

## Tips on how to ensure a quick claim process at the GEPF

### Introduction

Please help us to help you in fast tracking your claims.

Here are some handy tips in ensuring claim process proceed without delays.

- Ensure that any claim form is fully completed and signed;
- Ensure that all the required documentation are certified and attached as per the instructions;
- Any incomplete claims will not be processed but returned to the employer department to correct the errors or contact the claimant to submit additional documents.

### What documents should you attach to a claim?

- \* ID documents – this will be a bar-coded ID or in the case of a card ID, both sides of the ID card must be photocopied and certified. If you are not a South African citizen, you need to submit a certified copy of a valid passport. Make sure your particulars on your ID and claim match.
- \* Marriage certificate (legal or traditional), or lobola letter(s), or marriage certificate(s) in terms of religious tenet or life partner application (if not previously submitted and approved).
- \* If divorced, the divorce decree and settlement order (if not previously submitted to the Fund).
- \* Birth certificates of the children where both parents particulars are indicated (this is needed when a child must claim and must submit proof of relationship – the unabridged birth certificate is usually best) or the adoption order in the case of an adopted child.

A fully completed bank form in the name of the applicant for the benefit – benefits cannot be paid to the account of somebody else, or a credit card account or a home-loan account.

If the beneficiary is a minor child, the account details of the guardian to the child will be required, as well as proof of guardianship and the certified ID copy of the guardian.

A copy of the bank statement is recommended to confirm the bank details and that the bank account is active.

Proof of your active tax number is highly recommended.

Please note your pension number on all the attachments – in case the documents get separated.

If you are applying for continued medical benefits, please complete and attach the required application form and attach proof that you were a member of the medical aid for 12 months prior to the application.

If you are retiring, please ensure that you attach a personal particulars form listing your dependants, and if you have not already submitted a nomination form, complete and attach that as well.

If you are retiring, you will be required to complete a retirement benefit choice form – if you wish to receive a quote for an enhanced spouse benefit, please make sure that you receive that quote and return your signed choice form to your HR before you exit service, or this will delay processing of your benefits until you return your choice form.

If you are resigning, you must complete a choice form to transfer your benefits or receive the benefits into your bank account – you are advised to consult with a financial advisor on this choice.

### **What you need to do prior to submitting your documents?**

- Make sure that your service details as per your member benefit statement are correct – service date, salary details, Purchase of service, Leave without pay, divorce service reduction or anything that will affect the calculation of your benefit. If you disagree with any information, immediately engage you HR to resolve the matter before your exit documents are submitted.
- Make sure you have no departmental debt or sign for the deduction of the departmental debt from your benefit.
- Make sure your leave file is audited and correct, and that there is no unapproved leave or sick leave when you exit.
- Contact SARS and make sure your tax number is correct and make sure you owe them nothing, and if you do, make payment arrangements – the Fund cannot pay your exit benefit unless SARS issues a tax directive – and SARS will not issue a tax directive if your affairs are not in order and up to date.
- Any copy of an ID, birth certificate, marriage certificate, divorce decree or any other attachment must be certified. The certification may not be older that 6 months when it is received at the Fund.
- Confirm that you have complied with all the instructions on the form to be submitted and use the checklist to confirm that everything is correct and attached.

- Once you have signed all the documents at your HR unit, ensure that your HR submit to the GEPF prior to your exit, as any errors noted on submission are much easier to deal with if you are still there to resolve them.
- Once your HR unit has submitted to the GEPF, you will get a notifications that your documents have been received by the GEPF. If you do not receive such notification, continue checking with your HR unit because it means the GEPF have not received your documents or that they have been rejected due to errors.

Once the GEPF have received your duly completed documents, it will take not more than 60 days to process you claim (The exception to this will be death claims where distribution of benefits must take place).

## Stages and processing when your documents are received by the GEPF

1. **Quality Control** – your documents and the required attachments are checked for completeness and correctness by your employer and on receipt at the Fund.
2. **Membership and contributions verification** – your service (membership) history and contributions are confirmed in separate sections. This includes purchase of service, leave without pay, etc. If the records at the Fund do not match those submitted by your employer, the case will be rejected back to the employer.
3. **Payment section** the benefit due to you is calculated based on a formula which is decided by the type of exit. Once the payment has been confirmed, validation of the banking particulars is performed and a tax directive is requested from SARS. If the bank validation fails, or SARS declines to issue a tax directive, the case is placed in an error status and you will be informed. Please note that the Fund will execute any tax directive received from SARS – if you owe SARS any outstanding money, it will be deducted from your benefit.
4. Once the bank validation is received and the tax directive processed, your payment is scheduled and your money will be available in your bank, three days after the payment run.

**Please refer to the GEPF website for a detailed information about documents required per benefit.**