



KNOW YOUR SCHEME



PROTECT - PROVIDE - CARE

IN THIS ISSUE

2021 Competition winners

Since 2019 the Scheme hands-out approximately 80 scheme branded hampers to members who either visited the scheme's website at www.tglscheme.co.za or to those who completed and submitted the questionnaire that is included in the annual member newsletter in recognition of their participation and involvement with Scheme related matters.

This year, the official hamper handout ceremony was held at the Es'kia Mphahlele Library Hall where the winning members, who were selected by a lucky draw, were invited to collect their hampers.

Congratulations and thank you to all participating members!



Councillor S Motale (Board Member) handing over a hamper to one of the lucky winners.
Right: Just another happy winner!

Sanlam PPE Donation

Sanlam has shown their support of bereft families in making PPE in the form of masks and sanitisers available for distribution to bereft families visiting the Group Life Scheme offices. Members of the Scheme also received masks and sanitisers sponsored by Sanlam during various member's sessions. Sanlam showed once again its commitment to the Scheme and the well-being of its members with this generous donation.



From left to right: Ms Gizelle Solomons (Sanlam Client Solutions Specialist), Mr Willie Botes (Scheme Secretary), Ms Mariska Scholtz (Scheme Outgoing Chairperson) and Mr Alwyn Jackson (Sanlam Client Solutions: Business Executive)

Communication: Website

The Scheme's website was launched on 1 January 2020. Members can visit the website at www.tglscheme.co.za to get all relevant Scheme information, an updated benefits summary and important forms. Members are invited to send us any commentary or suggestions on how to improve the website to info@tgls.co.za

To improve our communication to you, when visiting the website, please provide us with your contact details in order to receive important communication regarding Scheme related matters.



Management team

The people behind the scheme

The Board consists of 12 appointed 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).

The Board



BOARD MEMBERS

- Ms V Morgan (Acting GSO)
- Mr Umar Banda (CFO)
- Mr Gerald Shingange (Group Head: Group Human Capital Management)
- Cllr Sandy Motale
- Cllr Peter Sutton

ALTERNATES

- Mr Letsatsi Moleli
- Mr Hlamphane Tjao
- Mr Neo Motaung
- Cllr Dumisane Thwala



BOARD MEMBERS

- Mr Wynand Potgieter
- Mr Lucas Shisane
- Ms Mariska Scholtz

ALTERNATES

- Ms Melita Baloyi
- Ms Thokozile Ngwenya



BOARD MEMBERS

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

ALTERNATES

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

The Administrator



Willie Botes

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

Ronel Wahl

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

Desire Kies

- o Administrator
- o General
- 012 427-9910

The Insurer



The Scheme is underwritten by Sanlam, who has been the underwriter of the Scheme since inception of the Scheme in 1959.

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 Email: info@tglScheme.co.za



Ensuring that your family and dependants are financially secure and provided for in the event of your death or disability!

OPTIONS

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. The compulsory cover provided by the Scheme is not extended to include family members of the main member. Benefits are paid out as a lump sum, tax-free. As a member, you selected a cover that best suited your personal needs. Below is a summary and reminder of the cover options and the benefits provided by the Scheme.

Option	Payslip Code	Death Cover	Funeral	Disability Cover	Premium of pensionable salary	Conversion Option at Termination of Service
Y	Y24	0.8 x annual basic salary	R32 000	0.8 X annual basic salary	0.000%	Yes
1ZY	1ZY - 31	1.6 x annual basic salary	R32 000	1.2 X annual basic salary	0.585%	Yes
2ZY	2ZY - 32	2.4 x annual basic salary	R32 000	1.6 X annual basic salary	1.170%	Yes
3ZY	3ZY - 33	3.2 x annual basic salary	R32 000	2 X annual basic salary	1.755%	Yes

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

Upgrading: 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 life-changing events mentioned below and you are younger than 50 years old:

- Marriage;
- Birth or adoption of a child; or
- Promotion.

As an additional option, members may at any time apply to the Scheme to upgrade their cover based on “proof of good health”.

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

DEATH

VERY IMPORTANT!

Death and funeral benefits are paid out strictly in terms of the “Member Death and Funeral Benefit Nomination Form” that should be completed by all members. No nomination form in possession of the Scheme at the time of death means that all your death and funeral benefits will be paid directly into your Estate and not to your beneficiaries!

At the death of a member, the following tax-free benefits are payable to nominated beneficiaries:

- **Death benefit**
A set amount of money calculated according to the option selected is payable.
- **Funeral benefit**
Funeral cover of R32 000 is payable within 48 hours to the person(s) nominated by the deceased. All claims must immediately but no later than 12 months from the date of death be reported to the Scheme.

DEATH CLAIMS

What documents to bring

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

- Certified copy of the original death certificate
- Copy of the BI1663 form (Notification of Death / Stillbirth)
- Police Report in cases where the cause of death is “Unnatural or to be investigated”.
- Certified copy of the original identity document of the deceased (if card type copies of both sides of the id-card)
- Copy of the last pay slip of the deceased
- Certified copy of the original marriage certificate
- Certified copies of the original identity documents of all nominated beneficiaries
- Bank statements of all nominated beneficiaries
- Certified copies of birth certificates of all minor nominated beneficiaries (if applicable)
- Social worker’s report where the guardian of a child is not the natural parent

IMPORTANT! The City of Tshwane must also be notified, and family members and beneficiaries must visit One Stop Services at 252 Middestad Building, Corner of Francis Baard and Thabo Sehume Streets, 5th Floor, Pretoria Central. Contact numbers 012 358 4422/4412/4364 or 4354.

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.

Disability Benefit

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

Claims

All disability or potential disability claims must be reported to the Scheme, whose competent staff will assist the claimant with the claims process. When you are filing for permanent disability with the Employer

Remember to regularly (at least once a year) update your “Member Death and Funeral Benefit Nomination Form” and submit it to the Scheme’s administration for record-keeping!

FORMS

All forms are available on the Scheme’s website (www.tglscheme.co.za), from your HR Support Officer, One Stop Services, or at the Scheme.



VERY IMPORTANT! TAKE NOTE AND ACT NOW... DON'T DELAY!

Payment of death and funeral benefits (changes effective as from 1/12/2021)

Benefits will only be paid according to a completed death benefit nomination form!

NO nomination form submitted to the Scheme means:

- Your benefits will be paid directly into your estate!
- Your beneficiaries will receive no benefits from the scheme!
- There will be no money to pay for your funeral!

**To avoid the risks of not receiving benefits at the time of your death,
please complete and submit your new nomination form now!**

This will change the life of your loved ones at the time when they need it most!

Get the new form from the Scheme's website,
your shopsteward, HR Support Officers,
One Stop Services or directly from the scheme.

Note:

**Old "Death Benefit
Nomination forms"
are no longer valid.**



Your nomination form must be in the possession
of the scheme for it to be considered when
distributing any death benefit!




Nomination Forms: Important Questions & Answers

Question: Why is it so important for me to complete a death nomination form?

Answer: By completing and returning a nomination form that contains your latest beneficiary information you will ensure that your death or funeral benefit is paid to your chosen beneficiaries.

Question: How do I nominate my beneficiaries?

Answer:




 <p>A complete nomination form with your beneficiaries' full details must be submitted to the Scheme. Death and funeral benefits will be distributed according to this nomination form. If more than one person is nominated, you must indicate the percentage of the benefit allocated to each nominated beneficiary, totalling 100%.</p>	 <p>You may nominate (in writing) any person/s to receive your death and funeral benefits. Your nominated beneficiaries can therefore be dependants, family members or any other persons (even if they are not financially dependent on you.)</p>	 <p>Upon your passing, the Scheme's administrator will submit these details together with the claim form to the insurer who will pay the claim.</p>
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Question: I completed a nomination form a long time ago. Is it still valid?

Answer: No, it is no longer valid! If your form was submitted before 2020, it is too old, as the Scheme's forms were recently changed to bring them in line with legislative requirements as well as to accommodate the newly introduced funeral benefit.

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

Answer:

 <p>If you get divorced, you may no longer wish to list your ex-spouse as a beneficiary.</p>	 <p>If you get married, or after the birth or adoption of a child, you may wish to list your spouse or child as your beneficiary.</p>	 <p>If your beneficiaries' contact information changed, as the Scheme must be able to contact your beneficiaries after you die, so that they can benefit from your policy.</p>
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Remember, if you want to change any of the details on your nomination form, a new form must be completed and submitted to the Scheme to replace the previous form.

Question: Who are my beneficiaries?

Answer: Your beneficiaries are the people you nominate on your nomination form. It can be anybody!

Question: Where can I get a nomination form?

Answer: Nomination forms are available on the Scheme's website (www.tglscheme.co.za), from your HR Support Officer, from One-Stop Services or your IMATU or SAMWU shop steward. Forms can also be requested from the Scheme's administrator at 012 427 910/6/7 or through email at info@tglscheme.co.za.

Estates & Wills in a Nutshell

Question: What is an estate?

Answer: An estate is the assets (cash, capital, real estate, personal property and other investments) and liabilities (outstanding debt, funeral expenses, taxes and any other administrative costs that must be paid upon one's death) that a deceased person has at the time of his or her death.

Question: What is the purpose of an estate?

Answer: The purpose of an estate is to collect all the deceased's assets, pay all the deceased's liabilities and then distribute all the remaining assets among the deceased's beneficiaries in accordance with the deceased's will.

Question: What is a will and why do I need one now?

Answer: A will is a legal document with the main purpose to ensure that your wishes are carried out upon your death. It also spells out your wishes regarding the care of your children, as well as to whom your assets should be distributed after you pass away. A will ensures that your assets and personal possessions are divided up among those individuals you want to inherit them.

Question: What happens if I do not have a will?

Answer: Failure to prepare a will leaves decisions about your estate in the hands of judges or state officials and may also cause family strife. Without an up-to-date will, your affairs fall under the Intestate Succession Act and may not unfold exactly as you would have liked them to.

Question: Why should I have a will?

Answer: Some people think that only the very wealthy or those with complicated assets need wills. However, there are many good reasons to have a will.

- You can be clear about who gets what and how much.
- You can keep your assets out of the hands of people you do not want to have them (like an estranged relative).
- You can identify who should care for your children. Without a will, the courts will decide.
- Your heirs will get faster and easier access to your assets.

Question: What does a will cover?

Answer: A will allows you to direct how your belongings, such as bank balances, property or prized possessions should be dealt with.

Question: Is it necessary to revise my will?

Answer: A will (like your death benefit nomination form with the Scheme) needs to be revised from time to time, especially if important events have taken place in your life. These events may include the birth of a child, marriage, divorce, death of a beneficiary or executor, acquiring property that is not part of the existing will, etc.

Question: Who can draw up a will?

Answer: To ensure the people you want to inherit your estate do so, you need to have a thorough last will and testament put in place that cover every asset you have accumulated in your lifetime.

The aid of a fiduciary expert in this regard, like a law firm, bank, trust company or your financial adviser, cannot be overstated. They can ensure that your will is witnessed properly and can be fast-tracked through the legal system following your death.

Question: What are the requirements for a valid will?

Answer:

- A will must be in writing (audio and video statements are not valid).
- Two witnesses older than 14 years must be present during the signing process.
- Witnesses must not be mentioned as beneficiaries in any way in the will.
- Every page of the will must be initialed, with the last page being signed in full.
- This must be done in the presence of the selected witnesses.
- The witnesses must also initial each page and sign the final page of the will.

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Member Death and Funeral Benefit Nomination Form

IMPORTANT!

No benefit will be paid to any beneficiary if this form, fully signed and completed (without alterations) is not in the possession of the Scheme at the time of your death, in which case your total death benefit will be paid directly into your estate.

Other Important Notes:

1. This form must be completed and submitted to the Scheme for safekeeping.
2. This form must be completed by you, the insured, when:
 - You are appointed by the City of Tshwane or when your membership with the Scheme starts.
 - You never previously completed or submitted this form to the Scheme for safekeeping.
 - There is a change to the information previously provided regarding your nominees, following life-changing events like for example, when getting married or divorced, birth or adoption of a child, adding or removing a beneficiary, or updating a beneficiary's contact information.
3. This form is not acceptable if it contains alterations. A new form must be completed.
4. It is important to review the information on this form annually to ensure the information is always up to date.

A. PARTICULARS OF MEMBER (INSURED)

Surname and initials:		Pay number:	
Identity number:		Email:	
Cell phone number:		Office number:	
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"/>

B. DISCLOSURE

Protection of Personal information

The Scheme will process and protect your personal information as required by relevant laws and the constitution of the Republic of South Africa (RSA). For more information, please refer to the Tshwane Group Life Scheme Privacy Policy on their website at <https://tglScheme.co.za/privacy-policy/>

C. MEMBER FUNERAL BENEFIT (To be completed by all Members)

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

Name and surname:
Identity number:
Relationship:
Contact number:
Email:
Name and surname:
Identity number:
Relationship:
Contact number:
Email:

D. MEMBER DEATH BENEFIT (To be completed by all Members)

- As a member of the Scheme, I hereby revoke all my previous nominations and request that the Scheme, in the event of my death pay my death benefit, or such portion thereof to the specified person(s) indicated below.
- I also accept that should the Scheme incur any legal, tracing, or other costs in the payment of my death benefit, the costs may be deducted from the death benefit payable.

PLEASE NOTE:

- **The "Percentage (%) of total benefit" must add up to 100%.**
- **You may nominate as many beneficiaries as you want.**
- You may nominate a Trust or Beneficiary Fund in respect of a benefit payable to a minor beneficiary or a major beneficiary who is recognized in law as being unable to take care of their own daily needs.

	Surname and initials	Identity number	Relationship	Contact number	Email	Percentage (%) of total benefit
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
				Total		100%

Member signature

Must be signed in the presence of a witness

Witness

DATE

DATE

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 Email: info@tglscheme.co.za
 Website: www.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.

For more information please visit the Scheme's website at www.tglscheme.co.za

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		0.8 x annual basic salary	R32 000	0.8 x annual basic salary	Yes
1ZY		1.6 x annual basic salary		1.2 x annual basic salary	
2ZY		2.4 x annual basic salary		1.6 x annual basic salary	
3ZY		3.2 x annual basic salary		2 x annual basic salary	

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

Marriage	Proof must be submitted together with this application. Applications to upgrade due to these circumstances must reach the Scheme within 60 days from the date of the event and you should not yet be 50 years of age. Late applications will not be considered.
Birth or adoption of a child	
Promotion	
Submission of proof of good health	
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 _____

Family Funeral Cover



**LAST CHANCE FOR MEMBERS OF THE
TSHWANE GROUP LIFE SCHEME TO JOIN!
DON'T MISS OUT AGAIN!**

Applications close 30 September 2022

On request of Members and for a limited time only, get the following
"Family Funeral Cover" **for only R67,64 per month!**

Member	R40 000.00
Spouse	R40 000.00
Child aged 14 to 21 years	R40 000.00
Child aged 6 to 13 years	R20 000.00
Stillborn up to child aged 5 years	R10 000.00

Note: Cover does not provide for extended family members and premiums are guaranteed till 30 June 2023

Information and application forms are available from the Scheme's website, your shop steward, HR Support Officers, One Stop Services or directly from the scheme.



**Inform your
colleagues.**