



KNOW YOUR SCHEME



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PROTECT - PROVIDE - CARE

IN THIS ISSUE

WhatsApp Group

Stay Informed with Our “Tshwane Group Life” WhatsApp Group!

The Scheme has recently launched a WhatsApp group to share valuable updates and important information with members.

Don't miss out—stay connected and up to date by joining the **Tshwane Group Life WhatsApp group** today!

Simply scan the QR code to access the WhatsApp group



Premiums and Benefits Updates

It is with great pleasure that we can report that the following changes to your benefits have been approved.”

a. Compulsory Options (Y, 1ZY, 2ZY, and 3ZY)

Premiums: No change.

- **Funeral Cover:** Increased from R40,000 to R67,600.

b. Family Funeral Insurance

- **Premiums:** Reduced from R67.64 to R54.99 per month.
- **Cover:** Remains **unchanged**.
- **Applications:** Now **open annually** from **1 July to 31 August** for members.

c. Termination of Membership

- **Extended Cover:** Members will now receive an additional **60 days** of coverage **after** termination before benefits cease.

Important Reminder! Submit your Beneficiary Nomination Form.

It's widely known that all death and funeral benefits are paid strictly in accordance with the beneficiary nomination form submitted by the deceased member. If no nomination form has been submitted, benefits will be paid directly to the estate of the deceased—often leading to delays and complications for loved ones.

Despite ongoing efforts, many members have yet to submit their nomination forms. If you're unsure about your current nomination status, please contact the scheme administrators to confirm or update your details.

- ✓ Don't leave your loved ones facing unnecessary financial hardship.
- ✓ Submit or update your nomination form today!



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.	<p>This is a voluntary option. It allows members to take up additional cover over and above the cover provided by the Y-option.</p> <p>New Members who have not yet reached the age of 50 years may unconditionally take up this option.</p> <p>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. 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.</p>
Death cover	1 x annual basic salary	<p>1ZY Option: 2 X annual basic salary</p> <p>2ZY Option: 3 X annual basic salary</p> <p>3ZY Option: 4 X annual basic salary</p>
Funeral benefits	<p>This is part of the Y or compulsory option. It covers the life of the main member only. A funeral benefit of R67 600 is payable within 48 working hours after submission of a claim with all required documentation.</p> <p>Benefit will only be paid to nominated person/s.</p>	
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	<p>1ZY Option: 1.5 X annual basic salary</p> <p>2ZY Option: 2 X annual basic salary</p> <p>3ZY Option: 2.5 X annual basic salary</p>
Taxability of benefits:	All benefits are paid out tax-free.	
Premiums as percentage of basic salary	The employer pays the full premium.	<p>1ZY-Option Member : 0.585%</p> <p>2ZY-Option Member : 1.170%</p> <p>3ZY-Option Member : 1.755%</p>
Options to decrease cover	No option	Cover can be decreased at any given time
Option to increase cover	<p>All members who have not yet reached the age of 50 years may, within 60 days of any event listed below apply to increase their cover:</p> <ul style="list-style-type: none"> • Marriage • Birth/adoption of child • Promotion <p>Members may at any time apply to increase their cover on the basis of "proof of good health". Contact the Administrator for more details. Conditions apply.</p>	
Death and disability claim notification period	Members: 12 Months	

Family Funeral Cover (Direct family only)	
Membership	<p>Not compulsory!</p> <p>New Employees may apply for membership at date of appointment provided application form reaches the scheme within 60 days of appointment.</p> <p>Current active Members may apply for membership during the annual open window period 1 July to 31 August.</p>
Family funeral benefit	<p>The following cover is provided to direct family members only (spouse and children):</p> <ul style="list-style-type: none">• 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	<p>6 Months from date of death.</p>
Premium	<p>R54.99 (administration fees included)</p> <p>Reviewed annually</p>
Paid-up options	<p>Yes, at death and permanent disability till member reaches the age of 65 years.</p>
Continuation option at termination of service	<p>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.</p> <p>Applications must be submitted within 60 days from the date of termination of service.</p> <p>No medicals or proof of health required.</p>

FAMILY FUNERAL COVER

















All Tshwane Group Life members can join the **Family Funeral Cover** from **1 July to 31 August each year!**



If you missed it, don't worry!
The next open period runs from
1 July to 31 August 2026.
Set a reminder...

Wealth Bonus Lifestyle benefits at a glance

You, as a member of Tshwane Group Life are already a qualifying member for Sanlam's Wealth Bonus Lifestyle benefits where you as a member get to enjoy exclusive benefits and savings! Below are just some of the benefits that will bring you one step closer to growing a life of financial confidence!

	Get 10% off fibre to your home, each month.		Online Will	You have exclusive access to a free will-drafting service. Get telephonic consultations, safe storage, and assistance with updating your beneficiary nomination forms – all for free.
	Enjoy 2D blockbusters at R39 each (Mon-Wed) with refreshments at R40 each. Not on public or school holidays.		Credit Report	A free tool to help you understand your credit profile, so you can gain an accurate, holistic view of your financial position.
	Get 10% discount (4 tickets per year; standard and business class only).		Emergency Medical Response	Around-the-clock emergency medical support for you, your spouse and children.
	Save 5% on over 25 000 LekkeSlaap Accommodation options across South Africa and Namibia.		Burial Repatriation & Funeral Support	Assistance with the arrangement of the burial of a loved one by way of providing transport, assisting with claims processes, advice on matters like death certificates and more.
	Get 20% off UberGo and UberX with after-hours trips (up to R150), 10pm-4am.		Legal Assist	You have access to legal help via our 24-hour helpline, operated by experts ready to answer your legal queries.
	Get fit the fun and affordable way with Planet Fitness and JustGym by getting 20% off your monthly gym fees.		Trauma, Assault & HIV Assist	Get 24-hour assistance with trauma and assault, as well as HIV support for you, your spouse and children.
	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.		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.
	Get 20% (up to R150) of your trips for up to two trips per year.			
	Make your money go further with a large variety of grocery coupons redeemable at Shoprite and Checkers.			

Wealth Bonus Lifestyle - Pre-registration process

- Sanlam Corporate: **Group Risk members are pre-registered with their Names and ID numbers.**
- **Members are required to supply their contact details** to Sanlam Reality to receive the discounts and coupons.
- **Members can do this by visiting www.sanlamreality.co.za** and choosing the "Basic Login" after clicking on the Login button.
- Then click on either "Unlock your benefits" or "Update contact details".
- Alternatively, members can: send an e-mail to info@sanlamreality.co.za; or call the Sanlam Reality call centre on 0860 732 548 or 9

Nomination Forms



HAVE YOU RECENTLY...

- 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.

Nomination Forms: Absa Trust as a Possible Solution for Your Minor Child

Will your minor child's financial future be secure when you're no longer around?

If you pass away, *all benefits from the scheme will be paid according to the nomination form you submitted*. However, *if you didn't specifically indicate on your nomination form that your minor child's benefits be paid into a trust, the full amount will go to the surviving parent or the legal guardian of the child.*

This means *you will no longer have any say in how those funds are used* - even if your intentions were clear during your lifetime.

Keep in mind:

- The guardian or caregiver may not have the financial knowledge or discipline to manage a large sum of money responsibly.
- There's a risk that the funds may not be used solely for your child's well-being, education, or long-term needs.
- Once the funds are spent, there's no guarantee they will last until the child turns 18 (or older, if needed).

By setting up a trust, you ensure that:

- The money is managed professionally by a trustee.
- The funds are used strictly for the benefit of your child.
- There's long-term financial planning in place to support your child's needs as they grow.

In Summary

Setting up a trust for your minor child's benefits is one of the most responsible ways to ensure their financial future is protected. It gives you peace of mind that the money you've left behind for your children will be used wisely and solely for their benefit. A trust gives you control—even when you're no longer here.

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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. 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 LUMP SUM (To be completed by all Members)

PLEASE NOTE:

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

VERY IMPORTANT!

Dealing with your minor children's benefits

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.

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

Surname and initials		Identity number	Relationship	Contact number	If a minor at the time of my death, pay benefit to ABSA Trust (Mark with X)	Request for a financial advisor to assist (Obligation free)	Percentage (%) of total benefit
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
Total							100%

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