

## HOW TO CLAIM

### STEP 1: FILL IN YOUR CLAIM FORM

#### Where to get a claim form:

- [www.transportsectorfund.co.za](http://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.

The claim form includes a list of supporting documents including a medical certificate proving your disability, that must be attached when sending in the claim.

#### The following information must be indicated on the claim form:

- Member's contact telephone/cell number and address;
- Valid Tax number (PAYE number that starts with 7 is not valid tax number);
- Date leaving the Fund (end of the month member left);
- Last contribution paid by member and employer;
- Annual income;
- Reason for leaving (disability);
- How benefit must be paid (i.e. cash to bank account).

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

- Completed claim form (all fields!), signed by member with date, and signed and stamped by employer with date;
- Copy of 1 month bank statement showing member's name, stamped by bank or letter from bank confirming bank details and reflecting member's name and ID number. If passport holder a letter from the bank confirming your valid passport number linked to your 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 member's ID/ passport;
- Medical evidence may be required.

### STEP 3: SUBMIT CLAIM

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

## THE CLAIMS PROCESS

1. All documents are received and verified
2. Medical provider approves claim;
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 complete 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](http://www.transportsectorfund.co.za)



### FRONT OFFICE ADMINISTRATORS

[members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)



EMPLOYEE BENEFITS

### BACK OFFICE ADMINISTRATORS

Tel: (011) 544 8300

Email: [rfinfo@salteb.co.za](mailto:rfinfo@salteb.co.za)

FSP: 18929



**BOPHELO LIFE**  
INSURANCE

Email: [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)

Disclaimer:

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

## DISABILITY BENEFITS



**TRANSPORT**  
Sector Retirement Fund

Moving Towards A Better Future

# DISABILITY 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.

## DISABILITY APPLICATION PROCESS

You have a period of 3 months from last date of service to notify the Sanlam Front Office (The Fund) of your disability, in order to apply for this benefit.

You then have a period of 6 months within which to submit all relevant and required supporting documents for consideration and approval.

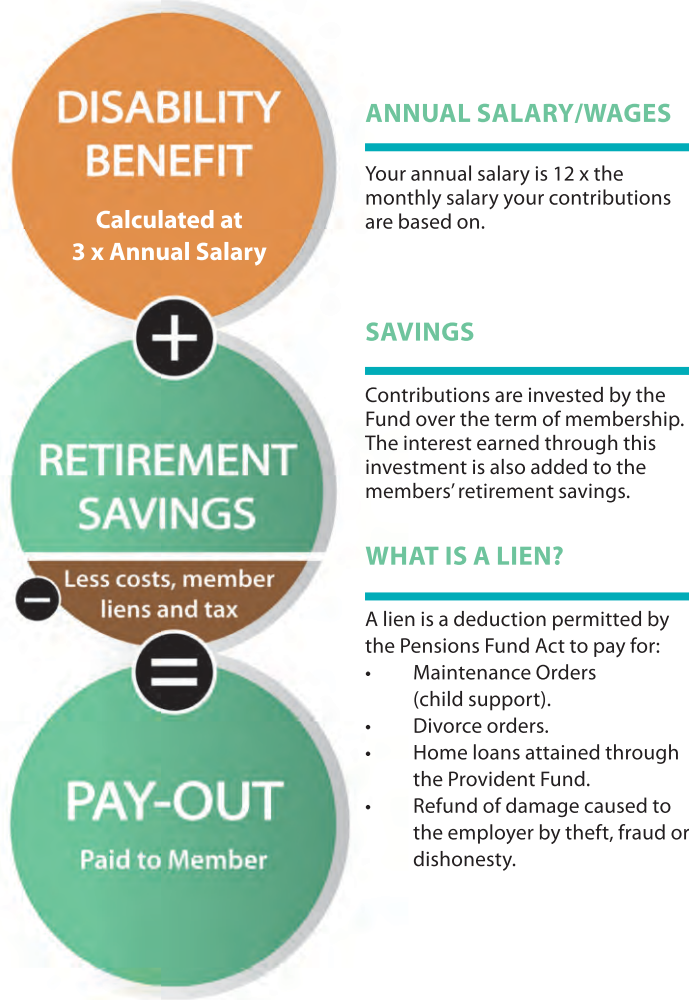
If you exit the Fund you will no longer be covered by or be able to claim for the disability benefit.

## Medical Approval

Final approval for disability claims is done by the Fund's appointed medical provider.

## DISABILITY BENEFIT CALCULATION

Should you become permanently disabled whilst you are in service and your claim is approved by the medical provider, your payout will be calculated as follows:



### 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 Pensions Fund 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.

## DISABILITY BENEFITS

If you are disabled due to an accident or illness and you are unable to perform your own or similar occupation the disability benefit is paid.

The disability benefit is equal to 3 x your annual fund salary/wages plus your retirement fund savings (fund credit).

### EXAMPLE:

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

The Disability benefit payable is therefore:

$$R60\ 000 \times 3 = R\ 180\ 000$$

### PLUS

Your full retirement fund savings/fund credit.

All disability claims require a **medical certificate** proving your disability.

## NOTE

**Active member:** A member who is employed and making contributions to the Fund.

**Disability:** The Member's inability to perform his/her own or similar occupation.



## MEDICAL APPROVAL

Final approval for disability claims is done by the Fund's appointed medical provider.



## REGISTER FOR TAX

Without a tax number the Fund can't pay your claim. Register for tax before payment can be made.