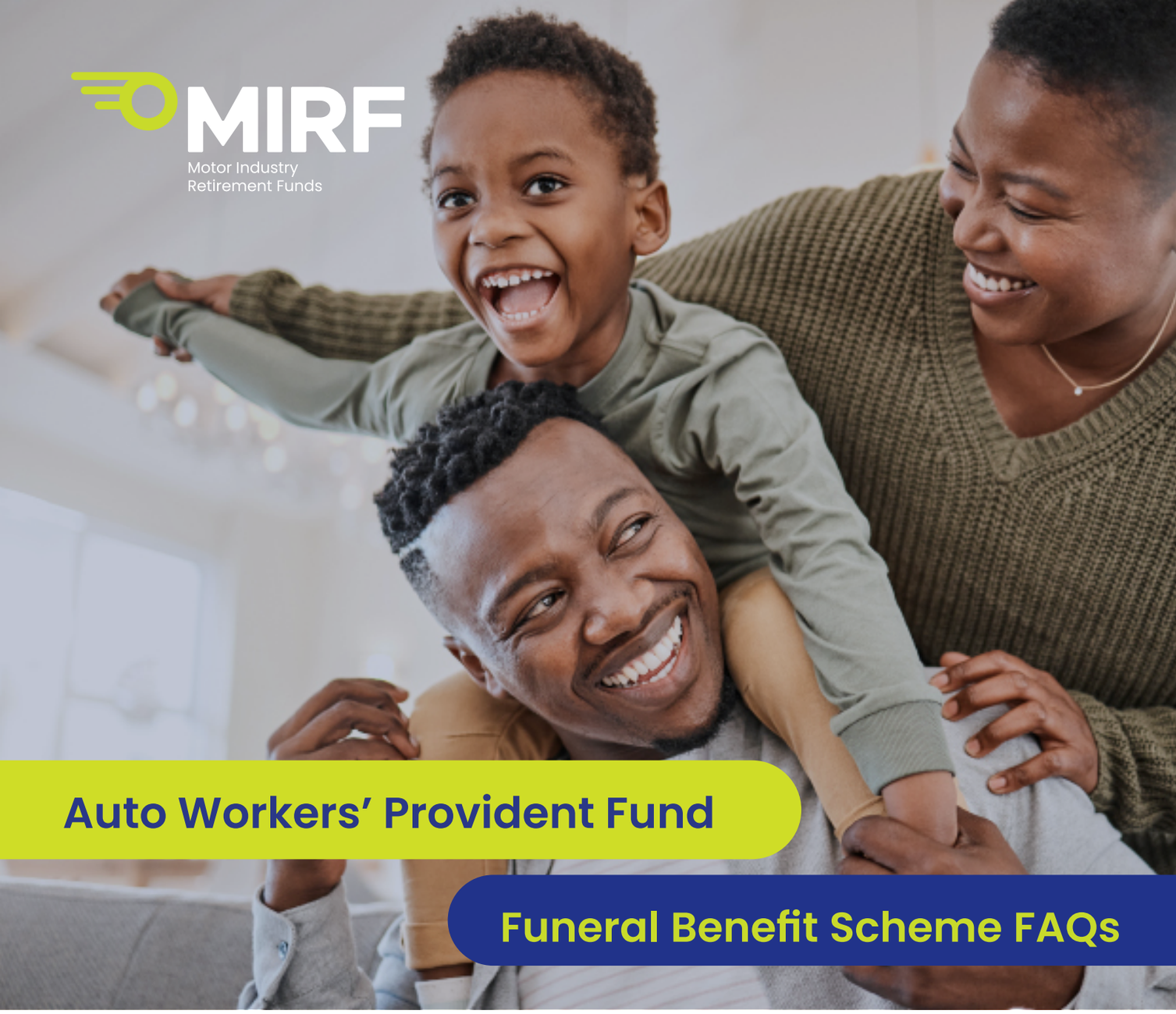

MIRF
Motor Industry
Retirement Funds

Auto Workers' Provident Fund

Funeral Benefit Scheme FAQs

1. What is the Funeral Benefit Scheme?

If you are an Auto Workers' Provident Fund member, and your contributions are up to date, on your death, a **R50 000 benefit** will be paid to the person you have nominated to receive your funeral benefit, or to an immediate family member where applicable, to help your loved ones manage funeral-related expenses during a difficult time.

2. Who underwrites the benefits?

The Funeral Benefit Scheme is **underwritten by Old Mutual Life Assurance Company (South Africa) Limited**.

3. How much will this funeral benefit cost me?

The scheme costs **R14,10 per month**. This amount is funded from the employer contribution paid to the Fund, so there is **no additional monthly cost to the member**.

4. Do I need to apply for the cover?

The benefit is automatically included for **qualifying Auto Workers' Provident Fund members**.
A qualifying member is a member whose provident fund contributions are up to date. The member must complete and sign the Funeral Beneficiary Nomination Form.

- **Funeral Beneficiary Nomination Form**

5. What is a Funeral Beneficiary Nomination Form?

The Funeral Beneficiary Nomination Form, tells the Fund and Old Mutual , whom you nominate to **receive the funeral benefit on your death**.

You must nominate **one person** to receive the Family Cover benefit. This could, be your spouse, partner, adult child, parent, family member or any person you trust to manage your funeral arrangements.

6. Why is completing the Funeral Beneficiary Nomination Form so important?

Having an up-to-date nomination form helps identify who should receive the funeral benefit and this can make the claims process easier for your family.

The nomination form must be completed, signed and dated before your death.

If your personal circumstances change, for example, through marriage, divorce or another major family change, you should complete a new form.

7. Where must I submit my Funeral Beneficiary Nomination Form?

Submit the completed form to **your employer**, who must keep it on your personnel file. **Do not send the Funeral Beneficiary Nomination Form directly to Old Mutual.**

8. What happens if I nominate someone under the age of 18?

A funeral benefit cannot be paid directly to a minor. If your nominee is under 18, payment will be made to the minor's guardian.

- The nomination form requires you to provide the guardian's details where applicable.

10. Is there any other funeral support available to my family?

Your immediate family also have access to the **Old Mutual Funeral Support Service** at no extra cost. The Funeral Support Service provides practical assistance at a difficult time for your family.

11. What help does the Funeral Support Service provide?

The service can assist with:

- Transport of the deceased to the appropriate funeral home, subject to the qualifying conditions.
- Advice and assistance with funeral claims.
- Access to discounted burial service packages.
- Guidance with death certificates and other documentation.
- Cross-border documentation.
- Referrals to reputable undertakers and funeral service providers.
- Assistance in finding a tombstone provider.
- Legal and practical guidance relating to funeral procedures.

The service is available 24 hours a day, 7 days a week, in all 11 official languages.

12. Who can use the Funeral Support Service?

The Funeral Support Service is available to the member's immediate family, spouse or dependent children.

13. What number should my family call?

Funeral Support Service assistance: **0800 000 500**
From outside South Africa: **+27 860 000 500**

When calling, your family should provide the following information:

- Name and ID number of the deceased
- Employer Name
- Scheme Name: MIBCO-Auto Workers' Provident Fund

Steps to claim the R50 000 funeral benefit

STEP 1 - Your family must inform your employer of your death

Your family should contact your employer's HR department and advise them of your death.

STEP 2 - Gather the claim documentation:

The claim documentation includes:

- Copy of death certificate, (If a handwritten abrigdged death certificate is submitted this must be accompanied by a letter from the Department of Home Affairs with the reason why a handwritten abrigdged death certificate is provided)
- Notification of death - all 3 pages (DHA 1663/BI 1663)
- Police report for unnatural/accidental death
- Copy of employee's identity document
- Employee's latest payslip
- Completed Family Cover Benefit Claims Form
- Completed Funeral Beneficiary Nomination Form
- Beneficiary's bank statement and copy of identity document.

STEP 3 - Complete the claim form

The employer/claimant completes the relevant sections of the Family Cover Benefit Claim Form and provides the required supporting documents.
The form should be completed fully to avoid unnecessary delays.

STEP 4 - Submit the claim

The fully completed and signed claim documentation can be submitted to Old Mutual by your employer, to avoid unnecessary delays.
Email to **: gapdeathclaims@oldmutual.com**

STEP 5 - Old Mutual processes the claim

Once Old Mutual has received the correct and complete documentation, claims are paid within two working days.

The claim must be submitted within 12 months of the member's death.

Member Checklist

1. **Complete your Funeral Beneficiary Nomination Form**
   Nominate the person you want to receive the R50 000 funeral benefit.
2. **Complete, sign and date the form**
   The form must be signed and dated by the member.
3. **Submit the completed form to your employer**
   Your employer must keep the form on your personnel file. Do not send the nomination form directly to Old Mutual.
4. **Keep your details up to-date**
   Complete a new nomination form whenever your circumstances change.

011 561 9300 011 787 3046 / 787 2849 query@mifa.org.za www.mirf.co.za

275 Kent Ave, Ferndale, Randburg, 2125 Private Bag x10095, Randburg 2125

Useful contact numbers in the event of death

24-HOUR ADVICE AND ASSISTANCE **0800 000 500**

INTERNATIONAL CALLERS DIAL **+27 860 00 05 00**

Emergency Numbers

Police	**10111**
Ambulance	10177
ER24	084 124
Emergency (from cellphone)	112
AIDS helpline	0800 01 23 22
Crime stop	0860 010 111

This document has been compiled for information purposes and to answer frequently asked questions. It does not contain all details contained in your policy document. Please consult the policy document relevant to your scheme for further detail. Whilst every effort has been made to ensure its accuracy, if a discrepancy exists between this document and the terms and conditions of the policy issued to the policyholder, the provisions of the policy will prevail.

REGULATORY INFORMATION:

Old Mutual Corporate is a division of Old Mutual Life Assurance Company (South Africa) Limited, Registration Number 1999/004643/06, a licensed FSP and Life Insurer. Jan Smuts Drive, Pinelands 7405, South Africa. The information contained in this document is provided as general information and does not constitute advice or an offer by Old Mutual. Every effort has been made to ensure the provision of information regarding these financial products meets the statutory and regulatory requirements. However, should you become aware of any breach of such statutory and regulatory requirements, please address the matter in writing to: The Compliance Officer, Old Mutual Corporate, PO Box 66, Cape Town 8000, South Africa.

MIRF
Auto Workers Provident Fund

Underwritten by OLDMUTUAL

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