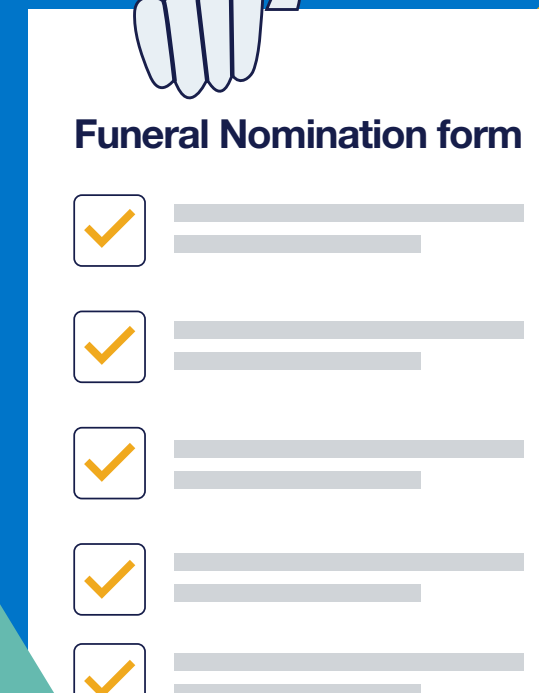


PAYMENT OF YOUR GROUP FUNERAL BENEFIT AT YOUR DEATH

As an employee insured through your employer-owned group funeral policy, you qualify for a funeral benefit.

A funeral benefit is a lump sum amount that will be paid to your nominated beneficiary in the unfortunate event of your death. This benefit is there to assist your loved ones with the costs of arranging your funeral, in their time of need.



To ensure that your loved one receives the benefit, you must nominate a beneficiary by completing and submitting a **separate Funeral insurance Beneficiary Nomination Form** to your employer.

01



Where can you find the form?

You can obtain a Funeral insurance Beneficiary Nomination form from your **Human resources department**.

02



What happens if you did not nominate a beneficiary?

If your employer does not have a **valid nomination form** on record at the time of your death, by law, the insurer must pay the benefit to your estate. This means your family will not have immediate access to the benefit pay-out, to help them pay for your funeral costs.

*** Your nomination form is only valid if you have signed, completed in full, and dated the form before your date of death.**

03



What do you need to do now?

Complete and submit a separate Funeral insurance Beneficiary Nomination Form to prevent your funeral benefit being paid to your estate. Ensure you update your Funeral Beneficiary Nomination Form annually or when your circumstances change, to make sure that your loved ones are taken care of, in the event of your death – for example through

- **Divorce**
- **Marriage**
- **Birth of a child** or,
- If your **beneficiary's contact information has changed**.

*** If you want to change or update any beneficiary details, you must complete a new beneficiary nomination form to replace your previous form.**

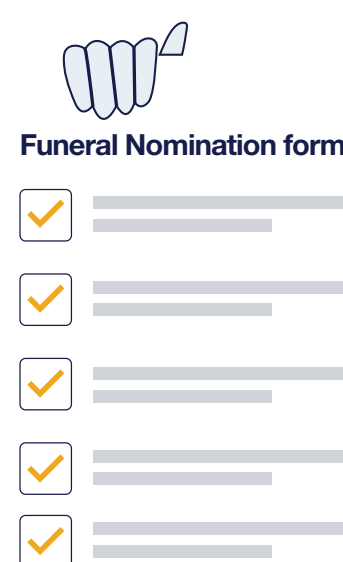
04



Why is it important to submit a separate Funeral insurance Beneficiary Nomination Form?

You must complete a **separate** nomination for your funeral benefit.

Other nomination forms such as your group life or retirement fund benefits nomination forms cannot be used for payment of your Funeral benefit.



Remember:

- **By law**, you cannot nominate your employer as beneficiary and your funeral benefit cannot be paid to your employer.
- As the purpose of funeral benefit is to contribute towards your funeral costs, the **nominated beneficiary should preferably not be a minor child**.
- **You must supply** your completed and signed nomination form to your employer for record keeping.
- **Your employer will submit** your latest valid nomination form on record together with the required claim documents for your funeral benefit to the insurer, after your death.
- **Should an insured family member die before you, their funeral benefit will be paid to you as the main member, not to your nominated beneficiary.**

*** If you did not separately nominate a beneficiary for your funeral insurance, the benefit must be paid to your estate, and the pay-out cannot be used to pay for your funeral costs**

*** Please contact your Human resources department if you have any questions.**

