

# 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 via the Sanlam Member Portal or My Retirement App or by completing and submitting a Beneficiary Nomination Form to your employer.

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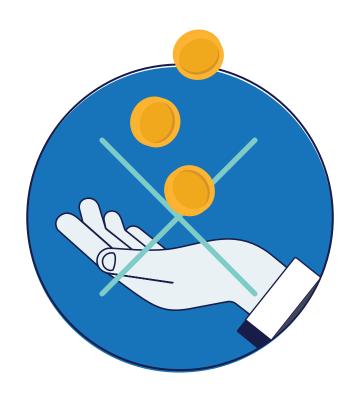
### How can you nominate/ update your beneficiaries?

You can update or nominate your beneficiaries by logging into the **Sanlam Member Portal** accessible on **cp.sanlam.co.za**, or request the form from the Human Resource Department at your workplace.

cp.sanlam.co.za



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### What happens if you did not nominate a beneficiary?

If your employer or Fund 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.

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You can update your beneficiary nomination form online or by submitting a valid form to your HR department. The form is only valid if you have signed, completed in full, and dated before your date of death. It must also be signed by a witness.

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#### What do you need to do now?

Complete and submit a separate nomination for your funeral benefit to prevent your funeral benefit being paid to your estate.

Ensure you update your nominated Funeral Beneficiary form annually or when your circumstances change – for example through

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



Simply log into the Sanlam Member
Portal to change or update your
beneficiary details. Alternatively,
complete a new beneficiary nomination
form to replace your previous form and
submit this to your HR department.

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## Why is it important to submit a separate nomination for your funeral benefit?

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:

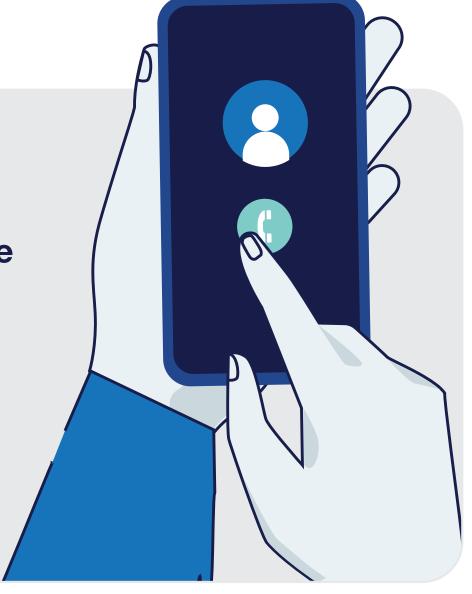
- **By law**, you cannot nominate your employer as beneficiary and your funeral benefit cannot be paid to your employer.
- As the purpose of funeral benefit is to contribute towards your funeral costs, the nominated beneficiary should preferably not be a minor child.
- You must supply your completed and signed nomination form to your employer for record keeping and/or complete your nomination online via the Sanlam Member Portal.
- 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.

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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 HR department if you have any questions.



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