



When last did you review your beneficiaries?

Dear Member

For the sake of your peace of mind, we urge you to ensure that your Nomination of Beneficiaries form is reviewed regularly, so that it reflects the correct information, should you pass away.

The Nomination of Beneficiaries form should be submitted to your employer as soon as you join the Fund, and should be regularly reviewed – especially if there is any change in your circumstances, such as:



Marriage/divorce



The birth of a child



Any other significant life-changing events in your family

Who are my beneficiaries?

Your beneficiaries can be divided into two groups:

DEPENDANTS

Your partner, your child, or a person whose maintenance you are legally liable for **OR** a person whose maintenance you were not legally liable for, but whom you were supporting **OR** a person whose maintenance you would have become legally liable for, had you not died.

NOMINEES

Any person, other than a dependant, that you nominate to receive benefits.

In terms of the Pension Funds Act, the Trustees are required to make equitable decisions on the distribution of approved death benefits to dependants/nominees. The reason for this is to ensure that your dependants are provided for before any non-dependants can be considered for benefits.

Although the final decision in respect of the distribution of your death benefits rests with the Trustees, an up-to-date, correctly completed nomination form can provide them with vital information to help speed up their investigation leading up to the distribution of benefits.

Request the form from your HR representative or go to: <https://www.liberty.co.za/support/forms/Pages/default.aspx> and select the 'Identification of dependants and nomination of beneficiary form'.

Why not **UPDATE** yours today?

