

Default Regulations

Impact on the process of members' benefit claims when they leave employment:

- ④ Members will have to provide us with written consent prior to us paying out or transferring their benefit.
- ④ If you submit hard copy benefit claim forms to Sanlam, please ensure that the member has signed the declaration section on the form. This will be sufficient for us to process the member's payment instruction.
- ④ If you submit benefit claims via Sanlam's electronic claims process, the following options are available:
 1. You may upload a scanned and signed benefit claim form (or any other written instruction from the member) as part of the claims process. See more details on this below.
 2. If you do not have any form of written instruction from the member, please proceed with processing the claim without the consent.
 3. If no consent form is uploaded, we will automatically SMS/e-mail the member to obtain their consent. For this reason, it is critical that you provide the member's correct contact details so that we can make contact with him/her.
 4. Members may also submit their consent to us via Sanlam's member online portal or the Sanlam My Retirement App.
- ④ In case the member doesn't provide any instruction, the Default Regulation stipulates that such a member will automatically become a "Paid-up" member of the fund and will remain so until such time an instruction is submitted.
- ④ Paid-up members will be issued with membership certificates from Sanlam, approximately six weeks after their benefit claim date. The certificates will be e-mailed directly to the member, where an e-mail address is available. Where an e-mail address is not available, but a cell phone number is, the member will be advised via SMS of the available certificate and requested to contact SEB's Client Contact Center to provide their e-mail address. Where a postal address is available, the certificate will be posted to the member. In cases where no member contact details are available, the certificate will be forwarded to the member's former employer for issuing to the member.
- ④ As soon as the member becomes Paid-up, the following applies (unless other specific arrangements were made):
 1. Paid-up members must communicate directly with Sanlam (via the member online portal or the Sanlam My Retirement App). Therefore it is imperative that you provide the member's personal contact details to us.
 2. No further fund contributions are payable by the member or the employer.
 3. The member does not qualify for any group insurance cover, e.g. death or disability cover.
 4. The fund rules still apply to the member, i.e. investment switches, etc.
 5. The member may request payment of his/her benefit or transfer to another approved option at any given time by contacting Sanlam with an instruction.

You may use the attached member information piece to assist members with understanding these new requirements.

Retirement benefits counselling service to members:

- ④ The Default Regulations specifies that all members who leave the service of their employer, (whether they withdraw or retire), must be given access to benefit counselling in verbal or written format.
- ④ HR administrators will be need to know what the fund's benefit counselling service entails so that they can direct members in this regard. For those funds that contracted Sanlam Employee Benefits to provide this service, a member brochure will be available for issuing to members.

How to upload member consent as part of Sanlam electronic contribution process:

1. Click on the ADD FILE button

Member consent document upload

Please note that for all exits effective from 01 March 2019 it is a legislative requirement that the member must provide consent in writing with regard to the payment instructions.

Should you have any form of written consent from the member, please upload a scanned copy here.

To upload a file click **ADD FILE** or simply drop the file in the box (pdf only)

Note that should you not have written consent from the member, Sanlam will contact the member to obtain written consent, using the contact details provides above.

Note that should these contact details be incorrect, this could result in a delay in processing the payment.

[Download Blank Consent Form](#)

2. Select the .pdf file you wish to upload, and click on the START UPLOAD button. (Only pdf documents must be uploaded)

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To upload a file click **ADD FILE** or simply drop the file in the box (pdf only)

0.3 MB
Document Consent Form.pdf

START UPLOAD **CANCEL UPLOAD**

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[Download Blank Consent Form](#)