

HOW TO CLAIM

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

Where to get a claim form:

- www.psspfund.co.za
- Call 0860 177 775 or visit the Walk-in centres in Midrand, Johannesburg, Durban, Cape Town, Bloemfontein and Port Elizabeth;
- Employer's HR department.
- Remember that the Fund must be informed of an active members' death.

Documents required from the family

Originally certified copies (not photocopies) of the following documents:

- Member's death certificate
- Member's identity document
- Spouses identity document
- Children's identity documents or birth certificates
- Proof of marriage
- Marriage certificate/Customary Union Certificate/confirmation of marriage from tribal chief
- Divorce document (if applicable)
- Affidavits (if applicable)

Other Personal Details

- Spouse's banking details
- Spouse's telephone number and postal address for (communication purposes)

Guardian of the children

- Guardian's banking details
- Guardian's postal address (for communication purposes)
- Guardian's telephone number

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.

Documentation Required from the Employer

- Death claim form
- Copy of the dependants and nominee form
- Death and funeral claim checklist
- Copy of the employee's last payslip

STEP 3: SUBMIT CLAIM

Submit the signed and stamped claim form with the required supporting documents to psspfd.deathclaims@salteb.co.za


THE CLAIMS PROCESS

Remember that the Fund must be informed of an active members' 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. Deductions are made;
6. Payment is made.


CONTACT THE FUND


 Private Security Sector Provident Fund


 www.psspfund.co.za

 @PSSPFund

 Call Centre: 0861 177 775

 WhatsApp or sms line: 082 053 0245

 Fax number: 086 644 4328

 Email: psspfd.queries@salteb.co.za

OTHER ROLE PLAYERS INVOLVED IN THE FUND

African Unity

Funeral claims are assessed, processed and paid by African Unity.

The Funeral Benefit is underwritten by African Unity a licensed life insurer and an authorised Financial Services Provider (FSP8447).



AFRICAN UNITY

UNDERWRITER

Website: www.africanunitylife.co.za

Email: PSSPF@africanunity.co.za

Salt EB

Salt EB is the Registered 13B administrator to the Fund and is responsible for administration of member records and compiling the financial statements of the Fund as well as producing the member benefit statements. In addition Salt EB handles all employer and member engagement, attending presentations all over the country for PSSPF. The service of a call centre is made available to members. Administration of the Fund's death, disability and withdrawal benefits is actioned by Salt EB.

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EMPLOYEE BENEFITS

ADMINISTRATOR

Tel: (011) 544 8300

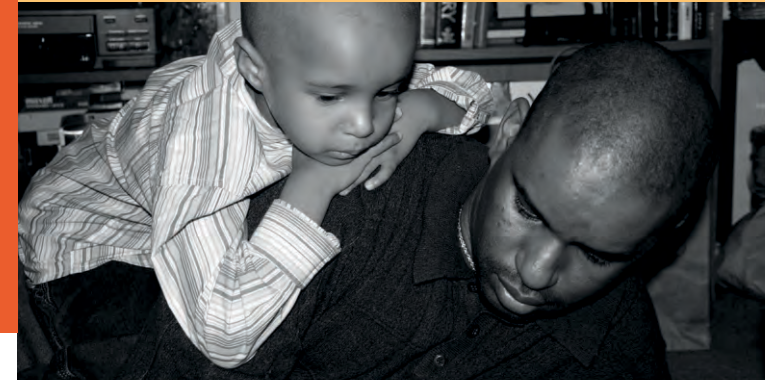
Email: psspfd.queries@salteb.co.za

FSP: 18929

Disclaimer:

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

DEATH BENEFITS



P S S P F
PRIVATE SECURITY SECTOR PROVIDENT FUND



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.

Should you pass-away whilst you are still in service, your dependents and nominees will receive a death benefit.

Your death benefit will be allocated in terms of the rules of the fund as well as Section 37C of the Pension Funds Act, which deals with the duties of the trustees in the allocation of the benefit.

The Trustees will decide how the benefit will be distributed based on the below:

1. Your wishes as stated on the your Nomination Form (Used as a guide)
2. Investigations done by the Fund to determine who was dependent on you while you were alive.

The Pension Funds Act allows trustees up to 12 months to investigate and decide how death benefits will be distributed. If you do not have dependants, your benefit will go to your nominated beneficiaries, (or nominees).


If you exit the Fund you will no longer be covered by or be able to claim for the death benefit. Non compliance or non-payment by the employer will result in repudiation.

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.

NOMINATION OF BENEFICIARY FORM

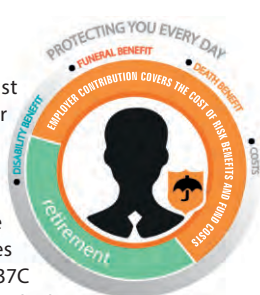
The Nomination Form is used as guide by the trustees when deciding how to allocate your Death Benefit. The trustees have a duty to ensure that the benefit is distributed equally and fairly.

If you have NOT completed your Nomination of Beneficiary Form, your benefit will be paid into your Estate.



SUBMITTING YOUR NOMINATION FORM

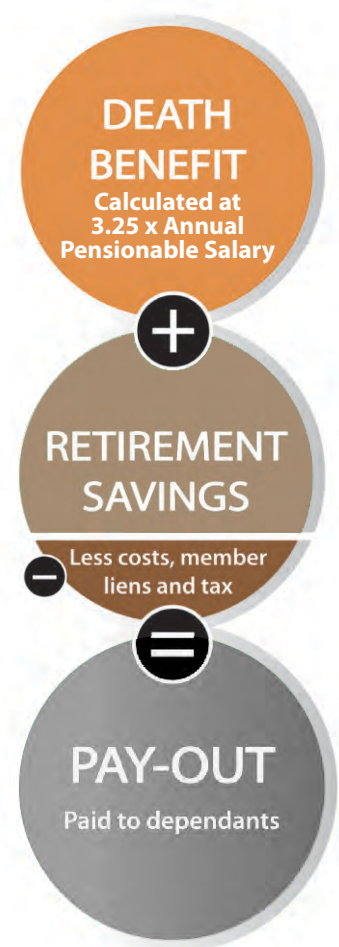
Print a copy of your up-dated Nomination of Beneficiary form and send it to your Human Capital Department for record purposes.




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

DEATH BENEFIT CALCULATION

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



If you continue to work past normal retirement age (65), with permission from your employer, you may elect to continue to be covered for Death and Funeral benefits up to the age of 70 years.



NAME YOUR BENEFICIARIES

You should, at least once a year, or when a life-changing event occurs (example: birth of a child, divorce) update the Nomination of Beneficiary Form. Identifying your beneficiaries helps Trustees to distribute your benefits quicker.

FUNERAL BENEFIT

In addition to the death benefit payable, a funeral benefit is payable within 48 hours, under the condition that all the necessary documentation is received.

Members are now required by law to complete the Funeral Nomination of Beneficiary Form. In the event of your death, the funeral benefit will be paid to the person that you nominated in your nomination form. Please ensure that the person you nominate as a beneficiary for the funeral benefit, is over the age of 18 years, and would be responsible to pay or organise your funeral.

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

- 1) **3.25 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:


$$R60\ 000 \times 3.25 = R\ 195\ 000$$

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.