



Appointment of beneficiaries for Death and Funeral Benefit

Plan number _____

Important:

- Please give all information in full and in block letters.
- All entry fields for identity numbers, addresses and plan numbers are compulsory.
- Please make sure that all additional documents are certified copies.
- If the planholder is a minor, his/her guardian must also sign this form. Please provide proof of guardianship if the guardian is not the minor's biological parent.
- The planholder's spouse must also sign this form if they are married in community of property.
- If the planholder is insolvent, the trustee of his/her insolvent estate must also sign this form. Please provide a copy of the trustee's letter of appointment.
- If a curator has been appointed for the planholder, his/her curator must sign this form. Please provide a copy of the document evidencing the signatory's appointment as curator.
- If you want to appoint more than 3 beneficiaries for Death benefits please make a copy of page 2 - 3 of this form. Fill in the details of each one of the additional beneficiaries.
- If the beneficiary is a minor and could still be minor at the time of your death, you are hereby requested to choose who should receive the payment on behalf of the minor.

Particulars of planholder

Title: Mr Mrs Miss Ms Rev Dr Prof Adv Judge

First name, further initial(s) and surname _____

Identity number/passport number _____ (Compulsory)

Date of birth _____ (dd/mm/ccyy)

Contact details of planholder

Postal address _____

Telephone numbers: Home () _____ Work () _____

Cell _____

Fax numbers: Home () _____ Work () _____

e-mail address _____

Beneficiaries

Subject to the stipulations, the planholder hereby appoints the following persons or institution as the beneficiaries to whom the Death benefit of this plan must be paid at the death of the life insured, in the under-mentioned percentages.

Notes:

- If the percentages do not add up to 100%, the remaining part of the Death benefit will be payable to the planholder's deceased estate.
- As only one beneficiary for the *Funeral benefit* and/or *Death Income benefit* may be appointed, the percentage benefit is not applicable for these nominations.
- If a minor is appointed as beneficiary and you do not want his/her natural/legal guardian to receive/administer the Death benefit on his/her behalf after your demise, Sanlam Guardians' Trust will administer the benefit on behalf of the child until, the child comes off age, but only if you complete and sign this form and a make a definite mark at the "Yes" in the relevant paragraph just above your signature.

Plan number _____

Beneficiary for Death benefit (1) *(Please mark one option with an X.)*Beneficiary for Death benefit Percentage split _____ %**Matrix Risk Cover:** Beneficiary for accidental death Percentage split _____ %Beneficiary for final expenses Percentage split _____ %**Particulars of beneficiary (1)****Institution /Trust**

Name of Institution/Trust _____

Registration number _____

Natural personTitle: Mr Mrs Miss Ms Rev Dr Prof Adv Judge

First name, further initial(s) and surname _____

Identity number/Passport number (RSA) _____ *(Compulsory)*

Identity number (Foreign) _____ Land of issue _____

Date of birth _____ *(dd/mm/ccyy)* Gender: Male Female Language preference: English Afrikaans Relationship _____**Contact details of beneficiary (1)**

Postal address _____

Telephone numbers: Home (_____) _____ Work (_____) _____

Cell _____

Fax numbers: Home (_____) _____ Work (_____) _____

e-mail address _____

Beneficiary for Death benefit (2) *(Please mark one option with an X.)*Beneficiary for Death benefit Percentage split _____ %**Matrix Risk Cover:** Beneficiary for accidental death Percentage split _____ %Beneficiary for final expenses Percentage split _____ %**Particulars of beneficiary (2)****Institution /Trust**

Name of Institution/Trust _____

Registration number _____

Natural personTitle: Mr Mrs Miss Ms Rev Dr Prof Adv Judge

First name, further initial(s) and surname _____

Identity number/Passport number (RSA) _____ *(Compulsory)*

Identity number (Foreign) _____ Land of issue _____

Date of birth _____ *(dd/mm/ccyy)* Gender: Male Female Language preference: English Afrikaans Relationship _____

Plan number _____

Particulars of beneficiary (2) (continued)**Contact details of beneficiary (2)**

Postal address _____

Telephone numbers: Home () _____ Work () _____

Cell _____

Fax numbers: Home () _____ Work () _____

e-mail address _____

Beneficiary for Death benefit (3) (Please mark one option with an X.)Beneficiary for Death benefit Percentage split _____ %**Matrix Risk Cover:** Beneficiary for accidental death Percentage split _____ %Beneficiary for final expenses Percentage split _____ %**Particulars of beneficiary (3)****Institution /Trust**

Name of Institution/Trust _____

Registration number _____

Natural personTitle: Mr Mrs Miss Ms Rev Dr Prof Adv Judge

First name, further initial(s) and surname _____

Identity number/Passport number (RSA) _____ (Compulsory)

Identity number (Foreign) _____ Land of issue _____

Date of birth _____ (dd/mm/ccyy) Gender: Male Female Language preference: English Afrikaans Relationship _____**Contact details of beneficiary (3)**

Postal address _____

Telephone numbers: Home () _____ Work () _____

Cell _____

Fax numbers: Home () _____ Work () _____

e-mail address _____

Beneficiary for Funeral Benefit (Not applicable to One Family Supporter or Funeral Help Plans)**Particulars of beneficiary for Funeral Benefit**Title: Mr Mrs Miss Ms Rev Dr Prof Adv Judge

First name, further initial(s) and surname _____

Identity number/Passport number (RSA) _____ (Compulsory)

Identity number (Foreign) _____ Land of issue _____

Date of birth _____ / _____ / _____ (dd/mm/ccyy) Gender: Male Female Language preference: English Afrikaans Relationship _____

Postal address _____

Telephone numbers: Home () _____ Work () _____

Cell _____

Fax numbers: Home () _____ Work () _____

e-mail address _____

Plan number _____

Beneficiary for Death Income Benefit **Particulars of beneficiary for Death Income Benefit**Title: Mr Mrs Miss Ms Rev Dr Prof Adv Judge

First name, further initial(s) and surname _____

Identity number/Passport number (RSA) _____ (Compulsory)

Identity number (Foreign) _____ Land of issue _____

Date of birth ____ / ____ / ____ (dd/mm/ccyy) Gender: Male Female Language preference: English Afrikaans Relationship _____

Postal address _____

Telephone numbers: Home (____) _____ Work (____) _____

Cell _____

Fax numbers: Home (____) _____ Work (____) _____

e-mail address _____

Sanlam Guardians' Trust

You can make your appointment of beneficiary (ies) for Death benefits subject to the following stipulations. **The stipulations will only apply if the beneficiary is still a minor when the Death benefit is paid out.**

Stipulations

- You instruct Sanlam Life to transfer the amount of the Death benefit payable directly to the Sanlam Guardians' Trust.
- The Sanlam Guardians Trust will administer the amount for the benefit of the beneficiary(ies) until the latter have come of age.
- The standard trustee fees allowed by law will apply.

More information about the Trust

The trust deed and information on the trust administration is available on the Sanlam Trust website at www.sanlamtrust.co.za

Declaration by planholder

I declare that I am the planholder, all information in this form is correct and I understand its content.

If Sanlam Guardians' Trust

Yes My appointment of beneficiary(ies) for Death benefits must be subject to the stipulations as set out under "Sanlam Guardians' Trust" above.

No My appointment of beneficiary(ies) for Death benefits must NOT be subject to the stipulations as set out under "Sanlam Guardians' Trust" above. Please pay the benefit to the minor's natural/legal guardian

Signature of planholder _____

Signature of spouse _____ *If married in community of property*Signature of guardian _____ *If planholder is a minor*

Date ____ / ____ / ____ (dd/mm/ccyy) Place _____

Plan number _____

General:

- This appointment replaces any previous appointment of beneficiaries. The planholder/pensioner may revoke or replace his/her appointment unilaterally. Any revocation, appointment or replacement is valid only if it is:
 - in writing,
 - signed by the planholder(s), and
 - received at Sanlam Life's Head office in Bellville prior to the death of the life insured.
- A beneficiary for the Death benefit has no rights to the plan prior to the death of the planholder.
- At the life insured's death, the beneficiary may decide not to accept the appointment to receive the Death benefit. In this case the benefits of the plan revert to the planholder or planholder's deceased estate.
- A beneficiary cannot accept this appointment before the death of the planholder/pensioner

Death benefit and/or Funeral benefit and/or Death Income benefit

- This appointment will lapse if, at the planholder's death, a person/institution becomes the owner of this plan because the planholder made such a nomination for ownership. Or, if the planholder partially or totally ceded the plan or his part of the plan. If, however, the cession serves as collateral security, the appointment does not lapse, but the cessionary's rights are given preference above any rights of the beneficiaries regarding the Death benefit.
- You may appoint a maximum of one beneficiary for Funeral and/or Death Income benefit.

Death benefit for *One Family Supporter and Funeral Help Plan*

- The appointment is restricted to the Death benefit
- This appointment will lapse if, at the planholder's death, a person/institution becomes the owner of this plan because the planholder made such a nomination for ownership. Or, if the planholder partially or totally ceded the plan or his part of the plan. If, however, the cession serves as collateral security, the appointment does not lapse, but the cessionary's rights are given preference above any rights of the beneficiaries regarding the Death benefit.
- The benefit will be paid to the planholder or the person accepted by Sanlam Life as the Planholder's beneficiary for receiving such payment. A payment made to the planholder or this beneficiary will release Sanlam Life of the obligation to make a payment to any other person.
- You may appoint a maximum of two beneficiaries per plan.

Death benefit for primary pension for *Double-life private pension*

- This appointment is only when the second life insured must not receive the income after the death of the pensioner.
- This appointment is only for the primary pension. The pensioner appoints the beneficiary to receive the primary pension after his death. The payout of the primary pension is payable until the death of the surviving life insured.
- The beneficiary is only entitled to the payment of the primary pension if the beneficiary accepts this appointment.

Death benefit for *The One Plan for Two*

- If two planholders are involved:
 - the nomination as beneficiary for Death benefit is only on 50% of the Death benefit of the plan,
 - the remaining 50% is payable to the surviving planholder or, on his/her death, to the beneficiary of the second planholder or the estate of such planholder,
 - only one beneficiary per planholder is permitted,
 - this nomination is only in respect of the death of the planholder concerned.
- Should the planholder who made the appointment die, this appointment will lapse if the planholder has ceded his or her portion of the plan, either in full or partially. If the plan serves as collateral security, this appointment does not lapse, but the rights of the beneficiary are ancillary to those of the cessionary for the Death benefit.
- The beneficiary of the planholder concerned can, at the death of this planholder, decide not to accept the appointment of the Death benefit. In this case the 50% of the benefits of the plan will form an asset in the estate of the planholder concerned