

ADDITIONAL VOLUNTARY FUNERAL BENEFIT

Application Form

Foschini Retail Group (Pty) Ltd, its holding company and all of its holding company’s subsidiaries from time to time within the meaning of the Companies Act, 2008 (South Africa) (“TFG”) offers an additional voluntary funeral benefit to all its permanent employees in South Africa (while employment persists) who are younger than 65. Flexitime employees may only apply for the additional voluntary funeral benefit after 3 (three) months of continuous service.

The amount for the additional voluntary funeral benefit is R19.70 per month.

New TFG employees who want to take up this voluntary funeral benefit must do so within 3 (three) months of the start date of their employment or wait until January of the following year to do so. Take up is subject to the waiting period explained below.

There is a 3 (three) month waiting period for natural death from date of taking up the voluntary funeral benefit before natural death will be covered. Any claim arising from natural death during the waiting period will not be valid and will remain invalid even after the expiry of the waiting period. Natural death will only be covered if it occurs after the waiting period has ended. There is no waiting period for accidental death, which will be paid immediately.

The voluntary funeral benefit may only be cancelled in January of any year.

More information is available on the reverse of this page under Important Information.

Benefit

	Benefit
Member	R25 000
Spouse	R25 000
Child age 14 – 21	R15 000
Child age 6 – 13	R7 500
Child under age 6	R3 000
Stillborn Child	R3 000
Amount per employee per month*	R19,70

*Amount is subject to change on 31 days’ notice

ADDITIONAL VOLUNTARY FUNERAL BENEFIT

Name of Policyholder: FOSCHINI VOLUNTARY FUNERAL SCHEME - Policy No. 00010

Please ensure that this form is completed in full - dated and signed

Application Form

Employee Surname: <small>SURNAME</small>	First Names: <small>FIRST NAMES</small>	Date Joined TFG Retirement Fund (if applicable): <small>DD / MM / YYYY</small>	Employee Number: <small>EMPLOYEE NO.</small>
Date of Birth: <small>DD / MM / YYYY</small>	Identity No.:	Cell no.:	Telephone no.:
Marital Status:	Date of Marriage: <small>DD / MM / YYYY</small>	Branch/Store/Division:	Branch Code:
Date Cover Starts:	Email Address:	Postal Address:	Physical Address:
Spouse Surname:	Spouse First Names:	Identity Number of Spouse:	Date of Birth: <small>DD / MM / YYYY</small>

IMPORTANT INFORMATION:

- Guardrisk Life Ltd ("Guardrisk") offers an additional voluntary funeral benefit over and above the benefits currently available to employees.
- You have to apply to take up this additional voluntary funeral benefit within 3 months of becoming a permanent employee of TFG or wait until January of the following year to apply.
- There is a 3 month waiting period for natural death from the starting date of cover, which is the date when this benefit is taken up. There is no waiting period for accidental death, which will be paid immediately.
- This benefit is only available to permanent employees and is not available to TFG pensioners, Deferred Retirees, Deferred Pensioners or weekly paid employees of Prestige Clothing (Pty) Ltd.
- Maximum entry age is 64 and cessation age is 65.
- The maximum entry age for a spouse (husband/wife) is 70.
- A one-month grace period is allowed to pay any amount once the benefit has been taken up. If the amount is not paid within the grace period, the cover will stop without further notice.
- All children may be covered under the additional voluntary funeral benefit, provided that the benefit for children younger than 6 years cannot exceed the maximum benefit limit of R20 000, and the benefit for children younger than 14 and older than 6 years cannot exceed the maximum benefit limit of R50 000.
- Child: An unmarried child, age 21 and younger. This includes a stepchild, a natural child, a legally adopted child or a still born child (from the 26th week of pregnancy). Only 2 (two) stillbirth claims will be accepted while the benefit is in force.
- The age of 21 is extended to 25 if the child is a full-time student, at a recognised institution.
- The age of 21 is extended to death if the child is mentally disabled or becomes totally and permanently disabled before he/she turns 21.
- Spouse: your legal husband, wife or civil union spouse or a person that you are in a permanent relationship with and share a permanent home with, for a continuous period of at least 6 (six) months.
- Cover for all persons insured (you, your spouse and/or child/ren) will stop when you stop being a permanent employee of TFG for whatever reason, or when you turn 65, or when you retire or die (whichever happens first).
- You will only be allowed to cancel the additional voluntary funeral benefit with effect from 1 January of any year.
- The additional voluntary funeral benefit will not be paid if death is directly or indirectly caused by or attributable to suicide during the first 12 (twelve) months from the starting date of cover.

AMOUNT PAYABLE: For a monthly amount of R19,70, you will be entitled to the following additional voluntary funeral benefit:

Employee and Spouse	R25 000	Child age 14 to 21	R15 000
Child age 6 to 13	R7 500	Child younger than age 6	R3 000

DECLARATION:

I declare to the best of my knowledge and belief that the particulars given above are true and correct. I understand and agree that any willful misrepresentation in this application will invalidate any claim for the voluntary funeral benefit, and that I undertake to abide by the terms and conditions of this application. Guardrisk shall not be liable for any amount until it has accepted this application. I hereby authorise TFG to deduct the amount of **R19,70** per month from my salary in respect of this voluntary Group Scheme Funeral benefit.

Your privacy, and the privacy of your spouse and/or child (if applicable) is of utmost importance to TFG and Guardrisk (jointly referred to as 'We' or 'Us'). We will take the necessary measures to ensure that any and all information, provided by you for the purpose of this application, is processed in accordance with the provisions of the Protection of Personal Information Act 4 of 2013 and any other legislation referring to data management and such processes (the 'Applicable Laws') and further, is stored in a safe and secure manner.

You hereby agree to give Us honest, accurate and up-to-date Personal Information in order to process and accept this application.

You accept that your Personal Information collected by Us may be used for the following reasons:

- to establish and verify your identity in terms of the Applicable Laws;
- to enable Us to proceed to issue the additional voluntary funeral benefit should We accept this application;

Unless consented to by yourself, We will not sell, exchange, transfer, rent or otherwise make available your Personal Information (such as your name, address, email address, telephone or fax number) to any other parties and you indemnify Us from any claims resulting from disclosures made with your consent.

You understand that if We have utilised your Personal Information contrary to the Applicable Laws, you have the right to lodge a complaint with Us or with the Information Regulator.

SIGNATURE OF EMPLOYEE

DATE

The policy is underwritten by: Guardrisk Life Ltd ("Guardrisk"), Reg No. 1999/013922/06, a licensed life insurer and an authorised financial services provider, FSP No. 76, P.O. Box 786015, Sandton, 2146, The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196, Tel: (011) 669 1000 Email: info@guardrisk.co.za **SEND COMPLETED FORM TO:** TFG Retirement Fund, P O Box 6020, PAROW EAST, 7501 or email: fuse@tfq.co.za

ENQUIRIES: 021 937 4742 or WhatsApp 079 192 5376

Protection of Personal Information Act (POPIA) notice - The information requested in this document constitutes personal information in terms of POPIA and includes financial information.

The Fund must collect, use and keep this personal information to enable it process your additional voluntary funeral membership and premium and benefit payments.

If the information is not readily provided, the Fund or insurer may have difficulties to pay your disability benefit to you.

The Fund may share your personal information contained herein with other relevant service providers of the Fund, but only to the extent necessary to fulfil its obligations in terms of the Pension Funds Act.

The information will be kept confidential and processed in accordance with POPIA and will be held for a period as set out in the Fund's Retention of Records Guide.

Updated November 2020