



IDENTIFICATION OF DEPENDANTS AND NOMINATION OF BENEFICIARY

Member's Name _____

Employer's Name _____

A. IDENTIFICATION OF DEPENDANTS (for death and family (funeral) benefits)

IMPORTANT:

This Section is designed to identify all potential dependants and is not intended to be used to nominate a dependant as a beneficiary.

1. LEGAL DEPENDANTS (e.g. spouse and children, including adopted and stepchildren)

Title	Surname	Initials	ID Number	Relationship	Contact Number	Postal Address

2. FACTUAL DEPENDANTS (e.g. mother, father or any other person living with you or who is financially dependent upon you, including an ex-spouse where you are paying maintenance or children where you are the guardian)

Title	Surname	Initials	ID Number	Relationship	Contact number	Postal Address

Please note that in the event of any modification or variation of this standard form Liberty Life will regard this form as being invalid and of no force and effect. **Do not sign blank or incomplete forms.**

3. FAMILY (FUNERAL) BENEFITS (to be completed only if the scheme includes this cover)

i. If you have more than one spouse, you must indicate which spouse is to be covered, as only one spouse may be covered under the scheme.

I nominate the spouse indicated under Section 1, namely _____
to be covered for family benefits.

ii. If you are in a long-term relationship, without being married, you may nominate your partner to be covered.

I nominate the partner indicated under Section 2, namely _____
to be covered for family benefits.

I nominate the child/children indicated under Section 2, namely _____
_____ to be covered for family benefits.

NB: IN THE EVENT OF YOUR DEATH, THE DEPENDANTS WILL BE REQUIRED TO PROVIDE PROOF OF IDENTITY.

B. NOMINATION OF BENEFICIARY

I nominate the following person(s) as beneficiaries in respect of any monies payable in terms of the scheme on my death and in the proportions (expressed as a percentage) as stated.

	Beneficiary (1)	Beneficiary (2)	Beneficiary (3)	Beneficiary (4)	Beneficiary (5)
Title					
Surname					
First name					
Second name					
Third name					
Fourth name					
ID number					
Relationship					
% Share					

B. NOMINATION OF BENEFICIARY FOR THE UNAPPROVED BENEFITS OF THE SCHEME

I nominate the following person (s) as beneficiaries in respect of any monies payable in terms of the scheme on my death and in the

	Beneficiary	Beneficiary	Beneficiary	Beneficiary	Beneficiary
Title					
Surname					
First name					
Second name					
Third name					
Fourth name					
ID number					
Relationship					
% Share					

DECLARATION

I acknowledge that the information provided by me shall be subject to the Rules of the Scheme and any appropriate legislation or practices of any relevant regulatory authority, which may apply to the disposition of the death benefits.

Signed at _____ this _____ day of _____ **20** _____

MEMBER'S SIGNATURE

UNRELATED WITNESS SIGNATURE

IMPORTANT:

- This form will be used to assist the employer and the Trustees in paying benefits in the event of your death. You may change the information on this form at any time and it is recommended that you review the information on a regular basis.
- This form should be retained by your employer in your personnel file for future reference. It should not be sent to Liberty Corporate Benefits

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GUIDELINES ON WHO SHOULD BE NOMINATED AS A BENEFICIARY

You should establish whether the benefits payable in the event of your death arise from an Approved or an Unapproved scheme.

An "Approved scheme" is a scheme approved as a Pension or Provident scheme where the payment of death benefits is governed not only by the rules of the scheme but also by relevant legislation from time to time. The freedom to nominate a beneficiary of choice may therefore be restricted by law, e.g. the law might give preference to a dependant rather than your nominated beneficiary, if that person was not dependent on you.

An "Unapproved scheme" on the other hand is generally a scheme established outside the provisions of the Pension Funds Act, and therefore the rules of the scheme, which normally grant a fair amount of freedom with regard to the nomination of beneficiaries, will prevail.

It is therefore recommended that you establish from your employer or the Consultants to the Scheme(s) in question, whether you are a member of an Approved or Unapproved Scheme. It is vital that a separate Nomination of Beneficiary Form is completed for each Scheme.

Who is a dependant?

A dependant is:

- A person in respect of whom the member is legally liable for maintenance, for example, a spouse and/or a member's children.
- A person in respect of whom the member is not legally liable for maintenance if that person is:

Considered by the Trustees as having been in fact dependent on the member for maintenance on the death of the member, or

A party to a Customary Union with the member according to Black law and custom or to a union recognized as a marriage under the tenets of any Asiatic religion, or

A posthumous child, an adopted child or an illegitimate child of the member.

- A person in respect of whom the member would have become legally liable for maintenance, if the member had not died.

What happens in practice?

Should a Will and a Beneficiary Nomination form be in existence at the time of death, the Beneficiary Nomination form would supersede the Will. Therefore, benefits will be paid in accordance with the Beneficiary Nomination form.

Should none of the above documents exist, the Trustees have a responsibility to trace the legal dependant/s for a period of one year. Should no legal dependant/s exist, and the late member has designated in writing a nominee who is not a dependant of the member, to receive the benefit or a portion of the benefits, the benefit or a portion thereof will then be paid to the nominee.

If the Trustees cannot trace any legal dependant/s of the member within the specified twelve months from the time of death of the member, and the member has not designated a nominee, the benefit will be paid into the estate of the member or the Guardian's Fund if no inventory has been recorded.

Any benefit payable to a minor dependant or nominee may be paid into a trust fund until such time that the minor becomes a major. The Guardian of the minor dependant or nominee may be granted payments from time to time as the Trustees will consider it appropriate and in the best interest of such a minor dependant or nominee. Should there be any balance owing to the dependants or nominee at the date on which he or she attains majority or dies, whichever occurs first, then this balance shall be paid in full.

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