HOW TO CLAIM

STEP 1 : YOUR DEPENDANTS OR BENEFICIARIES WILL NEED TO COMPLETE THE CLAIM FORM

Where to get a claim form:
- www.transportsectorfund.co.za
- Call 011 544 8300 or visit the Sanlam TSRF Walk-in centres in Johannesburg, Durban and Bellville (Cape Town); Employer's HR department.
- Remember that the Fund must be informed of an active members' death within 3 months from the date of death.

The claim form includes a list of supporting documents that must be attached when sending in the claim.

The following information must be indicated on the claim form:
- Dependent's contact telephone/cell number and address;
- Valid Tax number (PAYE number that starts with 7 is not valid tax number);
- Date of death;
- Last contribution paid by member and employer;
- Annual income;
- How benefit must be paid (i.e. cash to bank account into a beneficiary fund for minors etc.);
- Should a member pass away after exiting the Fund and before claiming the exit benefit, this will be deemed a death after exit and the death benefit will not be payable. An Executor has to be appointed and details of the Estate Late bank account are required.

STEP 2 : GET THE EMPLOYER TO SIGN AND STAMP THE CLAIM FORM

Your employer or HR department will need to sign and stamp the claim form so that the claim can be processed and payment made.

Death and Funeral Claims require copies of the Death certificate for verification.

The following is required to finalise claim:
- Completed claim form (all fields!), signed by dependant with date, and signed and stamped by employer with date;
- Copy of 1 month bank statement showing dependant's name, stamped by bank or letter from bank confirming bank details and reflecting dependant's name and ID number. If passport holder a letter from the bank confirming dependant's valid passport number linked to bank account.
- No payments will be made to a third party's bank account.
- SARS tax number required and for passport holders a letter from SARS linking valid passport number to the SARS tax number;
- Certified copy of dependant's ID/ passport.

STEP 3: SUBMIT CLAIM

Submit the signed and stamped claim form with the required supporting documents to members@rflipf-sanlam.co.za. Sanlam will in turn refer approved applications to SALT EB for processing.

THE CLAIMS PROCESS

Remember that the Fund must be informed of an active members' death within 3 months from the date of death.

1. All documents are received and verified
2. Claims are investigated by the trustees to determine the benefit allocation (in death cases);
3. Tax calculation is applied;
4. Bank verification is received;
5. Payment is made.

ROLE PLAYERS INVOLVED IN THE FUND

Sanlam	Front Office - they are responsible to ensure contributions are paid by the employer, assist members with enquiries, receive claim forms and make sure they are complete before submitting to Bophelo Life Insurance for processing.
SALT EB	Back Office - they receive the contribution schedules from Sanlam and allocate contributions to members' accounts. SALT receives completed claim forms from Sanlam, process and pay these claims. SALT is responsible for the administration of member records and compiling the financial statements of the Fund as well as producing the member benefit statements. SALT is also responsible for the administration of Death and Disability Benefits.
Bophelo Life Insurance	Responsible for Funeral Benefits.

FUND DETAILS

Fund no: 12/8/37811
Fund website: www.transportsectorfund.co.za

Sanlam

FRONT OFFICE ADMINISTRATORS

members@rflipf-sanlam.co.za

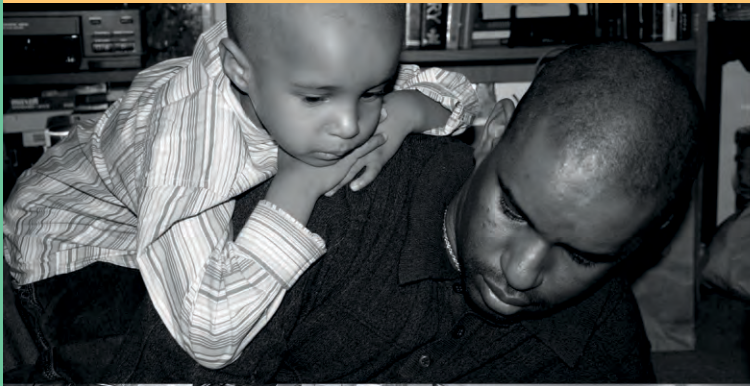
salt EMPLOYEE BENEFITS

BACK OFFICE ADMINISTRATORS
Tel: (011) 544 8300
Email: rfinfo@salteb.co.za
FSP: 18929

BOPHELO LIFE INSURANCE
Email: members@rflipf-sanlam.co.za

Disclaimer:
In cases where communications and Fund rules differ, the TSRF Fund rules will apply

DEATH BENEFITS



TRANSPORT
Sector Retirement Fund
Moving Towards A Better Future

DEATH BENEFITS

WHO IS COVERED?

All active members of the Fund are covered for this benefit provided contributions are paid on time and are up to date. Part of the money your employer contributes every month pays for this benefit.

Please check your payslip for the exact amount you are contributing.

The benefit will be paid once all documents are received; your dependants/beneficiaries are identified and the distribution of death benefits is approved by the Board of Trustees.

Funeral Benefits are paid 48 hours after all documents are received.

A 12 month waiting period applies if you have no dependants and have not nominated any beneficiaries. After 12 months the money is paid to your estate.

REPATRIATION OF MORTAL REMAINS

In the event of the member's death outside of their home town (at least 150 km away), this benefit will pay towards the cost of transporting the deceased to a location in their home town within the territory.

THIS SERVICE INCLUDES:

- Telephonic assistance with the arrangement of funeral or cremation, should the event occur outside the normal place of residence.
- Transferring of ashes to the normal place of residence after cremation within the territory.
- Assistance with obtaining the death certificate should the death have occurred in unnatural or unusual circumstances.

All costs to be borne by the Insurer. This cover is applicable to main members only (not family).

DEATH BENEFIT CALCULATION

Should you pass-away whilst in service your dependants/beneficiaries will receive the following benefit:

ANNUAL SALARY/WAGES

Your annual salary is 12 x the monthly salary your contributions are based on.

SAVINGS

Contributions are invested by the Fund over the term of membership. The interest earned through this investment is also added to the members' retirement savings.

WHAT IS A LIEN?

A lien is a deduction permitted by the Pension Funds Act to pay for:

- Maintenance Orders (child support).
- Divorce orders.
- Home loans attained through the Provident Fund.
- Refund of damage caused to the employer by theft, fraud or dishonesty.

NAME YOUR BENEFICIARIES

You should (at least once a year) complete or update the Nomination of Beneficiary form. Identifying your beneficiaries helps Trustees to distribute your benefits quicker.

DEATH BENEFITS

The Death Benefit pays out to your dependants or beneficiaries if you die while an active member of the Fund. Although the Trustees will try and follow the member's wishes in terms of the beneficiary form as far as possible, the final decision of who will receive the death benefit rests with the Trustees. They are required in terms of the Pension Funds Act (Sec 37C), to ensure that all dependants are provided for.

The following **3 benefits** become payable to your dependants:

1) **3 x your annual salary/ wages as lump sum;**
2) **Total retirement fund savings/fund credit as a lump sum;**
3) **Funeral Benefit.**

EXAMPLE:

If you earn R5000 per month -
your annual wages amount to R 60 000.

The Death Benefit payable is therefore:

R60 000 x 3 = R 180 000

PLUS

Your full retirement fund savings/fund credit.

PLUS

The Funeral Benefit.

REGISTER FOR TAX

Without a tax number the Fund can't pay your claim, even death claims require the member to be registered for tax before payment can be made.