

KNOW YOUR SCHEME



PROTECT - PROVIDE - CARE

IN THIS ISSUE



As you might have noticed, our name has changed to Tshwane Group Life Services. **Only the name has changed and nothing else!** All your death, funeral and disability benefits are still looked after by the same board, administrator and insurer.

Family Funeral Cover

More good news! The family funeral cover offering, which provides funeral cover for you and your immediate family, will again, for a limited time be available to members to apply for. Applications will be implemented as from 1 July 2024. Closing date for new applications is 31 October 2024.

T&Cs apply. Don't miss out again. Send us your application now!

Premiums and Benefits

Since the Covid-19 pandemic started in 2020, it took the South African economy almost two years to recover, but the current financial situation still proves to be challenging for most. Despite the tough financial times, there is some good news.

It is an immense pleasure to report that the monthly premiums as well as the benefits offered for the period 1 July 2024 to 30 June 2025 will remain unchanged.



Nomination Forms

New legislation (effective as of 1/12/2021) determines that all death and funeral benefits be paid out strictly according to a deceased member's nomination form. If no beneficiary nomination form is submitted to the administrator, death and funeral benefits will be paid directly to the estate of the deceased member. This can leave beneficiaries and dependants in a financial dilemma because the estate can take months or even years to be finalised.

Submitting a completed beneficiary nomination form will ensure that benefits are paid to loved ones left behind.

Despite efforts by the board, only 67% of all members have submitted their nomination forms. Forms for approximately 33% or 5 750 members are still outstanding. If you or your colleagues have not yet submitted a form, we urge you to send us an updated beneficiary nomination form now.

INFO AND BENEFITS IN A NUTSHELL

Tshwane Group Risk Cover

Membership	Compulsory for all permanently employed employees of the City of Tshwane who have not yet reached the age of 65 years.
Termination of membership	Membership may not be terminated for as long as the member remains an employee of the City of Tshwane. A member's membership terminates at the members death, disability or 2 months after resignation, retirement or dismissal.

Benefit Option	Y-Option	Z-Option			
Status	This option is compulsory to all new employees employed permanently by the City of Tshwane. Every employee automatically and by default becomes a member of this option.	This is a voluntary option. It allows members to take up additional cover over and above the cover provided by the Y-option. New Members who have not yet reached the age of 50 years may unconditionally take up this option. New Members, 50 years or older will only be allowed to take up this option after submitting sufficient proof of good health. Failure to do so will result in membership being reversed to the default or Y-option.			
Death cover	1 x annual basic salary	1ZY Option: 2 X annual basic salary 2ZY Option: 3 X annual basic salary 3ZY Option: 4 X annual basic salary			
Funeral benefits	This is part of the Y or compulsory option. It covers the life of the main member only. A funeral benefit of R40 000 is payable within 48 hours after submission of a claim with all required documentation. Benefit will only be paid to nominated person/s.				
Permanent disability cover (For an illness or injury that will leave you unlikely to ever work in your own or any other occupation again)	1 x annual basic salary	1ZY Option: 1.5 X annual basic salary 2ZY Option: 2 X annual basic salary 3ZY Option: 2.5 X annual basic salary			
Taxability of benefits:	All benefits are paid out tax-free.				
Premiums as percentage of basic salary	The employer pays the full premium.	1ZY-Option Member: 0.585% 2ZY-Option Member: 1.170% 3ZY-Option Member: 1.755%			

Benefit Option	Y-Option	Z-Option
Options to decrease cover	No option	Cover can be decreased at any given time
Options to increase cover	of any event listed below apply t	eached the age of 50 years may, within 60 days to increase their cover: to increase their cover on the basis of "proof of histrator for more details. Conditions apply.
Death and disability claim notification period	Members: 12 Months Pensioners: 6 Months	

Family funeral cover

Family funeral status	Not compulsory. Membershiisp only available to newly appointed and participating Employees from City of Tshwane.
Family funeral cover	 The following cover is provided to direct family members only (spouse and children): R40 000 to main member, spouse and children between ages 14 to 21 years. R20 000 for children ages 6 to 13 years. R10 000 for stillborn to child aged 5 years.
Family claim notification period	6 Months from date of death.
Premium	R67.64 (administration fees included) Reviewed annually
Paid-up options	Yes, at death and permanent disability till member reaches the age of 65 years.
Continuation option at termination of service	Yes, a member has the option to take up individual death, disability and funeral cover with the Insurer that is equal to the cover provided as on date of termination of service. Applications must be submitted within 60 days from the date of termination of service. No medicals or proof of health required.

Visit the Scheme's website for more info and forms.

www.tglscheme.co.za



NOTE: For members of Tshwane Group Life!

What's Wealth Bonus Lifestyle for Sanlam Corporate? If you are a member of a pension or provident fund with Sanlam Umbrella Solutions or a have life or disability insurance policy underwritten by Sanlam Group Risk (excluding stand alone funeral policies), you automatically qualify for Wealth Bonus Lifestyle for Sanlam Corporate benefits.

Wealth Bonus Lifestyle benefits are managed by Sanlam Reality, Sanlam Group's loyalty and rewards programme.

enefit	Offer					
RSAWEB	Get 10% off fibre to your home, each month.					
.NuMetro	Enjoy 2D blockbusters at R35 each (Mon-Wed) with refreshments at R39 each. Not on public and school holidays.					
FlySafair°	Get 10% discount (4 tickets per year; standard and business class only).					
Save 5% on over 25 000 LekkeSlaap accommodation options across South Africa and Namibia.						
viya.	Enjoy 5% off accommodation.					
Get 20% off UberGo and UberX with after-hours trips (up to R150), 10pm-4am.						
Show/Max Get 2 months' entertainment streaming per year on us.						
planet fitness Get fit the fun and affordable way with Planet Fitness and JustGym by getting 20% off your monthly gym fees.						
Access discounted Cambridge homeschooling for Grades 10-12 or free supplementary support, based on the CAPS curriculum for Grades 8-12. Children and adults get free access to a Social and Emotional Learning platform.						
INTERCAPE Sale - Dependable - Attordable	Get 20% (up to R150) off your trips for up to two trips per year.					
HOPRITE Chec	Make your money go further with a large variety of grocery coupons redeemable at Shoprite and Checkers.					
Online Will	Get telephonic consultations, safe storage, and assistance with updating your beneficiary nomination forms – all for free.					
Sanlam Virtual Doctor GP and nurse consultations – no medical aid required. Note: This benefit is only available to Sanlam Umbrella Solutions members (SUS).						
A free tool to help you understand your credit profile, so you can gain an accurate, holistic view of your financial position.						
Emergency Medical Respon	se Around-the-clock emergency medical support for you, your spouse and children.					
Burial Repatriat & Funeral Supp						
Legal Assist	You have access to legal help via our 24-hour helpline, operated by experts ready to answer your legal queries.					
Trauma, Assault & HIV Assist	Get 24-hour assistance with trauma and assault, as well as HIV support for you, your spouse and children					
Wealth Sense	You have access to our online content portal packed with information, tools and calculators to empower you to live your best financial life.					
How do you access your benefits? There are two easy ways!						
	* * * W.sanlamreality.co.za Call 0860 732 548 or 9 and follow the prompt for Update your personal information W.W. Call Description for Septem Company of the Company of					
to unlock	your exclusive benefits. "Wealth Bonus Lifestyle for Saniam Corporate". Our call centre can help you access benefits and answer any specific questions you may have.					



Reality Plus R275/month Single R345/month Family Reality Core R125/month Single R160/month Family Reality Club R57/month You can upgrade your membership by calling 0860 732 548/9 or emailing info@sanlamreality.co.za Managed by Sanlam Callty

Seriem Reality, the brand name of our lifestyle programme, is managed by the company Real Fallune (Phyl Ltd., which is a

Enjoy even more savings on wealth, day-to-day expenses, health, travel, entertainment and personal services when upgrading to one of these paid Sanlam Reality memberships, sanlamreality.co.za/how-sanlam-reality-works.

NOMINATION FORM



Why do you need to complete a form?

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

NO nomination form submitted to the Scheme means:

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

To avoid the risks of **your beneficiaries** 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!



Office: 012 427 9917/6/0
Email: info@tglscheme.co.za

Fax: 0879423425 or 0879423424

www.tglscheme.co.za

1134 Park Street, ARC Building, Pension Office, Hatfield, 0002 Postnet Suite 402, Private Bag X06, Waterkloof, 0145 Office: 012 427 9917/6/0 • Fax: 087 942 3425 or 087 942 3424 Email: info@tglscheme.co.za Website: www.tglscheme.co.za



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	(INSUR	ED)						
Surname and initials:					Pay n	umber:			
Identity number:					Email	:			
Cell phone number:					Offic	e number:			
Married Customary	Married legally		Living together	Divo	rced		Never married	Widow/ Widower	
B DISCLOSURE									

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. NOMINEES FOR 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:
OR
Name and surname: SECOND CHOICE
Identity number:
Relationship:
Contact number:
Email:

NOMINEES FOR DEATH BENEFIT LUMPSUM (To be completed by all Members) Ö

PLEASE NOTE:

with your

Dealing

children's benefits

minor

The "Percentage (%) of total benefit" must add up to 100%. You may nominate as many beneficiaries as you want.

VERY IMPORTANT!

The Scheme makes use of Absa Trust for the administration and safekeeping of your minor child/children's benefits. Should you, at the time of your death wish to pay your minor child's benefits to Absa Trust, please make sure that you tick the block below.

minor himself/herself. You may nominate a trust in respect of a benefit payable to a minor or major beneficiary who is recognised in law Should you not do so, your minor child's benefit will be paid directly to his/her remaining parent or appointed guardian or the (Quantum Wealth Management FSP:862) can consult with your family regarding the optimal investment and utilization of the Funds. as being unable to take care of their own financial and daily needs. Alternatively, a financial advisor from the Scheme's consultants

Percentage (%) of total benefit											
Request for a financial advisor to assist (Obligation free)											
If a minor at the time of my death, pay benefit to ABSA Trust (Mark with X)											
Contact number											
Relationship											
Identity number											
Surname and initials											
	-	7	m	4	5	9	7	∞	6	10	

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 above.

Member signature Must be signed in the presence of a witness	Witness Not allowed to be a nominee
DATE	DATE

Address: Arc Building, 1134 Park Street, Hatfield, Pretoria, 0083 (Entrance in Grosvenor Street, opposite the Gautrain station)

Contact number: 012 427 9910 / 6 / 7

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

Scheme Code: 033922



Family Funeral Insurance:

New Member Application & Nomination Form

Important Notes:

This form consolidates all the various types of funeral insurance that Sanlam is on risk for. All references to insured will mean either employee or fund member.

This form must only be completed by you the insured at the date of your appointment or when the risk insurance commences in terms of the policy.

Please give your completed form to your HR representative for their records and ensure that a copy of this completed form also be sent to the Administrator for implementation and safekeeping (see details above).

It is important for you to **annually ensure that this form is updated** to accommodate life events and changes, e.g., getting married or divorced, birth or adoption of a child; death of a beneficiary or when a beneficiary's contact information changes. If you in future need to make changes to this nomination or your family members, a new form must be completed.

Payment of benefits:

The Prudential Authority (PA), through the Insurance Act 18 of 2017 (the Act), requires group policy benefits (e.g., unapproved benefits provided under a group insurance scheme) to be paid only to a "beneficiary", as defined in the Act. Any benefit will therefore be paid strictly according to a valid beneficiary nomination form completed by the insured/employee; and in the absence of a nomination form, the benefit will be paid to the deceased's estate. In the event of the death of the insured or a family member of the insured, a copy of this form must accompany the death claim documents.

A. Particulars of Insured (To be completed by the employee/Member)

Full Names & Surname				9		
Identity-Number				Employee Number		
Date of birth (DDMMCCYY)				Gender	Male	Female
Marital Status	Single M		Married	Living together	Divorced	Widow
Cell Number	·		Work Number			
Email Address						
Date of permanent appointn						
Commencement date of insu						

B. Nomination of beneficiaries (Only applicable in the case the insured dies)

I hereby nominate the following beneficiaries to whom the funeral benefit must be paid in the case of my death:

Please note:

- Nominated beneficiaries must be older than 18 and must hold a bank account in South Africa into which the benefit will be paid.
- Beneficiary #1 is the person you would appoint to receive the funeral benefit after your death.
- Beneficiary #2 would be the person to receive the funeral benefit in the case where Beneficiary #1 predeceased you.
- In the case where both the nominated beneficiaries predeceased you, the funeral benefit will be paid to your estate.

	Relationship	Name & Surname	Id-Number / date of birth	Cell Number
#1				
#2				

C. Application for Family Funeral Insurance

I hereby apply for the funeral insurance, in terms of the policy, to be applicable to my immediate family members (i.e., the insured's qualifying spouse and eligible child/ren) as indicated below.

Please note:

Unlimited number of children can be covered, but only one qualifying spouse's claim will be paid.

(*) If a person is in a cohabiting relationship, the partner can only be nominated if neither one of the couples living together is married.

	Relationship	Name & Surname	Id-Number or date of birth	Ger	nder
				Male	Female
1	(*) Qualifying Spouse				
2					
	Eligible children				
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

D. Disclosure: Protection of personal information

Tshwane Group Life Services and Sanlam will process and protect your personal information as required by relevant laws and the Constitution of the Republic of South Africa (*RSA).

Failure to provide the mandatory information will prejudice your insurance cover.

E. Declaration by Insured

By virtue of my membership with Tshwane Group Life, I am covered subject to the terms and conditions of the policy. I understand that the above information and supporting documents shall be the basis of the contract.

By signing this form, I declare:

- The above information, whether in my own handwriting or not, is true and correct.
- I understand that any false/incorrect information or misstatement in the application will invalidate any claim or benefit under the policy and I undertake to abide by the terms and conditions of the policy.
- I understand that Sanlam has the right to defer a claim under this policy until all requirements, as specified by Sanlam, have been met.
- Sanlam shall also not be liable for any claim until it has accepted this application and has received the first premium.
- That when I claim a benefit for a family member, I will prove my relationship to such a person.
- That if there are any discrepancies between these claim forms and the provisions of the policy, the provision of the relevant policy will prevail.

Signature of insured	Signature: Witness 1
Date (DD/MM/CCYY)	
Place	

Nomination Forms



- gotten married or divorced;
- entered or exited a relationship with a life partner;
- had a new baby or adopted a child; or
- lost a loved one who was also your beneficiary?

If so, update your nomination form with the scheme to ensure that your death and funeral benefits are paid out correctly at the time of your death.

Nomination forms are available from the scheme's website at **www.tglscheme.co.za**, from HR One Stop Services (Middestad Building, 5th Floor, Pretoria Central) or directly from the scheme's administrator 012 427-9910/6.

Forms can be returned via email to **info@tglscheme.co.za** or through HR One Stop Services.

1134 Park Street, ARC Building, Pension Office, Hatfield, 0002 Postnet Suite 402, Private Bag X06, Waterkloof, 0145 Office: 012 427 9917/6/0 • Fax: 087 942 3425 or 087 942 3424 Email: info@tglscheme.co.za Website: www.tqlscheme.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 inwriting 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					3ZY	
Contribution per option	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 Mark with X		Death	ath Funeral Disability		Option	
Υ		1 x annual basic salary		1 x annual basic salary		
1ZY		2 x annual basic salary	R40 000	1.5 x annual basic salary	Yes	
2ZY		3 x annual basic salary	R40 000	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)

Marriage	Proof must be submitted together with this application.	
Birth or adoption of a child	Applications to upgrade due to these circumstances must reach the Scheme wit 60 days from the date of the event and you should not yet be 50 years of age.	
Promotion	Late applications will not be considered.	
Submission of proof of good health	Subject to the approval of the Insurer. All medical costs for Members own account.	
Decrease of benefit	The decrease will be implemented by the Employer.	

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 and Employer from any claim as a result of my option. I am aware that all benefits will be paid strictly in terms of the policy issued by the insurer to the Employer.

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



Continuation Option – Application to Convert to an Individual policy

important Advice: it is always important to seek professional financial advice and assistance.								
		Please ans	wer the perso	nal quest	ons	below		
Name								
Identity numb	oer			Cell nun	nber			
Pay number	9000			Email				
Termination d	ate			Resign		Retire	Dism	nissed Other
Current optio	n (mark wirh X)	Y	1ZY			2ZY		3ZY
Current positi	on with employer							
Highest qualif	ication							
Height	Meters							
Weight	Kilograms							
Smoker	Yes	No						
		Cov	er required af	ter termir	atio	n		
		l request a quot	e for the follo	wing indiv	/dual	cover type	(s)	
						Tick a	plicabl	e block(s)
Death Cover							(65.6)	* *
Disability Cov	er							
Funeral Cover	(Own life only)							
Family Funera	l Cover (Own life, sp	ouse and children)						
			For Office	Use Onl	У			
Curren	t Monthly Salaı	ТУ	R					
Curren	t Death Benefi	t	R					Cabama Cada
Curren	t Disability Ber	efit	R				\neg	Scheme Code: 001943
Previo	us Disability Ap	proved by Insu	rer Ye	s No	Т	R	\neg	
	t Funeral Cove		R				\dashv	
	t Family Funera		R					Scheme Code:
Current rannity runerat cover								
			Proce	ss				
Once thi	s form is submit	tted to the Sche	me, a no-obl	igation q	uote	e will be red	queste	ed from the insurer.
A financial advisor will contact you to discuss the quote and available options.								
You will be under no-obligation to accept the quote presented.								
				_				
MEMBED	SIGNATURE			DATE				



Termination of service

Continuation Option

Your **Group Life Risk Benefits** will be terminated at your death, disability, or 60 days after resignation, retirement or dismissal from service with the City of Tshwane.

No lump sum benefit is payable to you at the termination of your service, but you can make use of the **continuation option**.

Continuation option

This option allows you to convert your death, disability (up to the age of 65 years) and funeral cover as on date of termination of service into an individual policy with the insurer when terminating your service with the City of Tshwane.

The insurer will, without the submission of any medical examination reports, provide you with the same amount of death, disability and funeral cover as the cover you had while you were employed.

Applications

Applications to convert your cover into an individual policy must reach the administrator's office before the termination of your service.

To apply for the continuation option and to obtain a quick no-obligation quote before making a final informed decision, simply complete the *Continuation Option – Application to Convert to an Individual Policy* form and return it to the administrator.

Once we receive your application, the administrator will request a quote from the insurer for the continuation of the cover required. One of our financial advisors will as soon as we receive a response from the insurer contact you to discuss the quote and the options available to you.

Payment

Once you have accepted the quote, all future premiums will be payable by you and the premiums will be deducted from your bank account. The financial advisor will assist you with all of this.

Forms

Forms are available on the website or directly from the Tshwane Group Life Services administrator (see details below).

Office: 012 427 9910/6/7 Email: <u>info@tglscheme.co.za</u> Web: <u>www.tglscheme.co.za</u> 1134 Park Street, ARC Building (cnr Park and Grosvenor Street), Pension Fund Office, Hatfield.

MANAGEMENT

An "Oversight Committee" is appointed to act on behalf of the Employer and the Members to ensure the effective management of the group risk benefits provided. The Committee consists of the following ten persons:

CITY OF TSHWANE IGNITING EXCELLENCE	 Mr Neo Motaung Mr Hlamphane Tjao Mr James Letsatsi Cllr Sandy Motale Cllr Dumisane Thwala
IMATU	Mr Wynand PotgieterMs Mariska Scholtz
SAMWU SAMWU SON SAMWU SA	Ms Virginia Mampuru Mr Valantine Matlala

ADMINISTRATOR:



Email: info@tglscheme.co.za

Ms Desire Kies

- Administrator
- o General enquiries
- 0 012 427-9910

Ronel Wahl

- Administrator
- o Death, funeral & disability claims
- 0 012 427-9917

Willie Botes

- Consultant
- o Active members
- 012 427-9916

Address:

ARC Building, 1134 Park Street, Hatfield, Pretoria, 0083

(Entrance in Grosvenor Street, opposite the Gautrain station)

Office Hours:

Monday – Friday 08:00 – 15:00



FAMILY FUNERAL COVER

Applications re-opened for all Members!

For a limited time from 1 July – 31 October 2024 Don't miss out again!

Get you immediate family covered now for only

R67.64 per month.

Immediate family funeral benefits				
Lives covered	Benefit Amount			
Member	R 40,000			
Spouse	R 40,000			
Child aged 14 to 21 years	R 40,000			
Child aged 6 to 13 years	R 20,000			
Stillborn to child aged 5 years	R 10,000			

Note:

Cover is "non-compulsory".

Closing date for applications: 31 October 2024.

Cover is limited to your direct family members only. Premiums will be deducted from your monthly salary. Waiting period of 6 months will apply normal deaths.

Offer limited to contributing Members of Tshwane Group Life only.

A summary of the benefits is available on the website or from the Administrator.

Forms:

An application form is included in this newsletter.

Completed forms can be emailed or delivered directly to the Administrator's office, or handed in at City of Tshwane, One Stop Service, 252 Middestad Building, 5th Floor, Pretoria Central.

<u>A copy</u> of the completed forms must be handed to your HR-Officer for record keeping purposes.

Don't miss this opportunity again, don't delay, apply now!

Office: 012 427-9910/6/7 Email: info@tglscheme.co.za Web: www.tglscheme.co.za 1134 Park Street, ARC Building (Corner of Park & Grosvenor Street), Pension Fund Office, Hatfield.