TRANSPORT
Sector Retirement Fund
Moving Towards A Better Future



Your TSRF membership offers more than you may realise.

Did you know that TSRF offers more than just retirement savings?

TSRF provides retirement savings and additional benefits for qualifying contributing members. Benefits depend on whether you are a Category A or Category B member, your participating employer's selected benefits and the Fund Rules. In particular:

1. Disability: **Rule 9.7** provides for a benefit if a contributing member meets the Fund's total-and-permanent disability requirements. Category A and Category B benefit amounts are determined differently under the Rules.

2. Funeral: **Rule 10.4** provides for funeral benefits subject to the applicable conditions and cover arrangements. Confirm the persons covered and benefit amounts under your category and employer arrangements.

3. Death: **Rule 10** provides for benefits on the death of a contributing member while in service. Benefits for dependants and beneficiaries are dealt with under the Rules and applicable law. A deferred member's preserved savings are dealt with separately under **Rule 11.2.1.6.**

4. Repatriation assistance: Where included in the applicable funeral or other benefit arrangements, confirm the scope and conditions with TSRF before relying on this service.

5. Housing loan guarantees: The Fund Rules contain provisions for housing loan guarantees **(Rule 14)**. Any facility is subject to eligibility, the applicable arrangements and approval; it is not an automatic cash benefit.

Why remain a TSRF member?

The value of TSRF membership includes building retirement savings and, while you qualify as a contributing member, access to the benefits applicable to your category. When changing jobs, compare your options before withdrawing or transferring. Preserving savings does not itself preserve employment-related risk cover.

If you leave employment, you may keep your benefit in TSRF as a deferred member, or transfer it to another approved fund, in accordance with **Rule 11**. Ask what happens to your savings, costs and risk benefits under each option.

Need help making a decision?

Read more at https://tsrf.co.za/benefits and contact TSRF or its administrator through the Fund's official contact channels to request your category-specific benefit information and retirement benefits counselling.

Do not make a decision based only on a general list of benefits.