



PROTECT - PROVIDE - CARE

KNOW YOUR SCHEME



IN THIS ISSUE

2020 Competition winners

During 2020 the Scheme launched two lucky draw competitions.

The one competition was for merely visiting the Scheme's new website and completing their member details and or providing the Scheme with feedback on the website.

The other was for completing and returning the questionnaire that was included in the 2020 issue of this newsletter.

Both these lucky draw competitions will run again this year, so should you want to stand a chance to win a scheme branded hamper, make sure to participate this year.

Prizes for the 2020 winners were handed to the winners at a venue held at Sammy Marks Library Hall on 10 February 2020.



3 Happy recipients with their scheme hampers.



Hamper being handed over by Simon Medupi (board member) to Mr JHV Anderson



The Scheme's Communication Sub-Committee, from left to right is Simon Medupi, Willie Botes, Virginia Mampuru, Mariska Scholtz and James Moleli.



PREMIUMS AND BENEFITS

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



DEATH CLAIMS ... EXPLAINED

How will your family and loved ones be provided for when you are gone?



Management team

The people behind the scheme

The Board consists of 12 appointed persons called board members. The Board is constituted as follows:

- 6 representatives from the employer;
- 3 representatives from the Independent Municipal and Allied Trade Union (IMATU); and
- 3 representatives from the South African Municipal Workers Union (SAMWU).



REPRESENTATIVES

- Mr M Makgaka (Acting GSO)
- Mr Umar Banda (CFO)
- Ms Shanaaz Majiet
- Vacant
- Vacant
- Cllr Sandy Mohale

SUBSTITUTES

- Mr L J Moleli
- Ms Mathoto Mabitje



REPRESENTATIVES

- Mr Simon Medupi
- Mr Lucas Shisane
- Ms Mariska Scholtz

SUBSTITUTES

- Mr Wynand Potgieter
- Mr Daniel Bosie
- Mrs Idah Tjatji



REPRESENTATIVES

- Mr Mpho Tladinyane
- Ms Virginia Mampuru
- Mr Vally Matlala

SUBSTITUTES

- Mr Lesang Montsho
- Ms Precious Theledi
- Mr Charles Makgoka



ADMINISTRATORS

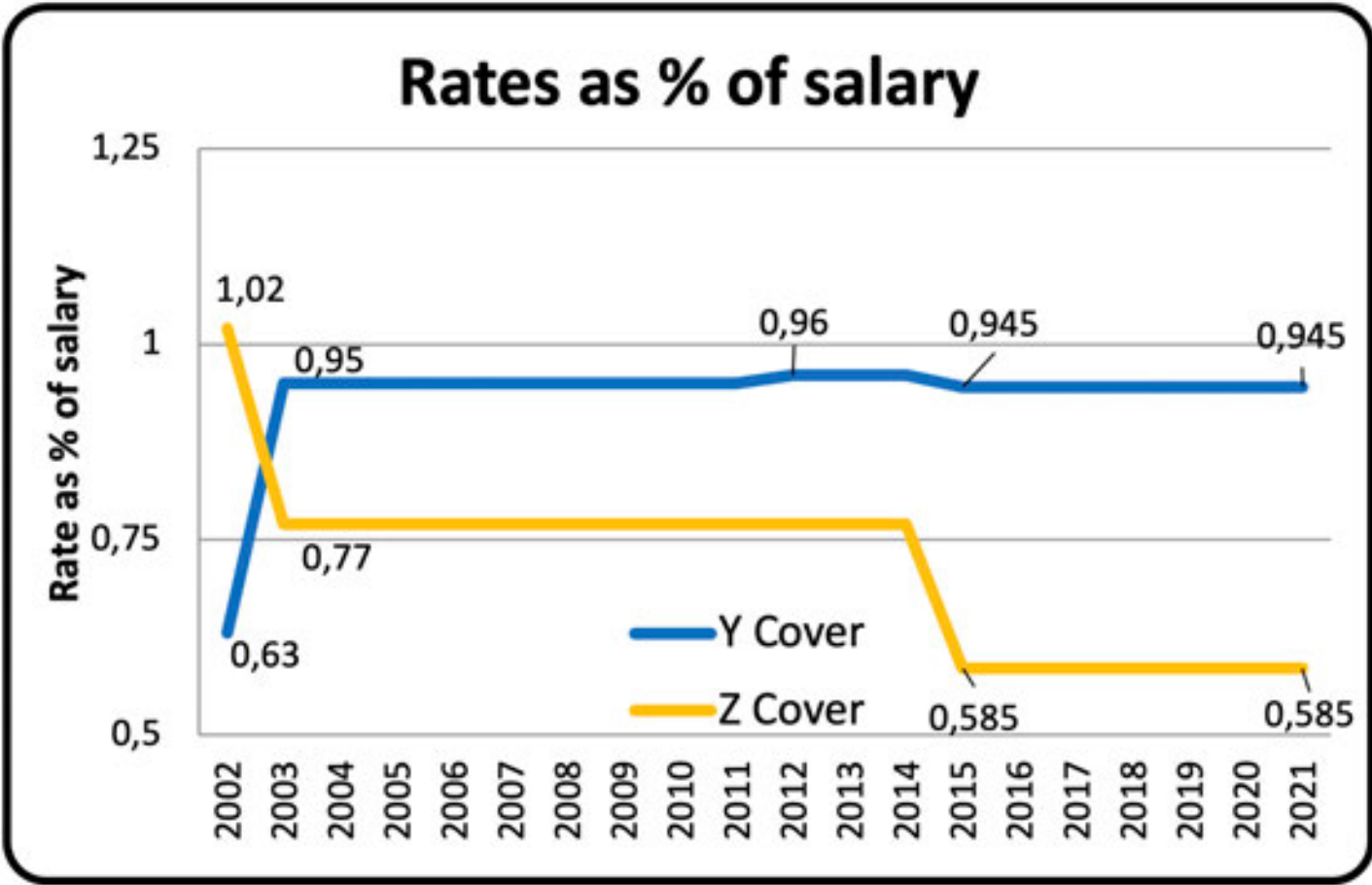
Ronel Wahl
o Administrator
o Death, funeral & disability
012 427-9917

Willie Botes
o Secretary and Consultant
o Active members
012 427-9916



Premiums (unchanged)

In view of the good claims experience of the Scheme, the Board has again, for the sixth consecutive year, managed to negotiate a zero-percentage increase in the rates of the monthly premiums for the period 1 July 2020 to 30 June 2021.



Benefits (improved)

The following benefit improvements were implemented on 1 July 2020 without any cost implications for the Scheme or its members.

Death notification period	Continuation: funeral cover
The maximum period within-which a member must notify the scheme of a death or disability claim has been increased from 6 to 12 months, effective as from 1 July 2020.	<p>Members who terminate their service with the City of Tshwane will, as from 1 July 2020, have the option to convert their funeral cover into an individual policy with Sanlam without undergoing any medical examination.</p> <p>So, members will now at termination of service be allowed to continue with all their cover (death, disability and funeral) by taking up an individual policy with the insurer.</p> <p>Your cover does not have to stop!</p>

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.

THE DEATH BENEFIT (EXPLAINED)

Why do you need death cover?

How will your family and loved ones be provided for when you are gone? What will ensure that they are financially secure, stable and able to maintain their standard of living should you pass away and no longer be able to provide for them financially?

Having death cover will help exactly with this. Death cover is designed to pay out a lump sum to your family, which will assist them with their daily living expenses like groceries, school fees and transport, and could even be used to pay off big debts like car and home loans.

Whose life is covered by the Scheme?

Unfortunately, the Scheme only covers the death of the main member who is permanently employed by the City of Tshwane. Cover is not extended to include family members who die.

Are there any exclusions to the death cover provided?

You are always covered for death caused by accident or illness while on or off duty. There are a few standard exclusions, for example the death benefit will not be payable if your death was caused directly or indirectly by active participation in war and war-like activities, an act of terrorism, a riot, a strike, radioactive contamination, the use of nuclear, biological or chemical weapons etc.

A full list of exclusions can be viewed on the Scheme's website or the Scheme can be contacted to provide a full list of these exclusions.

What benefit will be paid out if you pass away?

If you pass away while still working for the City of Tshwane, a once-off, tax-free lump sum calculated according to the option you selected will become payable to your dependants and beneficiaries.

How quick will the death benefit be paid out to my dependants and beneficiaries?

On average within two months if all the required documents and information are provided.

Note:

- At the discretion of the Scheme, financial assistance of up to R20 000 can, within 48 hours, be paid to dependants or beneficiaries as an advance payment from the death benefit to assist them with their immediate financial needs following the death of a member.
- Funeral cover of R40 000 can also be paid within 48 hours to the nominated person(s) to cover the costs of the funeral.

How will the death benefit be paid or distributed?

The benefit is paid out in accordance with Section 37C of the Pension Funds Act.

The Act places the responsibility for distributing the death benefits solely on the shoulders of the trustees of the Scheme.

The trustees are required to investigate your personal circumstances, identify your dependants and nominees and effect a fair and equitable distribution of the death benefit among these dependants and nominees after considering all relevant factors. The benefit is paid directly to dependants and nominees, but the benefit of minor children is normally paid into a trust until they reach the age of 18 years.

The trustees are also not bound by your last will and testament and the total death benefit will be distributed to your dependants and/or nominees.

If you do not have any dependants and you have not nominated any person to receive the death benefits, the proceeds will be paid to your estate.

(Continued on Page 6)

Why do you need to complete and update your death benefit nomination form?

Even though the trustees are not bound by a nomination form, the form serves as a guideline to the trustees when they must decide about how and to whom the death benefit should be paid.

The information provided on your completed nomination form will assist the trustees to not only identify your dependants, but will also provide the trustees with a clear indication as to whom you nominated to receive the benefit.

How is the death benefit calculated?

Your death benefit is based on a multiple of between 1 and 4 times your annual basic salary. This multiple, however, depends on the option (Y, 1ZY, 2ZY or 3ZY) that you selected when you joined the Scheme.

For example, if your basic pensionable salary is R100 000 per year, your death benefit per option will be as follows:

Option	Calculation	Cover
Y	1 x annual basic salary of R100 000	R100 000
1ZY	2 x annual basic salary of R100 000	R200 000
2ZY	3 x annual basic salary of R100 000	R300 000
3ZY	4 x annual basic salary of R100 000	R400 000

How will the death benefit be taxed?

There are no tax deductions. Your once-off lump sum benefit will be paid out tax-free to your dependants and beneficiaries.

If my cover is not enough, can I increase my cover?

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-changing events happen, you again need to look at, among others, your retirement plan, your life cover and provisions for benefits at death and disability.

The Scheme understands the impact of these life-changing events. So, members can make the necessary changes to their cover options as and when these life-changing events do happen.

You can upgrade your current cover after any of the following life-changing events, provided that you apply within 60 days from the date of any of the events mentioned below and you are younger than 50 years:

- Marriage
- Birth or adoption of a child
- Promotion

If none of the above applies to you, as an additional option you may at any time apply to the Scheme to upgrade your cover based on "proof of good health". Contact the Scheme for assistance.

Can I continue with my cover when I leave the City of Tshwane?

Yes, definitely! Members terminating their service with the City of Tshwane have the option to convert any of their benefits into an individual policy with Sanlam without undergoing any medical examination. Members must just contact the Scheme within 60 days of termination, and the Scheme will then provide them with more information and a no-obligation quote.

However, should you not make use of this continuation option, everything unfortunately stops.

(Continued on Page 7)

What can I do now to assist my loved ones at the time of my death?

Death is a crisis and a difficult time in any event. The death of a loved one is probably the worst loss ever to experience. However, to assist your family and loved ones, you can make sure that you give them all the necessary information and have the following in place while you are still around:

- Ensure that you have enough life and funeral cover in place.
- Discuss your financial plan with your financial adviser.
- Update your last will and testament.
- Make sure your **Death Benefit Nomination Form** is updated and in possession of the Scheme and your retirement fund.
- If you are not legally married to, or only living with a partner, register your partner with the Scheme by completing and submitting the **Funeral Nomination and Partner Registration Form**.
- Tell your loved ones about the Scheme, the benefit it provides and what needs to be done at the time of your death.

At my death, what documents are required?

The Scheme needs the following documents to successfully process a death claim:

- Certified copy of the original death certificate
- Copy of the B11663 form (Notification of Death / Stillbirth)
- Certified copy of the original identity document of the deceased
- Copy of the last payslip of the deceased
- Certified copy of the original marriage certificate OR lobola letter (if applicable)
- Certified copies of the original identity 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

How quick must a death be reported to the Scheme?

All deaths must immediately but no later than 12 months from the date of death be reported to the Scheme.

Who must be contacted and notified?

Both the Scheme and the City of Tshwane must be notified. The family must contact Ronel Wahl of the Scheme at 012 427 9917/6 for an appointment and assistance. They must also visit the City of Tshwane's One Stop Services at Bothongo Plaza West, Mezzanine Floor, Francis Baard Street, Pretoria Central, or contact Barend Noge (012 358 4422), Natalie Jacobus (012 358 4412) or Gladness Bosii (012 358 4364).



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.

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

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



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 #02, 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:

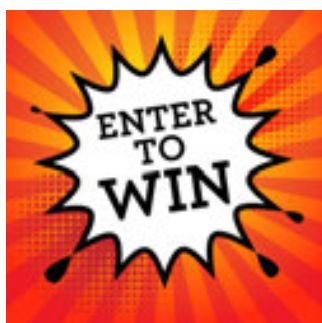
1. I have been in a relationship with the person whose particulars I have stated below.
2. I regard him/her as my spouse.
3. We are mutually dependent on each other.
4. We have not been legally married.
5. We have been living together for more than six months and we run a shared and common household.

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 10 questions below and **return this entry form to the Scheme before 31 May 2021, 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 may continue with all your cover when you leave the service of the City of Tshwane by taking up individual policies for death, disability and funeral cover that is equal to your cover while you were employed.	True	False
Your completed nomination form will serve as a guideline to the Scheme's trustees when distributing and paying out your death benefit to dependents.	True	False
To successfully submit a claim, you must notify the Scheme within 12 months of your death or disability.	True	False
No "Funeral Registration" form submitted to Scheme, No payment of funeral benefits within 48 hours.	True	False
The Scheme only covers the death of the main member who is permanently employed by the City of Tshwane.	True	False
The Scheme allows you to decrease or increase your cover under certain conditions.	True	False
The Board of the Scheme consists of 12 board members who are appointed by the Employer, IMATU and SAMWU.	True	False
All the Scheme's forms are available in this newsletter, on the website (https://tglscheme.co.za), from "One Stop", Bothongo Plaza or the Scheme's admin office.	True	False
Every member of the Scheme is covered for permanent disability.	True	False
The monthly premiums of the Scheme have been unchanged for six consecutive years!	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 31 May 2021 will be entered into the competition. Winners will be selected by means of a lucky draw!



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.



Funeral benefit. No nomination, no payment! **Submit your nomination now!**

All forms available on our website,
from "One Stop", your HR Officer
or the Scheme's admin office.

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

