

A step-by-step  
guide to completing  
**the Death Benefit  
application form.**

**(For families/nominees of deceased  
MIRF members)**

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and added to this stress is completing the Death  
Benefit Claim form and ensuring that the  
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# A step-by-step guide to completing **the Death Benefit application form.**

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Death can be a difficult time for most families, and added to this stress is completing the Death Benefit Claim form and ensuring that the necessary documentation is provided, so that your family can receive the benefits from your retirement contributions.

At MIRF, we want to help guide this process by simplifying the application form and requirements so that we are

able to support your family in this time of need. Claimants must provide all the necessary supporting documentation, as well as the information required on the claim form, for us to process the application and pay out the benefits.

We are your trusted partner, and you can rely on us to do our due diligence and ensure proper payments are made to your beneficiaries.

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## **Role Of The Fund Trustees**

- ◆ Ensure due diligence has been followed in the assessment process.
- ◆ Allocate the death benefit on a fair basis.

## **Important To Note:**

- ◆ Form must be completed in full.
- ◆ All necessary supporting documentation and affidavits must be provided.
- ◆ The local MIBCO office can assist in completing the application and submitting on your behalf.
- ◆ All disputes must be directed to: The Principal Officer, Mr Adam Esat at [query@mifa.co.za](mailto:query@mifa.co.za)

## 1 REQUIRMENTS FROM THE CLAIMANTS /CLAIMANT

- ◆ MIBCO can assist or you can complete on your own

## 2 REQUIRMENTS FROM THE EMPLOYER

EMPLOYER: Complete Section 1 - 3 of the application form

## 3 ENSURE YOU HAVE ALL SUPPORTING DOCUMENTS

- ◆ A certified copy of the late member's ID book.
- ◆ A certified copy of the late member's death certificate. Certified copies of ID documents of ALL claimants.
- ◆ Certified copies of birth certificates of ALL minor children.
- ◆ Original bank confirmation (stamped by the bank) and 3 months bank statements.
- ◆ Marriage Certificate or Affidavit of marriage

## 4 SUBMISSION OF CLAIM

Completed forms and supporting documents can be:

- ◆ Emailed to  
[query@mifa.org.za](mailto:query@mifa.org.za)  
[Prov@mibco.org.za](mailto:Prov@mibco.org.za)
- ◆ Submitted to  
**Regional MIBCO offices**

## 5 PROCESSING OF CLAIM FORM BY MIFA

- ◆ Completed forms and supporting documents received by MIFA and processing of application commences.
- ◆ MIFA exits member from the Fund.
- ◆ Assesses the application.
- ◆ Will contact you should they require additional information for their investigation and assessment.
- ◆ Identify and trace dependents and nominated beneficiaries of the deceased member of the Fund.
- ◆ Establish and investigate each dependent's financial and other circumstances.
- ◆ Ensure quality assurance on the claim and assessment before verification.
- ◆ Claim finalised and presented to Board of Trustees with recommendations.
- ◆ Board of Trustees to approve claim.
- ◆ Inform claimant of outcome and await confirmation.
- ◆ Payments done in 30 days from resolution.
- ◆ Disputes can be addressed to MIFA.