

KNOW YOUR **SCHEME**



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

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PROTECT - PROVIDE - CARE

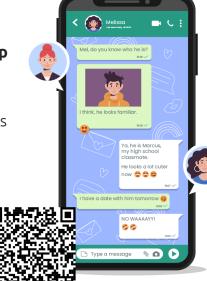
WhatsApp Group

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

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!

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.

	Tshwane G	roup Risk Cover
Membership	Compulsory for all permanently e	mployed employees of the City of Tshwane who have not yet reached the age
Termination of membership		ted for as long as the member remains an employee of the City of Tshwane. A is at the members death, disability or 2 months after resignation, retirement
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.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		option. It covers the life of the main member only. A funeral benefit of cing hours after submission of a claim with all required documentation.
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%
Options to decrease cover	No option	Cover can be decreased at any given time
Option to increase cover	to increase their cover: Marriage Birth/adoption of child Promotion	o increase their cover on the basis of "proof of good health". Contact the
Death and disability claim notification period	Members: 12 Months	

Family Funeral Cover (Direct family only)

Membership	Not compulsory! New Employees may apply for membership at date of appointment provided application form reaches the scheme within 60 days of appointment. Current active Members may apply for membership during the annual open window period 1 July to 31 August.
Family funeral benefit	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	R54.99 (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.

FAMILY FUNERAL COVER

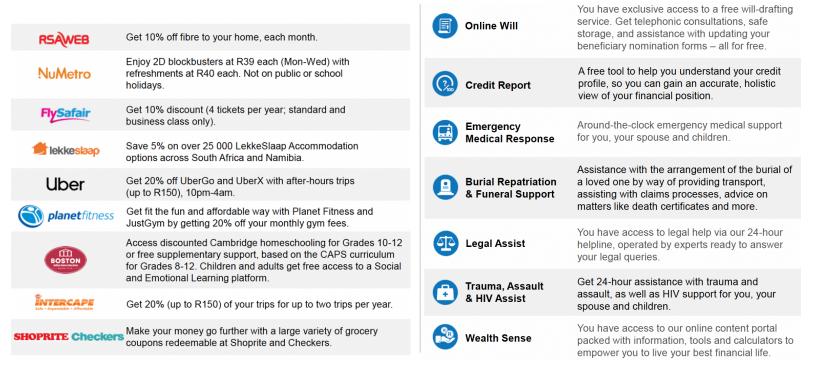
All Tshwane Group Life
members can join the
Family Funeral Cover
from
1 July to 31 August
each year!



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!



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



- 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. PARTIC	ULARS O	F MEMBER	(INSUR	(ED)						
Surname and	l initials:					Pay n	umber:			
Identity num	ber:					Email	l:			
Cell phone n	umber:					Offic	e number:			
Married Customary		Married legally		Living together	Divo	rced		Never married	Widow/ Widower	

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 OR
Name and surname: (SECOND CHOICE)
Identity number:
Relationship:
Contact number:
Email:

NOMINEES FOR DEATH BENEFIT LUMPSUM (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!

children's with your benefits Dealing minor

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											100%
Request for a financial advisor to assist (Obligation free)											Total
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	1	2	3	4	2	9	7	8	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.

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