



# Momentum Umbrella Beneficiary Fund

Member Guide

Helping guardians/caregivers and members  
to make the best of their beneficiary fund

Administrator: Fairheads Benefit Services (Pty) Ltd, an  
authorised financial services provider.

**m**omentum



## Beneficiary Fund



### Why was the money put in this beneficiary fund?

When a member of a retirement fund dies, the trustees of that fund must by law distribute the benefit amongst the beneficiaries of the deceased member in the best possible way. The trustees can decide that instead of paying that money directly to the beneficiaries, it will be paid into a beneficiary fund. In this case the beneficiary fund is the Momentum Umbrella Beneficiary Fund, administered by Fairheads Benefit Services.

### What are my responsibilities as the guardian/caregiver and member?

- If you are the guardian/caregiver, you must make sure that the money is used for the benefit and education of the minor member,
- If you are the member/beneficiary (the person that the money must be used for), you must make sure that the money is used to get a proper education to help you prepare for the future.

### How does the beneficiary fund work?

A member account is opened when a death benefit payment is transferred into the beneficiary fund. The aim is to make this money in the member account last until the member turns 18 and preferably finishes Grade 12.

## INFLOWS

A **death benefit payment** is transferred into the member account.

The money in the member account is invested and any **investment returns** are added to this account.

The member account is carefully **monitored** and **managed** so that it can last as long as necessary. That is why not all claims that you ask for are paid.



## OUTFLOWS

**Fees** are charged to administer the money in the member account.

Various **payments** can be made from the member account.

**Regular payments** can be made from the member account every month, to pay towards general, day-to-day costs.

**Special financial** assistance payments can be made on request, to pay towards specific costs such as school fees, school uniforms, books, stationery, transport, etc. **See page 4 for more information.**



## How are payments made?

- **Regular payments** are made to help pay towards the day-to-day living expenses of the member, such as food, accommodation, and so on. The amount that is paid depends on how much money there is and how old the member is.
- **Special financial assistance payments** can be made when the guardian/caregiver or major member asks for it, but the trustees must decide if such a payment can be made. Payments can be made towards the member's education costs (such as fees, books, stationery, school uniforms, transport and extra lessons) and for medical expenses and general wellbeing. The guardian/caregiver and/or major member must sign the request.



## How should I ask for special financial assistance and what documents are needed?

If you want to request financial assistance outside of the regular payments, remember:

- You will need to submit documents/invoices by fax/email or post to support your request,
- The document must be on a letterhead or have the stamp of the school/college/university/doctor/shop on it,
- If for education costs, it must show the member's name, grade/ course and detailed fees that must be paid,
- The banking details, telephone, fax, email address and contact person for the school/college/university/ doctor/shop must be shown on the document.

### **Remember:**

- The guardian/caregiver and/or major member must sign the request,
- The unique reference number for the member account must be on all the pages,
- Make sure that the beneficiary fund has your valid bank details and a certified copy of your identity document,
- Any special payments will be deducted from the capital and may decrease the amount of capital in the member account and may also reduce the regular amount that is paid monthly.

**VERY IMPORTANT:** These requests must be submitted at least 1 month before the expected payment date, to ensure that payment is made by the due date.

### **Make sure payments don't stop: keep in contact!**

To continue making payments from the beneficiary fund, the Fund must make sure that payments are made to the right people.

To send important information to the guardian/caregiver/major member via SMS, email or letters, the Fund must make sure that the contact information for the guardian/caregiver/major member is correct.

So, every year the guardian/caregiver/major member must contact the Fund to CONFIRM that they are alive and still looking after the member and to UPDATE or confirm their contact details.

**PAYMENTS MAY BE STOPPED IF YOU DO NOT CONTACT US AT LEAST ONCE A YEAR.**

See the back cover page for all the ways of contacting the beneficiary fund.

You can also fill in a Certificate of Existence form to confirm and update your details. The beneficiary fund may ask a guardian/caregiver/major member to fill in a form if you have not been in contact with the Fund for a while. You must return the Certificate of Existence form to the beneficiary fund as soon as possible, by email, fax, or post.

Send us your email address for fast and convenient communication.

### What must I do when a guardian/caregiver dies or is replaced by someone else?

Once the family decides who the new guardian/caregiver will be, you must send the beneficiary fund:

- If the guardian/caregiver died: The death certificate of the deceased guardian/caregiver,

OR

- If the guardian/caregiver is replaced by someone else: An affidavit from the previous guardian/caregiver saying that they no longer take care of the member,

AND

- An affidavit from the new guardian/caregiver saying that they will now be taking care of the member. The affidavit must also indicate who the member is, giving his/her full names and date of birth, as well as reasons for change of guardianship/caregiver,
- The new guardian/caregiver's banking details and certified identity document/passport,
- An affidavit from a third party, preferably a family member or tribal authority, stating who the new guardian/caregiver is.

These documents can be emailed, faxed, posted or dropped off at one of Fairheads' walk-in client centres or a TEBA Ltd branch.

### What if we want to make a change to the member's name or date of birth?

Call us for more information and instructions.

The personal information that the beneficiary fund has for the member must be the same as the official document issued by the authority who issues identity documents (such as Home Affairs,

district administration, and so on). If changes are made to a member's personal information, you must also send us a letter from these authorities to confirm the changes.

### What if the member dies before age 18?

All the monies will be paid into the member's estate and you must send the beneficiary fund certified copies of the following documents:

- Member's death certificate,
- Letter of authority/executorship issued by the Master of the High Court,
- Identity document/passport of the appointed representative/executor,
- **Banking details in the name of the appointed Representative.** If the value of the assets is less than R50,000, a Consent and Indemnity providing the Representative's banking details must be completed. Contact Fairheads to get the forms.

#### OR

- **Banking account details in the name of the Estate Late.** If the value of the assets is more than R50,000, an Estate Late Letter of Instruction providing the late's banking details must be completed. Contact Fairheads to get the form.

### Who manages the beneficiary fund and what must they do?

The beneficiary fund is managed and controlled by a board of trustees, one of which is an independent trustee, and a principal officer. The trustees appoint an external independent auditor and investment managers and have the right to make changes to the rules. Such changes must be approved and registered by the Registrar of Pension Funds and SARS.


Fairheads Benefit Services handles the day-to-day administration of the beneficiary fund.

### What communication will you get?

- Annual member benefit statements are sent within 6 months of the end of the beneficiary fund's financial year (end of February each year) to show how much money was used during the year, how much is left at the end of the financial year, and where the money is invested.
- A Certificate of Existence form may be sent if the beneficiary fund needs updated information from the guardian/caregiver or member.

**Call us if you need help.**

Remember that you can call, write to or visit the beneficiary fund at any time for information.



## When does membership end?

A member's beneficiary fund membership will come to an end when he/she reaches the age of 18. At this point all the money that is left in the member account is paid to the member, except:

- if the member chooses to keep the money in the beneficiary fund (in which case he/she must contact the beneficiary fund to request this),
- if the remaining money is too little and it is no longer in the member's best interest to keep it in the beneficiary fund. The money will then be paid out to the guardian/caregiver if the member is under the age of 18.

## Members must remember to:

- At age 16 - Apply for an identity document at the applicable authority responsible for the issuing of identity documents (Home Affairs, district administration),
- At age 18 - Open a bank account.

### To pay money to the member, the beneficiary fund must have:

- A certified copy of the member's identity document/passport,
- The valid banking details of the account opened in the member's name, and
- The instruction letter sent by the beneficiary fund which must be filled in by the member.

## Access to your information

The Fund confirms that the information you send to us is private and confidential and will be protected. You can read the Fund's Privacy Policy at [www.fairheads.com](http://www.fairheads.com).

You may contact us to ask for your information or the information of the member, free of charge.

Information Officer

Email: [compliance@fairheads.com](mailto:compliance@fairheads.com)

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## What if I am not happy with the service?

If you have a complaint against the beneficiary fund, send it in writing to:

### The Complaints Officer

Tel: 0860 338 882

Fax: 086 219 0778

Email: [complaints@fairheads.com](mailto:complaints@fairheads.com)

Post: The Momentum Umbrella Beneficiary Fund  
PO Box 4994, Cape Town, 8000

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If the matter is not resolved to your satisfaction within 3 weeks of the Complaints Officer receiving your complaint, you may address the issue to:

### The Trustees of the Momentum Umbrella Beneficiary Fund

Tel: 0860 338 882

Fax: 086 219 0778

Email: [queries@fairheads.com](mailto:queries@fairheads.com)

Post: Momentum Umbrella Beneficiary Fund  
PO Box 4994, Cape Town, 8000

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If the matter is not resolved to your satisfaction within 30 days of the Fund receiving your complaint, you may address the issue to the regulator below:

### The Pension Funds Adjudicator

Tel: 086 066 2837/ 012 346 1738

Fax: 086 693 7472

Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)

Website: [www.pfa.org.za](http://www.pfa.org.za)

Post: PO Box 580, Menlyn, 0063



# Beneficiary Fund



## Hobaneng ha tjehelete e kentswe mokotleng ona wa mojalefa?

Ha setho sa letlole la ho beha meja fatshe se hlokahala, ditrasti tsa letlole di tlameha ho ya ka molao ho aba melemo ya letlole ho baphedisuwa ba setho se hloka-hetseng ka mokgwa o molemo o kgonehang. Ditrasti di ka etsa qeto ya hore ho e na le ho lefa tjehelete ka kotloloho ho baphedisuwa, tjehelete e lefshwe letloleng la mojalefa. Boemong bona letlole la mojalefa e tla ba Momentum Umbrella Beneficiary Fund, e laolwa ke Fairheads Benefit Services.

Sepheo sa yona ke ho tsamaisa ditjehelete tse ileng tsa fuwa baphedisuwa bana (ba fetohang ditho tsa letlole lena).

## Boikarabelo ba ka ke bofe jwalo ka mohlakomedi/mothusi le setho?

- Haeba o le mohlakomedi/mohodisi o lokela ho netefatsa hore tjehelete e sebediswa molemong, tlhokomelong le thutong ya setho se ka tlase ho dilemo tsa molao.
- Haeba o le setho (motho eo tjehelete e lokelang ho sebedisetswa yena), o lokela ho etsa bonnete ba hore tjehelete e sebediseditswa ho fumana thuto e tshwanelehileng ho o thusa ho lokisetsa bokamoso.

## Letlole lena la mojalefa le sebetsa jwang?

Akhaonte ya setho e bulwa ha ho fetisetswa tefo ya melemo ya lefu ka hara letlole lena la mojalefa. Sepheo ke hore tjehelete ena e dule akhaonteng ya setho ho fihlela se ba le dilemo tse 18 kapa hamolemo ha se qeta Kreiti ya 12.

## LEKENO

Tefo ya monyetla bakeng sa lefu e fetisetswa ka hara akhaonto ya hao ya botho.

Tjhelete e ka hara akhaonte ya hao ya setho e tsetetswe mme tswala efe kapa efe e eketswa akhaonteng ya hao.

Akhanote ya hao ya setho e hlokometswe ka hloko le ho laolwa e le hore e tswelle pele e le teng ka nako e telele kamoo ho ka hlokehang ka teng. Ke ka lebaka leo e seng dikopo tsohle tsa tjhelete tseo o di kopang tse lefshwang.



## TJHELETE E TSWANG

Ho na le ditefello tse hulwang e le ho laola tjhelete ka hara akhaonte ya setho.

Ho ka etswa ditefello tse fapaneng ho tswa akhaonteng ya setho.

Ditefello tsa kamehla di ka etswa ho tswa akhaonteng ya setho kgwedi e nngwe le e nngwe, bakengsa ditjeo tse tlwaelehileng, tsa letsatsi le letsatsi.

Ditefello tse ikgethileng tsa thuso ya tjhelete di ka etswa ha kopo e jwalo e etswa, e le ho lefa bakeng sa ditshenyehelo tse ikgethileng jwalo ka ditefello tsa sekolo, diaparo tsa sekolo, dibuka, stationery, ho palama, jwalojwalo. Sheba leqephe la 11 bakeng sa tlhahisoleseding e eketsehileng.



## Ditefo di etswa jwang?

- **Ditefo tsa kamehla** di etswa ho thusa ho lefa mabapi le ditshenyehelo tsa bophelo ba letsatsi le letsatsi tsa setho, jwalo ka dijo, bodulo, jwalo jwalo. Tjhelete e lefshwang e itshetlehile ka hore ho na le tjhelete e kae le hore setho ke na le dilemo tse kae.
- **Ditefello tse ikgethileng tsa thuso ka ditjhelete** di ka etswa ha mohlokomedi/ mohodisi kapa setho se sehlo se kopa jwalo, empa ditrasti di lokela ho etsa geto haeba tefo e jwalo e ka etswa. Ditefello di ka etswa bakeng sa ditshenyehelo tsa thuto ya setho (jwalo ka ditefello, dibuka, dingodilweng, diaparo tsa

sekolo, ho palama esita le dithuto tse ekeditsweng) mme ka dinako tse ding le bakeng sa ditefello tsa bongaka esita le ditshenyehelo tse akaretsang tsa bophelo. Mohlokomedi / mohodisi le / kapa setho se seholo o lokela ho saenela kopo ena.



### Ke lokela ho kopa jwang thuso e kgethehileng ya ditjhelete mme ke ditokomane dife tse hlokehang?

Haeba o batla ho kopa thuso ya ditjhelete ka ntle ho ditefello tsa kamehla, hopola hore:

- O tla tshwanela ho romela ka ditokomane / di-invoice ka fekese/imeile kapa ka poso e le ho tshehetsa kopo ya hao.
- Tokomane e lokela ho ba ka lengolo le nang le dintlha hodimo kapa e be le setempe sa sekolo / kholeje / yunivesithi / ngaka / lebenkele ho yona.
- Haeba e le ka lebaka la ditshenyehelo tsa thuto, e lokela ho bontsha lebitso la setho, kreiti / thuto le dintlha tse felletseng tsa ditefo tse lokelang ho etswa.
- Dintlha tsa banka, mohala, fekese, imeile le motho eo o lokelang ho ikopanya le yena bakeng sa sekolo / kholetjhe / yunivesithi /ngaka / lebenkele di lokela ho bontshwa tokomaneng.

#### **Hopola:**

- Mohlokomedi/mothusi le/kapa ngwana ya mogolo o lokela ho saenela kopo ena,
- Nomoro e ikgethang ya referense ya akhaonte ya setho sa hao e lokela ho hlahella maqephele ohle.
- Etsa bonnete ba hore letlole la mojalefa le na le dintlha tsa hao tse sebetsang tsa banka le khopi ya e netefaditsweng ya tokomane ya hao ya boitsebiso.
- Ditefo dife kapa dife tse ikgethileng tsa ditefello di tla hulwa tjheleteng e ka hara letlole, mme hoo ho fokotsa tjhelete e bolokilweng letloleng.

Ke ka lebaka leo letlole le tlamehang ho nahana ka hloko ka dikopo tsena tse kgethehileng tsa ditefello ho leka le ho etsa bonnete ba hore tjhelete ha e fele kapele pele ho nako ha setho se ntse se hloka tshehetso ya tjhelete.

**TABA YA BOHLOKWA HAHOLO:** Dikopo tsena di lokela ho romela bonyane kgwedi e le 1 pele ho letsatsi le lebeletsweng la tefo, e le ho etsa bonnete ba hore tefo e etswa ka nako letsatsi le tshwanelehang.

## Etsa bonnete ba hore ditefello ha di emise: dula o ikopanya le rona!

Ho tswela pele ho fumana ditefo gotswa letloleng la mojalefa, letlole le tlameha ho etsa bonnete ba hore ditefello di etswa bathong ba nepahet-seng. Romella tlhahisoleseding ya bohlokwa ho mohlokomedi/mothusi/ngwana ya mogolo ka SMS, imeile kapa mangolo, letlole le tlameha ho etsa bonnete ba hore tlhahisoleseding ya mohlokomedi/mothusi/ngwana ya mogolo e nepahetse.

Ka hona, selemo se seng le se seng bahlokomedi/bathusi/bana ba bagolo ba tlameha ho ikopanya le letlole ho NETEFATSA hore ba ntse ba phela mme ba sa ntse ba hlokometse setho le hore ba NTLAFATSE kapa ho netefatsa dintlha tsa bona tsa boikopanyo.

DITEFELLO DI KA EMISWA HAEBBA O SA IKOPANYE LE RONA BONYANE HANG KA SELEMO.

## Sheba leqephe le kamorao bakeng sa ditsela tsohle tsa ho ikopanya le letlole

Hape o ka tlatsa foromo ya Setifikeiti sa ho Phela ho netefatsa le ho ntjhafatsa dintlha tsa hao. Letlole la mojalefa le ka nna la kopa mohodisi/mohlokomedi ho tlatsa foromo haeba o sa ka wa ikopanya le letlole nako e telele. O tlameha ho kgutlisetsa Setifikeiti sa ho Phela ho letlole la mojalefa kapele ka moo ho ka kgonehang, ka imeile, fekse kapa poso.

Re romele aterese ya hao ya imeile bakeng sa kgokahano ese nang tshitiso ya letho.

## Ke lokela ho etsa eng ha mohlokomedi/mothusi a hlokahala kapa a fetoha?

Hang ha lelapa le entse qeto ya hore mohlokomedi / mohodisi e motjha e tla ba mang, le lokela ho romela ho letlole la mojalefa tse latelang:

- Haeba mohlokomedi/mothusi a hlokahetse: setifikeiti sa lefu la mohlokomedi/mothusi,

KAPA

- Haeba mohlokomedi/mothusi a fetotswe: Lengolo la bopaki ba boikano le tswang ho mohlokomedi wa kgale/mothusi le bolelang hore ha ba sa hlokomela setho,

LE

- Lengolo lena la bopaki ba boikano le lokela ho bontsha hore ditho ke bomang, ka ho fana ka mabitso a bona a felletseng le matsatsi a tswalo, esita le mabaka a phetoho ya bohlokomedi,
- Dintlha tsa banka tsa mohlokomedi e motjha le tokomane e netefaditsweng ya boitsebiso/phasepoto.
- Lengolo la bopaki ba boikano la motho wa boraro, ka ho qolleha e ka ba setho sa lelapa kapa morena wa motse, le bolelang hore mohlokomedi e motjha e se e le mang.

Ditokomane tsena di ka romelwa ka imeile, fekse, poso, kapa di ka iswa ka letsoho ditsing tsa ditelaente tsa Fairheads kapa lekala la Teba Ltd.

## Re letsetse bakeng sa dintlha tse ngatanyana le ditaelo.

### Ho ka etsahala eng haeba re batla ho fetola lebitso kapa letsatsi la tswalo la setho?

Tlhahisoleseding ya botho eo letlole la mojalefa le nang le yona bakeng sa setho di lokela hore di tshwane le tokomane ya molao e nehelanweng ke bolaodi bo nehelanang ka ditokomane tsa boitsebiso (jwalo ka Lefapha la Ditaba tsa Lehae, botsamaisi wa setereke, jwalo jwalo) haeba diphelelo di lokela ho etswa ho tlhahisoleseding ya botho ya setho, o lokela ho re romella lengolo le tswang ho bolaodi bona e le ho netefatsa diphelelo tsena.



### Ho etsahala eng ha setho se hloka hala pele se ba le dilemo tse 18?

Ditjhelete tsohle di tla leshwa ho estate ya setho mme o lokela ho romela letlole la mojalefa dikhopi tse netefaditsweng tsa ditokomane tse latelang:

- Setifikeiti sa lefu sa setho
- Lengolo la bolaodi / bophethahatsi ba kabo ya lefa le nehelanwang ke Molaodi e Moholo wa Lekgotla le Lehelo la Dinyewe (Master of the High Court)
- Tokomane ya boitsebiso / phasepoto ya moemedi ya amohetsweng/ mophethahatsi wa kabo ya lefa,
- **Dintlha tsa banka lebitsong la Moemedi ya hlophilweng.** Haeba boleng ba thepa bo le ka tlase ho R50,000, Lengolo la Tumello le Tshireletso Qosong le fanang ka dintlha tsa banka tsa Moemedi di tla tlatswa. Iteanye le Fairheads ho fumana foromo.

#### Kapa

- **Dintlha tsa akhaonte ya banka tsa lebitso la Estate ya Mofu.** Haeba boleng ba thepa bo le ka hodimo ho R50,000, Lengolo la Mofu la Estate la Ditaelo le fanang ka dintlha tsa ba banka ya mofu le tlameha ho tlatswa. Iteanye le Fairheads ho fumana diforomo.

### Ke bomang ba laolang letlole la mojalefa mme ba lokela ho etsa eng?

## Re letsetse haeba o batla thuso.

Letlole la mojalefa le laolwa le ho tsamaiswa ke lekgotla la ditrasti le kenyeletsang trasti e ikemetseng esita le ofisiri e ka sehloohong. Dittrasti di kgetha mohlalobi wa dibuka tsa ditjhelete ya ikemetseng le balaodi ba matsete mme ba na le tokelo ya ho etsa diphelelo melaong. Diphelelo tse jwalo di lokela ho tjhaelwa monwana le ho ngodiswa ke Molaodi wa Dipenshene.

*Ditshebeletso tsa Molemo tsa Fairheads (Benefit Services) di sebetsana le tsamaiso ya letsatsi le letsatsi ya letlole la mojalefa.*

## Re tla fumana dipuisano dife?

- Ditho di fumana setatemente sa selemo sa molemo wa letlole bakeng sa selemo ka seng Selemo sa ditjhelete sa letlole se fela ka Hlakola mme disetatemente tsa melemo ya letlole di romelwa dikgwedi tse tsheletseng kamora moo. Ditatemente tsena di bontsha hore na ke tjhelete e kae e ileng ya sebediswa nakong ya selemo, ho setse e kae qetellong ya selemo sa ditjhelete, le hore na tjhelete e tsetetswe hokae.
- Foromo ya Setefikeiti sa ho Phela e ka romelwa haeba letlole la mojalefa le hloka ho ntjhafatsatlhahisoleseding ho tswa ho mohlokomedi kapa setho.

Hopola hore o ka letsetsa, wa ngolla kapa wa etela letlole la mojalefa ka nako efe kapa efe bakeng sa tlhahisoleseding.

## Ho ba setho ho fela neng?

Botho ba setho sa letlole la mojalefa bo tla fela ha a fihla dilemong tsa kgolo e phethahetseng ya letlole. Boemong bona ditjhelete tsohle tse setseng akhaonteng ya mojalefa di tla leshwa setho, **ka ntle le haeb:**

- haeba setho se kgetha ho boloka tjhelete ka hare ho letlole la mojalefa (mme moo o lokela ho letsetsa letlole la mojalefa ho ba tsebisa ka kopo ena);
- haeba tjhelete e setseng e le nyenyane haholo mme ha ho sa tshwaneleha ho lefa ditefello tse nyenyane tsa tsamaiso. E be tjhelete e lefuwa mohlokomedi / mohodisi haeba setho se le ka tlase ho dilemo tsa molao tsa bongata.

## Ditho di lokela ho hopola hore:

- **Dilemong tsa 16** – Etsa kopo bakeng sa tokomane ya boitsebiso naheng e tshwanelehang e nang le boikarabelo bakeng sa ho fana ka tokomane ya boitsebiso (Lefapha la Ditaba tsa Lehae, botsamaisi ba setereke, jl.),
- **Dilemong tsa 18** – Bula akhaonte ya banka.

## Ho lefa setho tjhelete, letlole la mojalefa le lokela ho ba le:

- Khopi e hlapantsweng ya setho ya tokomane ya boitsebiso/phasepoto,
- Dintlha tse feletseng tse sebetsang tsa banka ya setho lebitsong-la hae,
- Lengolo la la taelo le rometsweng ke letlole le lokelang ho tlatswa ke setho.

## Ho fihlella tlhaiso-leseding ya hao

Letlole le tiisa hore tlhaiso-leseding eo o re romellang yona ke ya lekunutu ebile e tla sireletswa. O ka bala Fund's Privacy Policy (Pholisi ya Lekunutu ya Letlole) ho [www.fairheads.com](http://www.fairheads.com)

O ka fihlella tlhahisoleseding ya hao kapa tlhahisoleseding ya setho ka ho etsa kopo mme ke mahala.

Information Officer

Email: [compliance@fairheads.com](mailto:compliance@fairheads.com)

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## Ho thweng haeba ke sa thabiswe ke tshebeletso?

Haeba o na le tletlebo kgahlanong le letlole la mojalefa o lokela ho e romela ka lengolo ho:

### The Complaints Officer

Setsi sa Mehala: 0860 338 882

Fekse: 086 219 0778

Imeile: [complaints@fairheads.com](mailto:complaints@fairheads.com)

Post: The Momentum Umbrella Beneficiary Fund  
PO Box 4994, Cape Town, 8000

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Haeba taba ena e sa rarollwa ka tsela eo kgotsofatsang nakong ya dibeke tse 3 kamora hore Mookamedi wa Ditletlebo a amohele tletlebo ya hao, o ka fetisetsa taba ena ho Ditrasti tsa letlole la mojalefa:

### The Trustees of the Momentum Umbrella Beneficiary Fund

Setsi sa Mehala: 0860 338 882

Fekse: 086 219 0778

Imeile: [queries@fairheads.com](mailto:queries@fairheads.com)

Post: Momentum Umbrella Beneficiary Fund  
PO Box 4994, Cape Town, 8000

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Haeba taba ena e sa rarollwa ka tsela e o kgotsofaditseng nakong ya matsatsi a 30 kamora hore Ditrasti di amohele tletlebo ya hao, o ka lebisa taba ena ho molaodi ya mona ka tlase:

### The Pension Funds Adjudicator

Setsi sa Mehala: 086 066 2837/ 012 346 1738

Fekse: 086 693 7472

Imeile: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)

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## Beneficiary Fund



### Kungani le mali igcinwe kulesisikhwama sendlalifa?

Lapho ilunga lesikhwama somhlalaphansi lishona, ama-trustees alesosikhwama kumele alandele umthetho ekhlukeniseni lemali kubantu abancike kwilunga. Ama-trustees kumele athathe isinqumo sokuyikhokha kubantu abancikile noma kusikhwama sezindlalifa. Inhliso yaso yalesikhwama ukunakekela lemali ekhokhelwe abancikile (ilaba asebenzamalunga alesisikhwama).

### Kumele ngenzenjani mina njengo mnakekeli/umgadi?

- Uma ungumnakekeli/umgadi, kumele uqiniseke ukuba imali isetshenziselwa ukugada kanye nokufundisa indlalifa esancane,
- Uma wena uyindlalifa (kusho umuntu omali yakhe emele isebenziswe), mele ubenesiqiniseko sokuba imali isetshenziselwa ekufundeni kwakho kanye nokukwakhela ikusasa elakho.

### Sisebenza kanjani lesikhwama sendlalifa?

Akhawunti yendlalifa iyavulwa uma inkokhelo yenzuzo yokushona / ukufa ithunyelwa kulesi sikhwama semali yokuthola usizo. Injongo yethu ukwenza lemali ekwi-akhawunti yendlalifa ikwazi ukuqhuba indlalifa ize ibe neminyaka engu-18 noma iqede Umatikuletsheni (grade 12).



## OKUNGENAYO

Inzuzo yokufa ikhokhelwa kwi akhawunti yelungu.

Imali ku-akhawunti yelungu iyatshalwa, futhi noma yiziphi izinzuzo zokutshala izimali zengezwe ku-akhawunti yelungu.

I-akhawunti yakho iyagadwa ngendlela elungile ukuze izokwazi ukukuqhuba isikhathi eside uma

kudingeka. Yingakho zonke izicelo zokukhokhwa oizicelayo zingeke zikhokhwe.



## OKUPHUMAYO

Imali iyakhokhiswa ukuze kubhekwe kahle imali ese akhawuntini yelungu.

Izinkokhelo ezihlukahlukene zingenziwa kusuka ku-akhawunti yelungu.

Izinkokhelo ezijwayelekile zingenziwa nge akhawunti yelungu njalo ngenyanga ukukhokha izindleko ezijwayelekile, zansuku zonke.

Izicelo zemali ezikhethekile mayelana nokusiza uma kuthunyelwe isicelo, ingakhokhwelewa imali yesikole, umfaniswano wesikole, izincwadi, izincwadi zokubhala, imali yokugibela, njalo njalo. **Phenya kwi-khasi lesi-18 ukuze uthole imininingwane eminingi.**



## Izinxephezelo zenziwa kanjani?

- **Izimali ezikhokhwa** njalo zikhokhelwa ukusiza iLunga ngezindleko zemihla ngemihla, njengokudla, imali yokukhokhela indawo yokuhlala, kanye nokunye. Inani elikhokhwayo likhokhwa ngokuthi kukhona malini nokuthi ulungu lineminyaka emingaki,
- **Izinkokhelo ezikhethekile zezezimali**, zingakwazi ukukhokhwa kumgadi / umnakekeli noma ilungu elineminyaka engaphezulu kuka 18 uma kunesicelo, kodwa abaphatheli ababekiwe kumele bathathe isinqumo ukuthi inkokhelo ingenziwa na. Izinhlawulo zingakwazi ukukhokhela ezemfundo ( imali yesikole, izincwadi zokufunda, izincwadi zokubhala, umfaniswano wesikole, imali yokugibela kanye namaKlass

okusiza umtwana) kwesinye isikhathi sikhokhele izindleko zase sibhedlela noma ukuziphilisa nje. Usingamzali/Umnakekeli noma idlalifa endala ngokomthetho (18) kumele asayine lesosicelo.



### Kumele ngicele kanjani usizo mayelana nezindaba zemali ekhethekilelo futhi iziphi izincwadi ezifunakalayo?

Uma ufuna ukwenza isicelo sokusizwa ngemali ngaphandle kwezimali ezikhokhwa njalo, khumbula ukuba:

- Kuzofuneka uthumele i-invoyisi/idokhumenti ngefeksi, noma ngeposi likagesi/i-imeyili noma ngeposi ukusekela isicelo sakho,
- Incwadi kumele ibe nesihloko senkampani noma ibe nesitembu sesikole/kholishi/nyuvesi/dokotela/eyesitolo kuyona,
- Uma kuyidleko zesikole, kumele kukhombise igama lendlalifa, ibanga/isifundo kanye neminingwane yemali emele ikhokhwe,
- Imininingwane yaseBhange, inombolo, yocingo, Ifeksi, ikheli le-imeyili ne nombolo yomuntu ozokhulumela isikole/kolishi/nyuvesi/dokotela/eyesitolo kumele ibonakale encwadini.

#### **Khumbula:**

- Inombolo yereferensi ekhethekile yendlalifa kumele ibhalwe kuwowonke amakhasi.
- Iba nesiqiniseko sokuba isikhwama sendlalifa sineminingwane elungile yebhangi kanye namakhophi omazisi ogxiviziwe emaphoyiseni.
- Noma iziphi izindaba zemali ekhethekileyo ekhokhwayo, imali yazo izothathwa kwisamba semali ekhona lokhu kungenza ukuthi inciphe imali eyisamba kwi akhawunti yendlalifa futhi inciphise nemali ekhokhwa njalo ngenyanga. Kungakho isikhwama kufanele sicabange kahle ngalezi zicelo zemali ekhethekile ekhokhwayo ngokucophelela ukuze sizame ukuqinisekisa ukuthi le mali ayisetshenziswa ize iphele ngokushesha ilungu lingaka sizakali ngokufanele ngezidingo zemali.

**OKUBALULEKILE KAKHULU:** Lezi zicelo kumele zithunyelwe okungenani enyangu eyodwa ngaphambi kosuku olulindele ngalo ukuthi uthole imali.

### Qiniseka ukuthi inkokhelo ayimi: xhumana nathi!

Ukuze isikhwama sezindlalifa siqhubeke nokukhokha, kumele siqiniseke ukuthi sikhokho kubantu abafanele).

Ukuze isikhwama sikwazi ukukuthumelela imininingwane nge SMS, email noma izincwadi, kumele siqiniseke ukuthi imininingwane yokuxhumana yomgadi / umnakekeli ilungile.

Ngako njalo ngonyaka abagadi/abanakekeli kumele baxhumane nesikhwama baqinisekise ukuthi basaphila nokuthi basagade ilunga babuye bavuselele nemininingwane yabo yokuxhumana).

## IMALI INGAMISWA UMA UNGAXHUMANI NATHI OKUNGENANI KANYE NGONYAKA

### Bona ikhasi elingemuva ukuze ubone zonke izindlela zokuxhumana nesikhwama

Ungakwazi ukugcwalisa ifomu lokuvuselela uqinisekise ukuthi nemininingwane yakho isalungile. Isikhwama sezindlalifa singacela abagadi/abanakekeli/idlalifa endala ukuthi agcwalise lelifomu uma sekunesikhashana agcina ukusithinta.

Kumele ubuyisele lelifomu lokuvuselela esikhwameni sezindlalifa ngokushesha, ungalithumela nge imeyili, fax ( isikhahlamezi ) noma ngemvilophu ekhokhelwe enikeziwe. uFairheads uzothumela umlayezo wokuthi ifomu lakho litholakele, futhi lilungile).

Sithumele ikheli lakho le-imeyili ukuze kube nokuxhumana okusheshayo nokulula.

### Kumele ngenzenjani uma Umgadi / Umnakekeli uyashona noma uyashintshwa?

Uma umndeni uthatha isiqumo sokuba ngubani ozoba ngumgadi/umnakekeli, kumele nithumele kwiskwama sendlalifa.

- Uma umndeni uthatha isiqumo sokuba ngubani ozoba ngumgadi / umnakekeli, kumele nithumele kwiskwama sendlalifa,

Noma

- **Uma kushintshwa umgadi / umnakekeli:** I-Affidavit ephuma kumgadi / umnakekeli omdala eshoyo ukuthi akasanekeleli indlalifa.

Kanye

- I-Affidavit ephuma kumgadi / umnakekeli omusha esho ukuthi ibona abazanekelela indlalifa kusekela manje. I-Affidavit kumele isho ukuthi ngobani abayizindlalifa, amagama abo ngokuphelela kanye nosuku lokuzalwa, kanye nesizathu sokuba umgadi / umnakekeli ashintshwe.
- Umgadi / umnakekeli omusha iminingwane yaseBhangi kanye nekhopi yomazisi/phasiphoti yakho egxiviziwe emaphoyiseni.
- I-Affidavit evela kuqembu lwesithathu, kungaba ilunga lomndeni noma isiphathimandla, esisho ukuthi ngubani umgadi / umnakekeli omusha.

## Sifonele ukuze sikunikeze eminye imininingwane

Lemininingwane/lamaphepha angathunyelwa ngeposi/isikxhahlamezi (fax)/imeyili noma uyowashiya emahhovisini akwa Fairheads noma uTeba LTD branch.

### Uma sifuna ukwenza ushintsho kwigama leLungu okanye usuku lwakhe lokuzalwa?

Imininingwane le isikhwama sendlalifa esinayo kumele ifane nalemininingwane eyakhishwa iziphathimandla njengonywango wezasekhgaya , mjalo njalo. Uma kukhona ushintsho olwenziwayo kwimininingwane yendlalifa siqu, kumele usithumelele incwadi evela khona lapho kwiziphathimandla lezo ukuqiniseka lolushintsho olwenziwe.

### Uma indlalifa ishona ngaphambi okuba ibe na-18?

Yonke imali izokhokhwa kwifa lendlalifa futhi kumele nawe uthumele kwiskwama sebeneficiary fund alezincwadi ezilandelayo:

- Isitifikiki sokufa sendlalifa
- Incwadi yomthetho ekhishwe Umphathi weNkantolo ePhezulu
- Umazisi/Phasipothi yommeli ofakwe ngokomthetho
- **Imininingwane yebhange egameni loMmeleli oqokiwe** Uma inani lezimpahla lingaphansi kuka-R50,000, iMvume kanye neSivikelo esihlinzeka ngemininingwane yasebhange yommeleli kumele igcwaliswe. Xhumana ne-Fairheads ukuze uthole amafomu..

#### Noma

- **Imininingwane ye-akhawuntini yebhange egameni lalowo oshonile** Uma inani lezimpahla lingaphezu kuka-R50,000, Incwadi Yemiyalelo Yomuntu Oshonile ehlinzeka ngemininingwane yasebhange kumele igcwaliswe. Xhumana ne-Fairheads ukuze uthole ifomu.

## Usithinte no uma udinga usizo.

### Ngubani ophatha isikhwama sendlalifa futhi yini le ekumele bayenze?

Isikhwama sendlalifa siphethwe futhi silawulwa yibhodli labaphatheli ababekiwe lokhu kubala umphatheli ozimele kanye nehhovisi elikhulu. Abaphatheli ababekiwe bakhetha umcwaningimabhuku ozimele nama-Investment menenja angaphandle futhi banemvume yokwenza ushintsho kwimithetho. Ushintsho olunje kumele luvunywe luphinde lubhalisweyiRegistrar of Pension Funds.

U-Fairheads Benefit Services Uphatha izidingo zemihla namalanga zokuphathwa kwesikhwama sendlalifa.

### Yikuphi ukuxhumana esizokuthola?

- Izindaba zokuphela konyaka wezezimali zesikhwama ngoFebhuwari kanye nezitatimende zenzuzo zithunyelwa ngaphakathi kwezinyanga ezisithupha ngaphambi kokuphela konyaka wezezimali ekupheleni kuka Febhuwari unyaka. Lezi zitatimende zibonisa iminingwane ukuthi malini esetshenzisiwe ngesikhathi sanyaka, malini esele ekupheleni kwezindaba zemali onyakeni, kanye nokuthi imali itshalwe kuphi,
- Isitifiketi sokuvuselela singathunyelwa esikhwameni sezindlalifa uma befuna ukuvuselela iminingwane yomgadi/yelulunga.

*Khumbula ukuba ungakwazi ukusishayela ucingo, usibhalele noma uvakashele isikhwama sendlalifa nganoma isiphi isikhathi ukuthola ulwazi.*

## Ubulungu buphela nini?

Ubulungu besikhwama sendlalifa buphela uma efinyelela eminyakeni yobudala. Kuleli phuzu yonke imali esele kwi-Akhawundi yendlalifa iyakhokhwa kwindlalifa, ngaphandle -

- Uma ilungu likhetha ukugcina imali kusikhwama sezimali (Uma kunjalo kumele axhumane nesikhwama sendlalifa ukuze abatshele ngesinqumo sakhe);
- Uma imali esele incane kakhulu futhi ingasakwazi ukukhokhela ukuphatha imali. Leyo mali siyayikhokha kumgadi / umnakekeli uma indlalifa ingaphantsi kweminyaka.

## Amalungu kumele akhumbule ukuba:

- Uma eneminyaka engu-16 ubudala - yenza isicelo sencwadi yomazisi kuzwe ovela kulo ikhishwe isiphathimandla esikhipha omazisi (Ihhovisi leziNdaba, Isifunda sokuphatha, njalo njalo),
- Uma eneminyaka engu-18 ubudala - vula i Akhawunti yesebhangeni.

### Ukuze kukhokhelwe ilungu, isikhwama somhlalaphansi kumele sibe:

- Ikhophi yomazisi / phasiphoti egxiviziwe emaphyiseni,
- I-Akhawundi yeseBhangeni esegameni lendlalifa elungile futhi esebenzayo,
- Incwadi nefomu elthunyelwe isikhwama sendlalifa okumele igcwaliswe indlalifa.

## Uku finyelela imininingwane yakho

Isikhwama siqinisekisa ukuthi imininingwane osithumela yona iyimfihlo yangasese futhi izovikeleka. Ungafunda inqubomgomo yobunfihlo yezimali ku [www.fairheads.com](http://www.fairheads.com).

Ungafinyelela imininingwane yakho noma imininingwane yelungu uma uyicela futhi mahala

Information Officer

Email: [compliance@fairheads.com](mailto:compliance@fairheads.com)

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## Okufanele ukwenze uma ungajabule ngenkonzo yethu

Uma unesikhalazo ngokumelene nesikhwama sezindlalifa, sithumele ngokuthi ubhalele okuthi:

The Complaints Officer

Ucingo: 0860 338 882

Ifeksi: 086 219 0778

I-imeyili: [complaints@fairheads.com](mailto:complaints@fairheads.com)

Post: The Momentum Umbrella Beneficiary Fund  
PO Box 4994, Cape Town, 8000

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Uma udaba lungaxazululiwe ngendlela ekwanelisayo phakathi kwamaviki angu-3 Isiphathimandla Sezikhalazo sithole isikhalazo sakho, dlulisela loludaba kubaPhatheli ababekiwe besikhwama sakho sendlalifa:

The Trustees of the Momentum Umbrella Beneficiary Fund

Ucingo: 0860 338 882

Ifeksi: 086 219 0778

I-imeyili: [queries@fairheads.com](mailto:queries@fairheads.com)

Post: Momentum Umbrella Beneficiary Fund  
PO Box 4994, Cape Town, 8000

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Uma isikhalazo singalungiswanga phakathi kwezinsuku ezingu-30 abaphatheli ababekiwe basitholile, ungasithumela isikhalazo sakho ngokubhalela ku kumlawuli ngezansi:

The Pension Funds Adjudicator

Ucingo: 086 066 2837/ 012 346 1738

Ifeksi: 086 693 7472

I-imeyili: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)

Iwebhusayithi: [www.pfa.org.za](http://www.pfa.org.za)

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**FAIRHEADS**  
Benefit Services

## Fairheads Benefit Services Contact Details:

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**Mail**  
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PO Box 4994 CAPE TOWN 8000

**Website**  
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Facebook business page  
[@fairheadsbenefitservices](https://www.facebook.com/fairheadsbenefitservices)

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26 Ameshoff Street  
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22<sup>nd</sup> Floor, Office no. 2217  
Embassy Building, 199 Anton Lembede Str.  
DURBAN  
Phone: 031 368 9260

### Cape Town

15<sup>th</sup> Floor, 2 Long Str.  
CAPE TOWN  
Phone: 0860 338 882

## Visit a TEBA branch

Collect, fill in and hand in beneficiary fund forms at any TEBA branch. Phone us to find the branch closest to you.