



**Agricultural Sector
Provident Fund**

Nomination of Beneficiary/Beneficiaries

Complete a nomination form in respect of each fund/scheme of which you are a member.
Forward this form when completed to your Personnel Division to be placed in your staff file.
Choose the Company that your beneficiary/beneficiaries are applicable to.

- 1. Provident Fund Member number: _____
- 2. Group Life Member number: _____
- 3. Funeral Member number: _____

Name of Fund/Scheme: _____

Member's full names: _____

Identity number: _____

Address: _____

I request that in the event of my death, any lump sum benefit payable in terms of the rules of the above fund/scheme be paid as follows:

1. Provident Fund

Provident Fund Nomination of Beneficiary/Beneficiaries			
Full name of beneficiary	Relationship	Identity number	% of benefit
Total allocation of benefits			100%

Important Definitions "dependent", in relation to a member, means –
 a) a person in respect of whom the member is legally liable for maintenance:
 b) a person in respect of whom the member is not legally liable for maintenance, if such person –
 i. was, in the opinion of the board, upon the death of the member in fact dependent on the member for maintenance:
 ii. is the spouse of the member:
 iii. is a child of the member, including a posthumous child, an adopted child and a child born out of wedlock.
 c) a person in respect of whom the member would have become legally liable for maintenance, had the member not died.
 "Nominee" means a person, other than a dependent, designated by a member to receive benefits upon such member's death. If you therefore have no dependents or if you wish part of all your lump sum death benefit to be paid to someone other than your dependents, or in addition to your dependents, you can nominate a person as your nominee.

"Spouse" means a person who is the permanent life partner or spouse or civil union partner of a member in accordance with the Marriage Act, 1961 (Act 68 of 1961), the Recognition of Customary Marriages Act, 1998 (Act 20 of 1998), or the Civil Union Act, 2006 (Act 17 of 2006), or the tenets of a religion.

Disposition of the lump sum death benefit

The lump sum death benefit payable from the Fund is paid in terms of the rules of the Fund and the Pension Funds Act, 1956. While the Management Board of the Fund will normally take into account the wishes of the member, they retain the discretion to make payment of death benefits to dependents and/or nominees as they deem equitable. Therefore, the Beneficiary Nomination Form acts only as a guideline to the Management Board of the Fund and they are in no way bound by its provisions.

The Management Board are required by law to do a thorough investigation into your circumstances in order to ensure that your benefits are distributed in accordance with the requirements of the legislation. The Management Board must first establish who your Dependents and Nominees are. Thereafter, they must apply their discretion to distribute the benefit in a manner they feel is fair, taking into account the circumstances and relationships of any dependents and/or nominees

2. Group Life Cover

Group Life Nomination of Beneficiary/Beneficiaries			
Full name of beneficiary	Relationship	Identity number	% of benefit
Total allocation of benefits			100%

The apportionment of unapproved death benefits

Unapproved group life policies are owned by the employer and not the fund. These benefits do not form part of the retirement fund and are therefore not subject to Section 37C. The unapproved death benefit will be dealt with in accordance to the policy conditions, and the Long-term Insurance Act that requires it to be paid to the nominated beneficiary. If there is no nominated beneficiary, the benefit will be paid into the deceased member's estate account.

The standard group policy and scheme rules specify rules specify the following in respect of the payment of the unapproved group life benefits:

- The benefit shall be payable as a cash lump sum to the beneficiary, as defined.
- The member may designate a nominee (to receive his death benefit) to his employer in writing (in the prescribed format).
- In the absence of a written designation of nominee, the death benefit shall be paid into the deceased member's estate account.

Important to remember: It is vital for employees to complete and update a beneficiary nomination form when a life-changing event takes place, or at least to review these details once a year.

3. Funeral Cover

Nominate Spouse and Dependents to be covered for Funeral Cover		
Full name of Dependents	Relationship	Identity number

I understand that this request will not be binding on the fund/scheme or the Trustees. This nomination may also be changed by me at any time. In the event of any nominated person dying before me, the nomination of that person will be void and his/her estate or any heir(s) will not be entitled to any claim to the benefit.

Signature

Witness

Date