

DEPENDANTS AND NOMINEES FORM



Leader in People Benefits in Africa

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<input type="checkbox"/>	PRETORIA P.O. Box 19229 Pretoria West, 0117 Jet Set Park, Shop 7 Cir Kgosi Mampuni & Johannes Mampose Pretoria, 0001 Tel: (012) 323-6363 Fax: (012) 323-6734

To the Trustees of

Full name of Fund in BLOCK CAPITALS

NAME OF MEMBER (BLOCK CAPITALS):

EE Ref. No.:

NAME OF EMPLOYER: Branch/Site/Plant Name:

1. In terms of the Pension Funds Act, a member's dependants and persons who are not dependants but who are nominated by the member must be taken into account by the Trustees when they decide in what shares the lump sum benefits are to be paid on the death of a member. To assist the Trustees in making their decision please complete Section 2 to 4 below.

Please read the reverse side of this form before filling in the spaces below.

2. DEPENDANTS:

Surname	First Names	Gender	Date of Birth	Percentage of Benefit	Relationship	Contact Tel. No.	Physical Address

3. NOMINEES:

Surname	First Names	Gender	Date of Birth	Percentage of Benefit	Relationship	Contact Tel. No.	Physical Address

4. I the undersigned, recognise that my circumstances and those of the persons shown above as dependants and/or nominees may change. I accept that it will be necessary for me to advise the Trustees of the Fund when any change should be made regarding my dependants or nominees.

SIGNED: DATE:

DEPENDANTS AND NOMINEES FORM



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DISPOSAL OF LUMP SUM DEATH BENEFITS (THIS EXPLANATION IS NOT A LEGAL DOCUMENT - THE WORDING OF THE ACT IS DEFINITIVE)

In terms of the Pension Funds Act, a member's dependants and persons who are not dependants but who are nominated by the member must be taken into account by the Trustees when they decide in what shares lump sum benefits are to be paid on the death of a member of a registered pension or provident fund.

PLEASE LIST YOUR DEPENDENTS AND ANY NOMINEES ON THE OTHER SIDE OF THIS FORM AFTER YOU HAVE READ THE FOLLOWING NOTES.

Briefly, the position is as follows:

- (a) the following categories of persons will be dependants:
 - (i) persons for whose maintenance the member is legally liable;
 - (ii) persons whom the trustees consider to have been dependant upon the member at the time of his/her death;
 - (iii) the spouse and children (both minor and major) of the deceased member; and
 - (iv) persons for whose maintenance the member would have become legally liable if he or she had not died (for example an unborn child);
- (b) if there are dependants and no nominees, payment must be made to, or for the benefit of, one, some or all of those dependants in such proportions as the Trustees shall determine;
- (c) if there are no dependants but the member has nominated one or more persons who are not dependant to receive part or all of the benefit, then such nominees shall only receive payment after payment of debts in the deceased estate (if the member's estate is insolvent);
- (d) if there are dependants and the member has nominated one or more persons who are not dependants to receive part or all of the benefit, the Trustees shall determine the proportion which is to be paid to each dependant and the proportion paid to each nominee (a nil proportion may be allocated);
- (e) only if there are no dependants, and then only to the extent that payment is not due to a nominee, shall any balance remaining be paid to the deceased member's estate or, where appropriate, the Guardian's Fund;
- (f) Trustees have the right to transfer monies to trust or Beneficiary funds, for the benefit of a minor dependant or minor nominee or to pay the lump sum in the form of installments over a period of time;
- (g) if there are both dependants and nominated beneficiaries, such nomination must have been made on or after 30 June 1989. Nominations made prior to that date are not valid.
- (h) lump sums can be paid in the form of installments over a period of time to major dependants or nominees, if agreed in writing with the dependant or nominee.

NOTES

- (i) any income tax payable will be deducted before lump sum benefits are allocated to dependants and nominees;
- (ii) the fact that a person is classified as a dependant or nominee does not mean that the Trustees must award him or her any benefit from the fund;
- (iii) an institution (e.g. an old-age home) can be chosen as a nominee;
- (iv) the requirements set out above do not apply to pensions payable to spouses or dependants in terms of specific provisions of the rules; such pensions are payable as described in the rules;
- (v) the requirements set out above do not apply to free-standing Group Life Assurance Funds;
- (vi) prior to 19 April 1996 major children did not automatically qualify as dependants;
- (vii) any alterations or deletions on the forms must be initialed (abbreviated signature);
- (viii) the percentage of benefits indicated must total 100%.

IFOMU LABONDLIWA KANYE NABAQOKWE ILUNGU

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Leading in People Benefits in Africa

KubaQaphi besikhwama

Igama leSikhwama NGAMAGAMA AMAKHULU

IGAMA LELUNGU (NGAMAGAMA AMAKHULU):

Inombolo yeNkampani:

IGAMA LOMQASHI:

IGatsha/i-Site/Igama le-Plant:

1. Ngokulandela umthetho l-Pension Funds Act, abondliwa belungu kanye nalabobantu abangesibo abondliwa belungu kodwa abaqokwa ilungu ukuba bathole kufanele banakekelwe abaQaphi besikhwama (ama-Trustees) uma ngabe benquma ukuthi isamba semali eziyinzuzo zingakhokhwa zingamasheya ami kanjani, nakanjani uma kwenzeka ilungu lishona. Uyacelwa-ke ukuba ugcwalise ingxenye 2 kuya ku 4 yale-fomu engezansi ukuze welekelele abaQaphi besikhwama ekuthatheni isinqumo uma kunesidingo.

Incazelo emfushane ungayithola ngemuva kwale-fomu.

2. ABONDLIWA:

Isibongo	Amagama Aphelele	Ubulili	Usuku lokuzalwa	Ukwabiwa Kwenzinzuzo	Ubuhlobo	Inombolo Yocingo	Ikheh lalapho uhlala khona

3. ABAQOKWA: (Abantwana asebezimele ngokwezimali kufanele ubabale nabo lapha uma ngabe ufisa bathole okuthize ezinzuzweni nabo)

Isibongo	Amagama Aphelele	Ubulili	Usuku lokuzalwa	Ukwabiwa Kwenzinzuzo	Ubuhlobo	Inombolo Yocingo	Ikheh lalapho uhlala khona

4. Mina osayindle lapha ngezansi, ngiyazi kahle ukuthi isimo sami kanye nesimo salaba abakhonjiswe ngenhla abangabondliwa bami/noma labo engibaqokile, singashintsha noma yimini. Ngiyakwemukela ukuthi kuyoba nesidingo sokuthi ngibazise abaQaphi besikhwama uma ngabe kuba khona ushintsho oluba khona olumayelana nabondliwa bami noma nalabo engibaqokile ukuba bazuze nabo.

ISAYINDWE U:

USUKU:

IFOMU LABONDLIWA KANYE NABAQOKWE ILUNGU



UKWABIWA KWESAMBA SEMALI ESIZINZUZO ZOKUSHONA (LENCAZELO) AYIKHO EMTHETHWENI-OKUQOKETHWE EMTHETHWENI KUYACHAZISISA KAHLI)
NgokoMthetho i-Pension Funds Act, abondliwa belungu kanye nalabo abangesibona abondliwa kodwa abaqokwe ilungu kufanele bonke babhalwe abaqaphi ukuthi bayakuthola yini okufanele bakuthole ngesikhathi abaqaphi benquma ukuthi zizofakwa kumaphi amashya izinzuzo esiyisamba semali kanye nokuthi zizokhokhwa kanjani uma kwenzeka ilungu eliyilungu eliphela leikhwama sempesheni noma Se-provider fund, lishona.

UYACELWA UKUBA UBHALE ABONDLIWA BAKHO KANYE NANCIMA YIBAPHI ABANYE OBAQOKILE UKUTHI BAZUZE EZINZUZWENI ZAKHO ENGENYENI ENGEMUMVA YALE-FOMU EMVA KOKUBA USUFUNDE LOKHU OKUNGEZANSI.

Kafushane nje isimo simi kanjena:

- (a) lamagqoc abalwe lapha ngezansi angaba abondliwa
 - (i) abantu abondliwa ilungu ngokusemthethweni
 - (ii) abantu abathathwa abaqaphi njengabantu abebencike elungwini ngesikhathi sokufa kwalo
 - (iii) uzakwabo kanye nezingane (ezincane nesezingazimela) zelungu elishonile, kanye
 - (iv) nalabobantu abebozocina bondliwa uma ngabe alizange lishone;
 - (b) uma ngabe kukhona abondliwa kodwa bengelkho abaqokwe ilungu ukuba bazuze, kuyofanele korike okuyinzuzo kukhokhelwe labo bondliwa ngokwehlukanisa kahle ngendlela eyokhethwa abaqaphi;
 - (c) uma ngabe kungenabo abondliwa kapha ilungu liri khethile umuntu noma abantu abangaphezulu koyedwa abangasibona abondliwa ukuba bathole ingxenye yayoyonke, inzuzo, abaqaphi kuyofanele babone bona ukuthi labobantu bangakhokhelwa malini emva kokuba sekukhokhwe izikweletu zelungu;
 - (d) uma ngabe kunabondliwa, bese kuthi phezu kwalokho ilungu liqoke umuntu noma abantu abangaphezulu komuntu oyedwa ukuba bazuze ingxenye yayoyonke, inzuzo, abaqaphi kufanele babone bona ingxenye okufanele ikhokhelwe labo abaqokwe ilungu ukuba bazuze;
 - (e) uma kuphela kungenabondliwa futhi kungenabo abaqokwe ukuba bazuze, kuyobe sekukhokhwa izikweletu zelungu roma mhlambe okusele kufakwe kwi-Guardian's Fund;
 - (f) Abasingathi besikhwama banelungelo lokuthumela izimali kubagcinizimali ukuze abondliwa noma ukuthi bayizuze baholelwe isamba kancane kancane kuze kuphele isikhathi esinqunyeve.
 - (g) uma bekhona abondliwa noma abaqokwe, kufanele ukuba ukugqoka kwalabo bantu kwenziwa emva komhlaka 30 June 1989, ukugqoka okwenzeka ngaphambi kwalolusuku alube lusanakwa.
 - (h) ukukhokhwa kwemali eyisamba kungakhokhwa ngamancozu-ncozu kulabo abangabondliwa noma abaqokwe, kuphela nje uma kukhona isivumelwano esibhalwe phansi nabo.
- AMANOTHI**
- (i) intela kungenzeka kufanele isuswe ngaphambi kokuba inzuzo zinikezwe abondliwa kanye nalabo abaqokwe, ukuthi umuntu engumondliwa noma engaqokwe akusho ukuthi abaqaphi seku fanele bambele noma iyiphi inzuzo etholakala ngaphansi kwesikhwama;
 - (ii) indawo ethize (njengekhaya labadala) ingaqokwa njengokufanele izuze;
 - (iv) lezizidingo ezibhalwe lapha ngenhla azisebenzi ezimpesheni ezikhokhelwa ozakwabo noma abondliwa ngokulandela lokho okuthize okusemthethweni; lezozimpesheni zikhokhwa njengoba zichaziwe emithethweni;
 - (v) lezizidingo ezibhalwe ngenhla azisebenzi ezikhwameni ze-Group Life Assurance Funds ezizimele ngokwazo.
 - (vi) Ngaphambi kuka 19 April 1996 abantwana abangaphezulu kweminyaka engu-21 bebengabi abaqokwa.
 - (vii) Konke ukulangisa kulelifomu kumele kusayindwe, ngezidaliso zamagama.
 - (viii) Izinzuzo zabondliwa ezingamanani ayiphesenti kumele zihlanganise u-100%