

# UNDERSTANDING YOUR **BENEFITS** AND **HOW** **TO CLAIM**



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## UNDERSTANDING YOUR BENEFITS AND HOW TO CLAIM

As a valued member, your peace of mind and financial security are our priority. This brochure outlines the key benefits available to you and provides guidance on the documentation required to claim each one.

This guide is here to ensure you and your loved ones can access the support you are entitled to, quickly and easily.

# DEATH BENEFIT



Should you die while in service, MWPF ensures your loved ones are cared for when you are no longer able to. We protect your loved ones with a benefit that offers financial support when they need it most.

## The benefit payable will be as follows

<b>1</b> 4x annual salary	<b>2</b> The total retirement contributions	<b>3</b> Total voluntary contributions; if applicable
<b>4</b> Total transferred portion; if applicable	<b>5</b> Net investment return	

The above benefit will be taxed as per the Income Tax Act of South Africa.

## Documents required to claim

- Death claim form signed by two Employer authorised signatories and stamped by the mine
- Deceased nomination of beneficiary form
- Certified copy of the death certificate
- Certified copy of the death certificate from country of

origin if not South African, e.g. Lesotho, Mozambique, Botswana, etc

- Translation of the certified death certificate into English should also be obtained
- Certified copy of the deceased's identity document or passport
- Original beneficiaries' bank statements with bank stamps
- MWPF bank mandate form signed and stamped by the bank and claimant; if the bank account is less than 3 months open
- Certified copy of marriage certificate and certified copy of identity document or certified copy of passport of the spouse (For marriages registered at Home Affairs after the death of a member)
- A customary union letter signed by three of the deceased's family members in front of their Chief or Magistrate that confirms the marital status of the deceased, the name of the spouse and the number of children and their names; with certified copies of their identity documents or certified passport copies confirming that the member was never married and had no children
- Beneficiaries' fully completed affidavit of dependency forms (MW16) signed and stamped by the Commissioner of Oaths listing all minor children must be submitted
- Major children must complete their own affidavit of dependency (MW16), signed and stamped by the Commissioner of Oaths

**For children not using the deceased's surname, the following will be required:**

- A letter or affidavit from the deceased family confirming that all the children belonged to the deceased must be submitted
- The letter or affidavit must be signed by three of the family members in front of their Chief or Magistrate together with certified copies of their identity documents or passports (Alternatives are maintenance orders or unabridged birth certificates showing names of both parents)
- Proof of guardianship from a social worker's background report for minors not residing with their biological parents must be submitted. The report must be stamped by the social worker

**Once all documents are received by the Fund from the Employer, the following will take place:**



Documents are verified



Claims are investigated by the trustees\* to identify the dependants / beneficiaries for the allocation of the benefit



Tax is applied



Bank account verification is received



Payment is made

\*The Trustees are responsible for the investigation and distribution of your funds to the beneficiaries and have the final say in the distribution. It is important for members to regularly update the nomination of beneficiaries' forms, used by the Trustees as a base for investigations and distributing your death benefit. The Trustees have up to twelve months to finalise the investigation and the distribution of a death benefit.



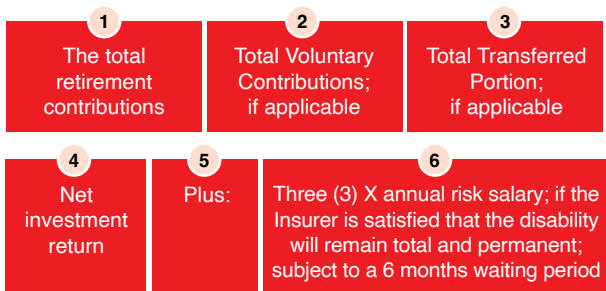
# DISABILITY BENEFIT



Life can change in an instant. Our disability benefit provides financial protection to help you adapt, and move forward with dignity.

## How the disability benefit works

Should you become continuously, totally and permanently unable to perform the material and substantial duties of your own occupation or any occupation with your current employer for which you are qualified or suited or could reasonably be expected to become qualified or suited taking into account the degree of your disability, knowledge, training, education, age, ability and experience; the Fund will pay out the following benefit:



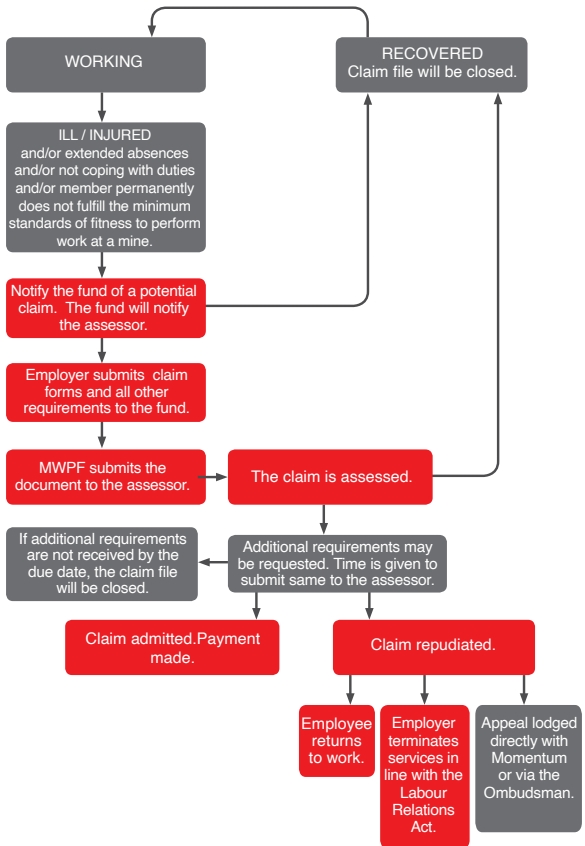
## **Your benefit payout options:**

- You can use your entire Fund Credit to buy an annuity in the Fund
- You can commute up to 1/3rd of your non-vested benefit for a taxable cash lump sum and use the balance 2/3rd to purchase a compulsory annuity. If the total of your non-vested benefit is R247 500 or less, the full amount may be taken as a taxable cash lump sum.

## **Documents required to claim**

- MWPF Disability claim form signed by the member and two Employer authorised signatories
- The claim form must be stamped by the Employer
- Banking details (copy of bank statement stamped by the bank)
- Certified copy of Identity Document
- Recent Payslip
- Medical questionnaire with historical medical information (3 to 5 years)
- Certificate of Fitness
- Supporting medical documents

# THE CLAIMS PROCESS STEPS



# FUNERAL BENEFIT



We ease the burden of final expenses with a funeral benefit that brings dignity and support in difficult times.

## How it works

A funeral benefit is payable from the Fund in the event of the death of a member, spouse or a child. The benefit payable is as follows.

Member	Amount
Spouse (regardless of the number of spouses)	R100 000
Child aged 14 to 25 (21 to 25, proof of study will be required)	R100 000
Children (Aged 6 to 13)	R50 000*
Children (Aged 1 to 5)	R20 000*
Children (Stillborn to 11 months)	R20 000*

\*Cover Amounts are limited by regulatory requirements to R20 000 for children aged under 6 years old and R50 000 for children aged between 6 years and 14 years old.

A funeral benefit of R100 000 is payable when a member who exited the Fund through retirement dies.

It takes the Fund 48 hours to process the claim after all required documents have been received.

## **Repatriation of mortal remains**

We assist the bereaved family and next-of-kin with the road or air repatriation of the mortal remains of beneficiaries to a funeral home closest to their place of residence. Repatriation is arranged when the deceased's body is more than 100km from their place of residence, within South Africa and neighbouring countries i.e. Lesotho, Namibia, Mozambique. All the arrangements to transport mortal remains as requested by the family are managed and special care is taken to consider particular customs and beliefs.

## **Documents required to claim**

### **Member – If claimed by the Employer**

- Funeral claim form MW17 – fully completed and basic salary must be filled in (Back of application Group Life Assurance)
- Certified ID/passport copy
- Death certificate – if not a Home Affairs issue (a handwritten or unabridged death certificate is not valid (BI-1663 / Notification of death)
- Bank account confirmation



## NOTE

- If a member passes on and a computerised death certificate is issued, no BI-1663 is required
- If a member passed on and the death certificate issued is a handwritten certificate from home affairs, a BI-1663 is required
- Foreign nationals must present an unabridged death certificate (also country of origin and ID no.)
- If a foreign national member passes on and only an abridged death certificate is presented, the claim will not be valid.

### Member – If claimed by the beneficiary

- Funeral claim form MW17 – fully completed basic salary must be filled in (Back of application Group Life Assurance)
- Certified ID/passport copy of the deceased and applicant
- Death certificate (BI-1663 if it is a hand-written document)
- Bank account confirmation



## NOTE

- If a member passes on and a computerised death certificate is issued, no BI-1663 is required
- If a member passed on and the death certificate issued is a handwritten certificate from home affairs, a BI-1663 is required
- Foreign nationals must present an unabridged death certificate (also country of origin and ID no.)

- If a foreign national member passes on and only an abridged death certificate is presented, the claim will not be valid
- Certified ID/passport copy of the spouse or the nominated person (from the deceased family)
- Marriage certificate (and/or) customary union letter from one of the family members from each side with certified copies of ID
- Letter of guardianship (if children are on the claim)
- Letter of biometrics or biometrics (applicable to residents from Mozambique).
- Affidavit from one of the beneficiaries

## **Spouse**

- Funeral claim form MW17 – fully completed
- Certified ID/passport copy of the deceased and applicant (if not the spouse – a nominated person)
- Death certificate
- BI-1663 (if the death certificate is a handwritten certificate)
- Marriage certificate (or customary union letter from one of the family members from each side with certified copies of ID)
- Letter of biometrics or biometrics (applicable to residents from Mozambique)
- Affidavit from one of the beneficiaries

## Member – If claimed by the beneficiary

- Funeral claim form MW17 – fully completed
- Certified ID/passport copy of the deceased and applicant
- Birth certificate (abridged not valid)
- Death certificate
- BI-1663 (if the death certificate is a handwritten certificate)
- Letter of biometrics or biometrics (applicable to residents from Mozambique)
- Affidavit from one of the beneficiaries
- If the child is over 21 years of age:
  - o Proof that the child was a student or
  - o Proof that the child was a dependent



### REMINDER

- If a member passes on and a computerised death certificate is issued, no BI-1663 is required
- If a member passed on and the death certificate issued is a handwritten certificate from home affairs, a BI-1663 is required
- Foreign nationals must present an unabridged death certificate (also country of origin and ID no.)

## Claims Process Steps



Complete the claim form



Get the employer to sign the claim form



Prepare and ensure you have all required, supporting documents



Submit the signed claim form with all supporting documents to your HR Office



# RETIREMENT BENEFIT



For most people retirement is a major event in their lives and while some people may dread the prospect we believe with proper planning your retirement can be an eagerly anticipated event.

## How the retirement works

The retirement process can be daunting and a fair amount of work is needed to process a retirement claim. You must apply for the retirement benefit by completing the application form before the Fund will proceed with the processing of your claim.

## When can you retire?

Anytime between age 50 and 60 for underground members and 53 and 63 for surface members. Anytime if disabled due to accident or illness, if the Trustees are satisfied that you can no longer perform your duties or any other duties in the category of work in which you were employed for.

## What do you receive upon retirement?



Total credit in the vested component



Total credit in the savings component



2/3rd of your retirement contributions from 1 September 2024; subject to annuitisation



Total voluntary contributions; if any



Net investment return

## What are your options upon retirement?

- You can use your entire Fund Credit to buy an annuity from the Fund or an annuity offered by an external service provider.
- You can commute up to 1/3rd of your non-vested benefit for a taxable cash lump sum and use the balance 2/3rd to purchase a compulsory annuity. If the total of your non-vested benefit is R247 500 or less, the full amount may be taken as a taxable cash lump sum.

## Housing guarantee

If you have a Housing Guarantee provided by the Fund, the outstanding value of the guarantee will be settled before any part of the benefit is paid to you. You are liable for the income tax that must be paid as a result of the settlement of the housing guarantee. Thus, if you elect to purchase a pension, the value of the outstanding housing loan will be deducted from your benefit before the balance is transferred.

## **Divorce orders**

If there is a Divorce Order against part of your benefit in the Fund, the Fund is obliged to settle the value of the Divorce Order before paying any benefits to you. Thus, if you elect to purchase a pension, the value of the divorce agreement will be deducted from your benefit before the balance is transferred.

## **Documents required to claim**






- A certified copy of your identity document, or passport – displaying your photo and the passport expiry date
- Banking details (copy of bank statement stamped by the bank)
- Retirement claim form signed by the member and two Employer authorised signatories. The withdrawal form must be stamped by the mine
- A letter stating your intention to transfer the full or part of the retirement benefit containing the institution contact details and policy details (if applicable)
- An original or copy of an annuity letter, reflecting the annuity policy number (if you wish to transfer the full or part of your benefit to an annuity fund/registered pension/provident fund), or the original signed annuity application form, or the original letter from the broker (if applicable)
- A foreign exchange questionnaire (if applicable)

- A payslip (if your current income is less than R60 000 per year)
- A letter from your employer confirming your retirement

## The Claims Process Steps



**Once all documents are received by the Fund the following will take place:**

-  Document verification
-  Claims are investigated by the trustees to determine benefit allocation
-  Tax calculation is applied
-  Bank verification is received
-  Payment is made

**It takes the Fund six to eight weeks to process the claim after all required documents have been received.**



## RESIGNATION, DISMISSAL AND RETRENCHMENT BENEFIT



Job loss is hard, your financial security shouldn't be. With the Retrenchment benefit, we provide the support you need to stay afloat while you plan your next step.

### Your benefit will be:

- Total credit in the vested component
- Total credit in the savings component
- You may elect to take the benefit in cash or transfer it either to an approved Provident Fund, Retirement Annuity and Preservation Provident Fund

### Payment options

- You may take your vested and savings component in cash; this benefit will be taxable
- You may transfer your full vested and savings component to an approved provident, preservation provident fund, or retirement annuity and the transfer will be tax free
- The Rules of the Fund provides for members to defer their benefits until retirement age on resignation, dismissal and retrenchment

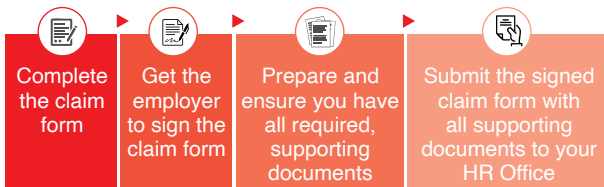
## Documents required to claim

- A certified copy of your identity document, birth certificate or passport – displaying your photo and the passport expiry date
- Banking details (copy of bank statement stamped by the bank)
- Withdrawal (Resignation, Dismissal & Retrenchment) claim form signed by the member and two Employer authorised signatories. The withdrawal form must be stamped by the mine
- A letter stating your intention to transfer the full or part of the withdrawal benefit containing the institution's contact details and policy details (if applicable)
- An original or copy of an annuity letter, reflecting the annuity policy number (if you wish to transfer the full or part of your benefit to an annuity fund/registered pension/provident fund), or the original signed annuity application form, or the original letter from the broker (if applicable)
- A foreign exchange questionnaire (if applicable)  
A payslip (if your current income is less than R60 000 per year)
- A letter from your employer confirming your retirement






## The following will apply to a deferred benefit

- The minimum amount should be R10 000
- No further contributions will be permitted
- All benefits (Group life cover, ill health and funeral) ceases
- The differed benefits will continue to be credited with net investment returns

## The Claims Process Steps









**Once all documents are received by the Fund the following will take place:**

- 
-  Document verification
  -  Claims are investigated by the trustees to determine benefit allocation
  -  Tax calculation is applied
  -  Bank verification is received
  -  Payment is made

# HOW TO CONTACT US

We are committed to supporting you at every stage of life. By understanding your benefits and keeping the necessary documents ready, you can ensure that you and your family are well-prepared when it matters most. If you have any questions or need assistance with a claim, our team is here to help.

-  Contact Centre: 010 100 3001
-  Email: [clientservices@mineworkers.co.za](mailto:clientservices@mineworkers.co.za)
-  Website: [www.mwpcf.co.za](http://www.mwpcf.co.za)
-  WhatsApp: 071 887 6515
-  Facebook: Mineworkers Provident Fund
-  Instagram: [mineworkers\\_provident\\_fund](https://www.instagram.com/mineworkers_provident_fund)



