

What happens at the **death** of a Sanlam Pensioner?



PENSION PAYMENTS

GUIDE

STEP 1

STEP 2

STEP 3

This step-by-step guide will help the next of kin to understand what they have to do when a Sanlam pensioner passes away and what Sanlam will be doing with the pension payments of deceased Sanlam pensioners.

Step 1: Notify Sanlam

Any next of kin must notify Sanlam as soon as possible of the death of a Sanlam pensioner. We need the **original certified copies** of the following documentation:

- ① The deceased's identity document,
- ① The computerised death certificate (as issued by the Department of Home Affairs), and
- ① The income tax number of the deceased.

Step 2: sanlam contacts the next of kin

The rules of the Fund will determine whether any next of kin qualify for further pension payments. Sanlam will inform any qualifying beneficiaries in writing.

If a further pension is payable, Sanlam requires the **original certified copies** of the following documentation from the beneficiaries:

- ① The identity document of the qualifying beneficiary
- ① The marriage certificate of the qualifying beneficiary (if applicable)
- ① The income tax number of the qualifying beneficiary

- ⤵ An original bank statement, stamped by the bank (not older than 3 months), of the qualifying beneficiary
- ⤵ Proof of address as well as contact details of the qualifying beneficiary
- ⤵ The letter of executorship / letter of authority (if benefits are payable to the estate)
- ⤵ The identity document of the Executor (if benefits are payable to the estate), and
- ⤵ Proof from the bank of the bank details of the Estate Late (if benefits are payable to the estate).

If no further pension is payable, this could be due to one or more of the following reasons:

- ⤵ The spouse of the deceased does not qualify for a pension in terms of the rules of the Fund
- ⤵ The deceased's pension was only a single-life pension
- ⤵ The qualifying spouse has predeceased the main member
- ⤵ The deceased was divorced at the time of his/her death.

Step 3: Forward the documentation to Sanlam

Sanlam can only finalise the matter and continue paying any further pensions on receipt of all the required documentation.

The documentation may be forwarded via e-mail, fax or postal services. Please use the contact details below.

Call us: +27 (0) 21 916 3883, from 08h30 to 16h00, on weekdays
Sharecall number: 0860 000 668, from 08h30 to 16h00, on weekdays
Fax us: +27 (0) 21 947 5901
E-mail us: pensions.death@sanlam.co.za
Post to us: Sanlam Employee Benefits
 Pensioner Services
 PO Box 1
 Sanlamhof
 7532



How to certify a document

- ⤵ Make a copy of the original document.
- ⤵ Take the copy as well as the original document to your nearest Commissioner of Oath (for example a police station) to have the copy certified.
- ⤵ The Commissioner of Oath must stamp, date and sign the copy of the document.



What is a letter of executorship / letter of authority?

A letter of executorship / letter of authority is issued by the Master of the High Court in order to appoint someone (for example: family member, attorney or estate administrator) to act on behalf of the deceased's estate.



How to obtain an official computerised death certificate

The death must be reported to the office of the Department of Home Affairs. Upon notification, Home Affairs will issue the official computerised death certificate. For further information, please contact your nearest Home Affairs office or visit the Department of Home Affairs at www.home-affairs.gov.za, or call them on **0800 60 11 90**.

