

YOUR BENEFIT | YOUR FAMILY | YOUR SECURITY

Your Benefit. Your Family. Your Security.

WELCOME TO YOUR 2026 SCHEME UPDATE

As a permanent employee of the City of Tshwane, your employment helps protect your family. Through the Tshwane Group Life Services, your risk benefits are provided by your Employer. Take a few minutes to discover what is covered, what's changing, and how to make sure your loved ones are taken care off.



BIG NEWS: Your Base Funeral Benefit Increased to R85,000!



Effective 1 July 2026, the compulsory Y-Option Funeral benefit increased from R67 600 to R85 000 to help your family cover rising funeral expenses.



Cost to you? R0.00. The employer continues to pay 100% of your Y-Option premium.



Payout speed: Claims are processed within 48 working hours once all required documents are submitted.



Stay Connected: Join Our WhatsApp Group!

Get instant updates, benefit reminders, and quick support right on your phone.

How to join:

Open your camera, scan the QR code below, and tap the link to join the Tshwane Group Life WhatsApp Group!



URGENT REMINDER: Who Gets Your Payout?

Did you know that funeral and death benefits cannot be paid directly to your family unless you have submitted a signed **Beneficiary Nomination Form** to the scheme? If you don't submit a form, benefits are legally paid into your deceased estate. This causes unnecessary delays and frozen funds when your family needs money most.



ACTION ITEM: If you got married, had a child, or haven't updated your form recently, complete a new nomination form today!



012 427 9910 / 6 / 7



info@tglscheme.co.za



www.tglscheme.co.za

YOUR BENEFITS IN A NUTSHELL & 2026 RATES



Your Cover in 60 Seconds

Understanding your workplace insurance shouldn't require a law degree. Here is how your scheme works:



Y-Option (Base Cover)

- ✓ Compulsory for all permanent employees under 65.
- ✓ Premium paid 100% by the Employer.
- ✓ Gives you 1x basic salary death & disability cover + R85,000 funeral cover.



Z-Option (Additional Cover)

- ✓ Provides extra cover you can choose.
- ✓ Choose 2x, 3x, or 4x your annual basic salary for extra family security.
- ✓ Monthly premiums paid by you via affordable monthly payslip deduction.
- ✓ Flexible: decrease cover anytime or increase during major life events (marriage, birth, promotion).

Conditions apply

Rate Review Summary (Effective 1 July 2026)

Option	What You Get	Premium / Monthly Cost
Y-Option (Base)	1x Salary Death Cover: 1x Salary Disability Cover: R85,000 Funeral Cover	Paid entirely by City of Tshwane (R0 cost to you)
1Z Y-Option	2x Salary Death Cover: 1.5x Salary Disability Cover: R85,000 Funeral Cover	0.5996% of basic salary
2Z Y-Option	3x Salary Death Cover: 2x Salary Disability Cover: R85,000 Funeral Cover	1.1992% of basic salary
3Z Y-Option	4x Salary Death Cover: 2.5x Salary Disability Cover: R85,000 Funeral Cover	1.7999% of basic salary



Family Funeral Cover (Optional)

Protect your immediate family under one policy for a monthly premium of R54.99.

- Main Member & Spouse & children between 14 - 21 years: R45,000
- Children (Ages 6–13): R22,500
- Still born & children up to 5 years: R11 250



PRACTICAL GUIDANCE & MYTH-BUSTING



A Little “Willpower” Prevents Family Drama

A will isn't only for the wealthy or elderly. If you own anything, support a family, or have children, you need a valid will. Without one, your estate is divided strictly according to state law, which may not reflect your personal wishes.



4 Rules for a Valid Will in South Africa:

- 1 In Writing:** Must be printed or written on paper.
- 2 Age & Mental Capacity:** Must be made by someone 16 or older who understands their decisions.
- 3 Correct Signatures:** You must sign the end of the document and every preceding page in front of two witnesses.
- 4 Independent Witnesses:** Witnesses must be 14 or older and cannot be beneficiaries, spouses of beneficiaries, or named executors.



Top Tip:

Store your original signed will in a safe place and tell a trusted family member where to find it!

MYTH vs. FACT

✗ MYTH:

My life cover payout automatically goes to my spouse or eldest child.

✓ FACT:

False! Benefits are paid strictly according to your written Beneficiary Nomination Form.

✗ MYTH:

I have to undergo medical tests to get basic cover.

✓ FACT:

False! Base Y-Option cover is automatic for all permanent employees without medical checks.

✗ MYTH:

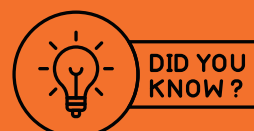
If I leave the City, I lose all my cover.

✓ FACT:

False! You can convert your cover to an individual policy with the insurer within 60 days of leaving service—without medical checks!

Explore Wealth Bonus Lifestyle benefits

As a member of Tshwane Group Life, you already qualify for Sanlam's Wealth Bonus Lifestyle benefits, where you enjoy exclusive benefits and savings! Visit www.sanlamreality.co.za to register.



If you are under 50 and apply for additional Z-Option cover within 60 days of getting married, having a baby, or getting a promotion, you don't need health checks!

ACTION CENTER & CONTACTS



THE 60-SECOND BENEFIT CHECK

- ☐ Do you know which option (Y or Z) you currently have?
- ☐ Have you updated your nomination form in the last 3 years?
- ☐ Does your family know where your important documents are stored?



NEED TO UPDATE YOUR DETAILS OR SUBMIT A FORM?

- 1 Download forms online at www.tglscheme.co.za
- 2 Complete and sign in clear ink
- 3 Make sure your beneficiary distribution adds up to 100%
- 4 Hand deliver or email to info@tglscheme.co.za

Downloadable Forms Checklist

Instead of carrying heavy printed forms, scan the QR codes or visit our website to instantly download:



Membership - Change of Option Form: To apply for upgrade or downgrade of your option.



Member Death & Funeral Nomination Form: To update your listed beneficiaries.



Continuation Option: Application to convert to an Individual policy

Search
THE WEB



Alternatively click on the link: <https://tglscheme.co.za/documents/>

Contact Your Scheme Administrators Today

We are here to help you, guide you, and to ensure your family gets the support they deserve.



1134 Park Street, ARC Building,
Pension Office, Hatfield, 0002



012 427 9910/6/7



info@tglscheme.co.za



www.tglscheme.co.za

Board Members

EMPLOYER REPRESENTATIVES:

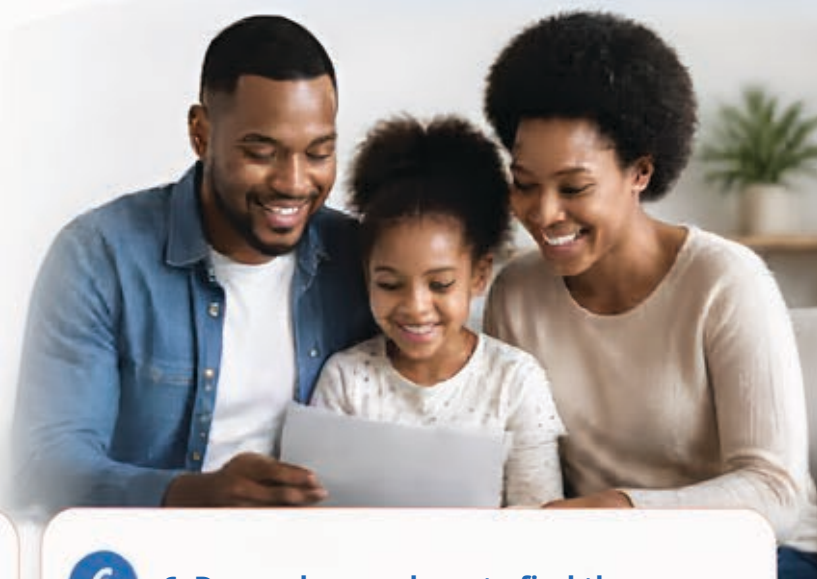
- Mr N N D Motaung
- Mr H M Tjao
- Mr L J Moleli
- Ms L Tamela
- Cllr R Grebe
- Cllr D Thwala

ORGANISED LABOUR REPRESENTATIVES:

- Mr W Potgieter
- Ms M Scholtz
- Ms V Mampuru
- Mr T J Ngoepe

HOW WELL DO YOU KNOW YOUR TSHWANE GROUP LIFE BENEFIT?

You have the benefit.
But do you know what
it actually means for
you and your family?



- 1** **1. Who should I contact first if I need help with a Group Life claim?**
- ☐ Your colleague
 - ☐ Your HR / employer
 - ☐ The Scheme administrator at 012 427 9910/6/7

- 2** **2. When should I update my beneficiary information?**
- ☐ Only when I retire
 - ☐ Whenever my circumstances change
 - ☐ Never — it happens automatically

- 3** **3. Who knows where my important documents are kept?**
- ☐ Only me
 - ☐ My spouse/family knows
 - ☐ Nobody knows

- 4** **4. If something happens to me, would my family know who to contact?**
- ☐ Yes
 - ☐ Maybe
 - ☐ Honestly... I haven't told them

- 5** **5. When last did you check your beneficiary details?**
- ☐ This year
 - ☐ More than a year ago
 - ☐ I can't remember!

- 6** **6. Do you know where to find the Tshwane Group Life forms?**
- ☐ Yes, I know exactly where!
 - ☐ I will phone a friend
 - ☐ No idea

- 7** **7. Do you know what your Group Life benefit can provide for your family?**
- ☐ I have a general idea
 - ☐ Yes, I know what I am covered for
 - ☐ I have no idea

- 8** **8. Do you know what documents your family may need when submitting a claim?**
- ☐ Yes
 - ☐ Some of them
 - ☐ Nobody knows

Answers: Questions 1–8

- 1** Contact the Scheme administrator at 012 427 9910/6/7
- 2** Whenever my circumstances change.
- 3** My spouse/family knows.
- 4** Yes - it is your responsibility to make sure your family have the necessary information.
- 5** Nomination forms should be updated every three years, or immediately should there be significant life changes.
- 6** On the website at www.tglscheme.co.za
- 7** Stay informed about your benefits — visit the Tshwane Group Life website to learn more about your cover and benefits.
- 8** See the cut out section on the bottom of the next page for a complete list.

WHAT WOULD YOUR FAMILY KNOW?

Imagine this... You are suddenly unable to speak for yourself. Your family needs to find your employment information, understand your benefits and know who to contact. Would they know what to do?



COMPLETE AND CUT OUT TO KEEP

FOR MY FAMILY — KEEP THIS SAFE



My pay number



My supervisor name and number



Who to contact at HR



My Benefit option



Where you keep important documents



Tshwane Group Life Contact Numbers

012 427 9910/6/7



THE 60-SECOND FAMILY TEST

Don't tell them the answers. Ask them!



"If something happened to me tomorrow, who would you contact first?"



"Do you know where my important employment documents are?"



"Do you know that I have Group Life cover?"



"Do you know who my beneficiaries are?"



Submission of a death claim: What documents will be needed?

The following documents will be required in order to successfully process a death claim:

- Certified copy of the original death certificate
- Copy of the B1663 form (Notification of Death / Stillbirth)
- Police report – for unnatural or investigated deaths
- Certified copy of the identity document of the deceased (ID card – copies of both sides)
- 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

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 ☐	Married legally ☐
Living together ☐	Divorced ☐
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
Name and surname: SECOND CHOICE
Identity number:
Relationship:
Contact number:
Email:

D. 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!

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