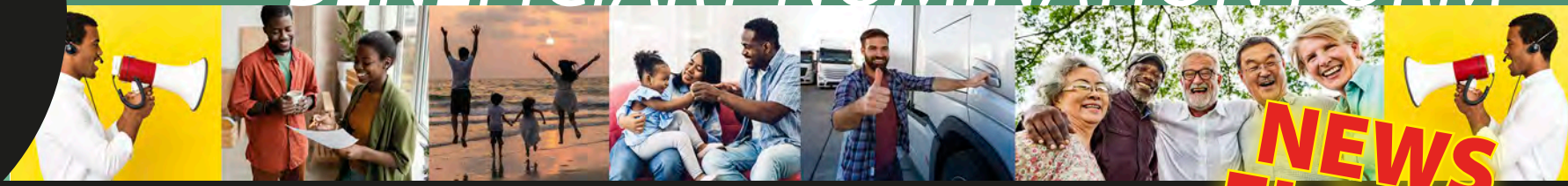




TSRF FUNERAL BENEFITS AND BENEFICIARY NOMINATION FORM



NEWS FLASH!

MOVING TOWARDS A BETTER FUTURE

FUNERAL BENEFIT

The funeral benefit pays out if you and/or any of your immediate family members die. From 1 April 2022 the following changes were made:

- **Guardrisk Life Limited** is the new underwriter
- **Members must nominate a person** (older than 18) to receive their funeral benefit
- **Changes** to the repatriation benefit

WHO IS COVERED FOR THE FUNERAL BENEFIT?

All active members of the Fund and their immediate family members are covered by this benefit provided contributions are up to date. Part of the money your employer contributes every month pays for this benefit.

IMMEDIATE FAMILY IS LIMITED TO

2 Spouses and 6 Children (Children up to the age of 21 years are covered, unless a full-time student at a registered educational institution, who is covered up to the age of 26 years, or a physically or mentally disabled child). If you exit the Fund you and your immediate family will no longer be covered by or be able to claim for funeral benefits.

NOTE

Active member:

A member who is currently contributing to the Fund.

Spouse:

Husband or wife married to the Member by law, tribal custom, or tenets of any religion; and shall include a common law husband/wife of the Member or such person residing with the Member, who is normally regarded by the community as the Member's husband/wife. A person of the same gender residing with the Member who is regarded by themselves and the community as a common law couple shall also be regarded as a Spouse.

FUNERAL BENEFITS SCHEDULE

| | BENEFIT |
|---|---------|
| Member | R65 000 |
| Spouse | R65 000 |
| Children: Age 14 - 21 (up to 26 if full time student) | R48 000 |
| Age 6 - 13 | R13 000 |
| Age 1 - 5 | R10 000 |
| Age 0 - 11 months | R5 000 |
| Stillborn | R3 900 |

FUNERAL CLAIMS

To avoid any payment delays, you should submit your claim as soon as possible. Funeral claim payments are made within 48 hours after all documents have been received.

Funeral claims to be submitted within 12 months of the death of the member/ family member.

Claims submitted after 12 months will not be considered unless there are extenuating circumstances from the late submission which are acceptable to the insurer. **The claim form includes a list of supporting documents that must be attached when sending in the claim. These include:**

DOCUMENTS REQUIRED

Complete claim from as prescribed by the insurer

A certified copy of the death certificate

Certified copies of the ID of the claimant and deceased (in case of a child provide unabridged birth certificate)

Police report in the case of death due to an unnatural cause;

DHA1663 - Notification of Death Form

Proof of address of the claimant

If no beneficiary has been nominated, in the event of the death of the member, the letter of executorship and proof of estate late account

Copy of bank statement of the person claiming the benefit showing claimant's name, stamped by the bank. If no ID and only passport, letter from the bank is always required. No third-party payment will be made (for any benefit)

REPATRIATION OF MORTAL REMAINS

Where a member, spouse or child passes away in an area that is more than 50 kilometres away from the primary residence, the costs of the repatriation of the body of the deceased to the primary residence, will be covered. The transportation extends to the whole of South Africa and to the SADC Countries. **The claim is limited to R20 000 per family per annum.**

The claim will only be paid if proof is provided that a repatriation service provider has been used.

NEW NOMINATION FORM FOR FUNERAL BENEFITS

- ✓ **Members are now required by law to complete the Funeral Nomination of Beneficiary Form.**
- ✓ **In the event of your death, the funeral benefit will be paid to the person (beneficiary) that you nominated in your nomination form.** Please ensure that the person you nominate as a beneficiary for the funeral benefit, is over the age of 18 years, and would be responsible to pay or organise your funeral.
- ✓ **Should you not have completed a nomination form, then the benefit will be paid into your estate.** Please note that your estate may take up to 12 months to be opened and your family may not have the money to bury you should a completed form not be available.
- ✓ **Please click here to access the new Nomination form** <https://rflipfund.co.za/images/documents/claim-forms/claims-beneficiary-nomination.pdf>
- ✓ **For more information please visit the Fund website at:** <https://www.rflipfund.co.za/> to read the new **Funeral Flyer** as well as the **Fund's Member Guide**.

Website: www.guardrisk.co.za



Email: info@guardianrisk.co.za

The Funeral Benefit is underwritten by Guardrisk Life Limited, a licensed life insurer and an authorised financial service provider (FSP No 76)
Disclaimer: In cases where communications and Fund rules differ, the TSRF rules will apply