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		1 x annual basic salary	R40 000	1 x annual basic salary	Yes
1ZY		2 x annual basic salary		1.5 x annual basic salary	
2ZY		3 x annual basic salary		2 x annual basic salary	
3ZY		4 x annual basic salary		2.5 x annual basic salary	

Reason for change (Mark with X in the appropriate block)

<input type="checkbox"/>	Marriage	Proof must be submitted together with this application.
<input type="checkbox"/>	Birth or adoption of a child	Applications to upgrade due to these circumstances must reach the Scheme within 60 days from the date of the event.
<input type="checkbox"/>	Promotion	Late applications will not be considered.
<input type="checkbox"/>	Submission of proof of good health	Subject to the approval of Sanlam. All medical costs for Members own account.
<input type="checkbox"/>	Decrease of benefit	The decrease will be implemented by The City of Tshwane: Dept Human Capital

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.

MEMBER SIGNATURE

DATE

Death claims

All claims must be reported to the Scheme as well as the City of Tshwane. Family members must visit us at the addresses below.

CLAIMS



Scheme Administrator's offices ARC Building, 1134 Park Street, Hatfield, Pretoria (entrance in Grosvenor Street, opposite the Gautrain station)	Contact persons 012 427 917 Ronel Wahl 012 427 9916 Sylvia Mkwanaasi
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 to process a death claim:	
<ul style="list-style-type: none"> • 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. 	

Disability claims

IMPORTANT!

When you are in the process of filing for total or permanent disability you must contact the Scheme immediately. In order to ensure timely submission of a claim and pay-out, do not wait until the last day of employment. Rather contact the Scheme as soon as possible.

WHAT TO DO?

First, and foremost, you must be totally and permanently disabled for your claim to be considered! Your discharge from the Employer's service must be recommended by a medical specialist. A normal GP's (general practitioner's) or doctor's note won't be enough 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 claim process.



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 benefit after you have passed away.

Completing and returning the forms included in this newsletter are essential.

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 benefit to your dependants.
3. Avoid making wrongful payments in case of fraudulent claims received against your death benefit.
4. Assist the Scheme to act in the best interest of your dependants and loved ones.
5. Help speed up the pay-out process.

Question: How often must I update my “Death Benefit Nomination Form”?

Answer: You may change it at any time and as often as you want! However, you should 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.

Your “Death Benefit Nomination Form” must be in the possession of the Scheme for it to be considered by the Board of the Scheme for distribution of the death benefit!

Question: Why must I complete the “Funeral Benefit Nomination Form”?

Answer: The completed form will provide an indication to the Scheme of how you want your benefit to be paid; avoid wrongful payments in case of fraudulent claims received against your benefit; assist the Scheme to act in the best interest of your dependants and loved ones, and help speed up the pay-out process.

This form must be completed and returned to the Scheme for the pay-out of the benefit. Not completing this form will result in the late or non-payment of the funeral benefit.

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 the 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.

All forms are All forms available in this newsletter, on the website at www.tglscheme.co.za, “One Stop” at Bothongo Plaza or the Scheme’s admin office.

1134 Park Street, ARC Building, Pension Office, Hatfield, 0002
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 Email : info@tglscheme.co.za



Death Benefit Nomination Form

Member Details					
Surname and initials:					
Identity number:			Pay number:		
Cell phone number:			Email:		
Married Customary	<input type="checkbox"/>	Married legally	<input type="checkbox"/>	Living together	<input type="checkbox"/>
				Divorced	<input type="checkbox"/>
				Never married	<input type="checkbox"/>
				Widow/Widower	<input type="checkbox"/>

Customary (Lobola spouse) or Life partner		Legal spouse	
Name and surname:		Name and surname:	
Date of birth:		Date of birth:	
Contact number:		Contact number:	
Name of children	Date of birth	Name of children	Date of birth

Contact details of next of kin/family/friend				
Name and surname:		Name and surname:		
Contact number:		Contact number:		
Nomination (to whom and how you would like us to pay out your death benefit)				
Name of nominee	Date of birth	Relationship	% of benefit	Contact number

Motivation: You can submit and attach a motivation on a separate page hereto

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 dependants 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.

Member signature

Must be signed in the presence of a witness

Witness

DATE

DATE

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.

1134 Park Street, ARC Building, Pension Office, Hatfield, 0002
 Postnet Suite 402, Private Bag X06, Waterkloof, 0145
 Office : 012 427 9917/6/0 • Fax: 0879423425 or 0879423424
 Email : info@tglscheme.co.za



Funeral Nomination and Partner Registration Form

Funeral benefit nomination

(To be completed by all employees)

I, the undersigned,

Surname and initials	Identity number	Contact number	Pay number

nominate the following person(s), who will be responsible for my funeral arrangements to receive the benefit:

Surname and initials	Relationship	Contact number	Date of birth

MEMBER SIGNATURE

DATE

Registration of partner

(Only complete if married customary or living together)

TYPE OF PARTNER

MARRIED CUSTOMARY (LOBOLA) ☐

LIVING TOGETHER (LIFE PARTNER) ☐

Tick the appropriate block

Declare that:

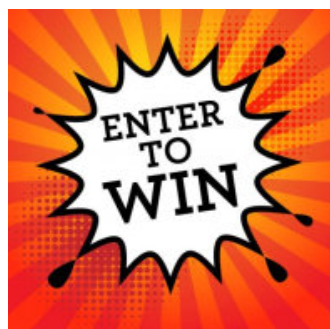
1. I have been in a relationship with the person whose particulars I have stated below.
2. I regard him/her as my spouse.
3. We are mutually dependent on each other.
4. We have not been legally married.
5. We have been living together for more than six months and we run a shared and common household.

Surname and initials	Identity number	Contact number

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

MEMBER SIGNATURE

DATE



This is your chance to win one of 30 scheme hampers.

All you must do is to correctly answer true or false to the 6 questions below and **return this entry form to the Scheme before 15 March 2020, when the competition closes.**

Name & Surname	
Pay Number	
Cell Number	
Email	

Hint: All the answers to the questions are covered in this newsletter!
Mark the correct answer with an X.

You can visit the Scheme's new website that was launched on 1 January 2020 at www.tglscheme.co.za .	True	False
All the Scheme's forms are available in this newsletter, on the website, from "One Stop" at Bothongo Plaza or the Scheme's admin office.	True	False
You can continue with your cover when you leave the service of the City of Tshwane. It doesn't have to stop. Just contact the Scheme!	True	False
When you are in the process of being discharged from service due to disability and because you can't do your work anymore, you must contact the Scheme immediately. Don't wait!	True	False
Every member of the Scheme is covered for permanent disability.	True	False
Every member must complete a "Funeral Benefit Nomination Form" and a "Death Benefit Nomination Form". These forms will assist the Scheme to act in the best interest of your dependants at the time of your death and will also help us speed up the pay-out process.	True	False

Entries can be submitted by:

email: info@tglscheme.co.za, fax: 087 220 1409 or hand delivery at the Scheme's offices, ARC Building, 1134 Park Street, Hatfield (opposite the Gautrain station)

Conditions: Only forms with all questions answered correctly and received by 15 March 2020 will be entered into the competition. Winners will be selected by means of a lucky draw!

Scheme benefits?

**Terminating your
service** does not
mean your cover also
has to stop.



Contact the scheme for more info

Office: 012 427 9917/6/0

Fax: 087 942 3425 or 087 942 3424

Email: info@tglscheme.co.za

www.tglscheme.co.za



TSHWANE
GROUP LIFE SCHEME
PROTECT • PROVIDE • CARE