

## Death cover for members without a spouse and children

Stellenbosch University Retirement Fund (the Fund) currently offers a spouse’s and children’s pension payable to all permanent members on death in service. The benefit offers the qualifying spouse\* a pension for life at 35% of the member’s pensionable remuneration. Qualifying children\*\* (maximum three children) receive a pension of 10% of the member’s pensionable remuneration. However, a minimum benefit of twice the employee’s pensionable remuneration is always payable.

With effect from January 2018, the Fund offers members the option not to receive this insured death benefit from the Fund. Members who are exercising this option **must confirm via the declaration on the next page** that they are not married and that they don’t have any qualifying children.

Members who are exercising the above option and later do marry and/or have kids, will have to revert to the insured death benefit in the Fund in order to allow a pension to be offered to the spouse and/or children on the member’s death. If your status changes and/or you require further information, please contact the Human Resources Client Service Centre on (021 808 2753 or [sun-e-hr@sun.ac.za](mailto:sun-e-hr@sun.ac.za)).

This document serves as an official instruction to the Fund regarding your choice to delete this insured death benefit in the Fund.

Member’s Personal Details			
Full name and surname			
UT Number			
Contact number	Office		Mobile
Email address			

\*Spouse – Married in terms of the Marriage Act, Recognition of Customary Marriages Act, Civil Union Act or life partner with whom the member has lived together for at least 6 months already, etc.

\*\*Qualifying children – dependent, adopted, younger than 18 years, or 24 if studying full time.

<b>I hereby declare as follows:</b>	
✓	I don't have any spouse and qualifying children.
✓	The information I have provided herein is true and correct.
✓	I indemnify and hold Stellenbosch University, its employees, its representatives, the Stellenbosch University Retirement Fund (the Fund) and the Trustees of the Fund harmless (i.e. I will assume all liability/responsibility) against any claim or liability (including, but not limited to, damages resulting from loss of income, loss of profit, loss of anticipated savings or any incidental or consequential damages) which I, my estate, heirs or any third party may have arising out of my selection of death cover, irrespective of whether such claim or claims arose through the negligence of any person or from any other cause.
✓	I understand that it is my responsibility to inform the Fund as soon as my status changes (in other words, if I get married and/or have children at a later stage), in order to revert to the insured death benefit in the Fund.

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**MEMBER'S SIGNATURE**

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**DATE**