

Expression of Wish Form for Active Members

Important to note

The dependants and nominees listed are only a guideline to the Board of the Fund when it considers to whom any lump sum benefits are payable according to the Rules of the Fund following the death of a member. It does not affect any spouse's or children's pensions that may be payable if you are a fixed-risk category member and is in line with the Pension Funds Act (1956) as amended. To assist the Board of the Fund in finalising its decision, you are requested to complete the expression of wish form. Hard copies can be handed in at your HR Department. If the Fund does not have a form, or if your form is outdated, the payment of benefits will be delayed.

Please carefully read the process to be followed as specified below:

Step One Identify your Dependants

Who should be regarded as dependants?

Legal Dependants:

- Spouse(s) or permanent life partners (in terms of co-habitation)
- Biological/minor/adult/adopted children, including children born outside the deceased member's marriage (wedlock), unborn (posthumous) children, stepchildren, including children who are still full-time students at any academic institution.

Factual Dependants:

- Persons that are dependent on the deceased member and can prove that they receive some form of regular financial support in the absence of any duty of support in terms of the Law, such as a spouse according to customary law or specific religious rites and children who are not legally dependent, or
- Grandchildren or grandparents in need of financial support.

Step Two Identify Nominees

If you have NO legal or factual dependants or if you wish to make an allocation to a nominee – nominees are:

- Persons who are not dependent on the deceased member but to whom he/she wishes to make an allocation;
- Any Institution to which he/she wishes to make an allocation (e.g. an old-age home).

The Board is required to obey the Law when considering the process of allocating your pension lump sum benefits. The Board will respect your wishes as far as possible. However, if you exclude dependants, or if your form is outdated, then the Board will ensure that the relevant people are considered. The Board needs to take into account all your dependants, as well as their current and future sources of income, whatever these may be.

THIS FORM SHOULD BE UPDATED REGULARLY. IF YOUR FORM IS NOT UP TO DATE, it may delay the finalisation by UP TO 12 MONTHS. THIS WILL MEAN THAT BENEFICIARIES' BENEFIT PAYMENTS ARE DELAYED.



Notes

- Any income tax payable, as well as any amounts payable in terms of Sections 37A and D of the Pension Funds Act (including home loans and court orders) will be deducted from any death benefits (lump sum) due to dependants and/or nominees;
- The fact that a person is classified as a dependant or nominee does not imply that the Board should award him/her any portion of the death benefit (lump sum) from the Fund;
- The requirements set out above do not apply to pensions continuously payable to spouses or dependants (*for fixed-risk category members only*) in terms of specific provisions of the Rules of the Fund. Such pensions are payable as described in the Rules;

PLEASE NOTE! PENSION FUND DEATH BENEFITS DO NOT FORM PART OF YOUR ESTATE.

Step Three Your completed and signed form should be submitted to the Administrator of the Fund.

There are 3 options:

1. The completed form can be emailed to ntrf@momentum.co.za. The administrator will capture the information on the system. You will then be able to view and print your information.
2. You can capture the beneficiary information and nominees on the MRA portal yourself.
3. You can hand the form in at your HR Department which will ensure that the administrator receives it.

Please use this space to include any additional information that you think will help us in the distribution of your benefits.



NATIONAL TERTIARY RETIREMENT FUND

PLEASE READ PAGE 1 BEFORE COMPLETING THIS SECTION

Full Name And Surname Of Member (Block Letters)

ID Number

Date of Birth

Step 1: Do you wish to identify your dependants?

Surname	First Names	Contact Number	ID Number	Date of Birth	Share of Benefits	Relationship

Step 2: Do you wish to identify nominees?

Surname	First Names	Contact Number	ID Number	Date of Birth	Share of Benefits	Relationship

Your **TOTAL** allocation to dependants and nominees must add up to 100%

100%

ANY ADDITIONAL INFORMATION SHOULD BE INCLUDED ON PAGE 2

I, the undersigned, recognise that my circumstances and those of the persons shown above as dependants or nominees may change. I undertake to advise the Board of the Fund when any change should be made regarding my dependants or nominees. I understand that this form amounts to an expression of my wishes and is not binding on the Board, whose responsibilities are set out in the Pension Fund Act (1956) as amended.

Full Name And Surname

Date

Signed

Submit

[Click here](#) for the Fund's POPIA and Privacy statements



www.ntrf.co.za