



# TSRF MEMBER

## NEWSFLASH

AUGUST 2025



### Benefits of the TSRF Funeral Benefit

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## BENEFITS of the TSRF FUNERAL BENEFIT

*Arranging a funeral for a loved one is difficult and stressful and many families need additional financial assistance to pay for this. The Fund's Funeral Benefit not only helps you pay for the funeral but also provides support services giving you total peace of mind.*

The funeral benefit pays out if you and/or any of your immediate family members die. The premium for this benefit is subsidised by the Fund, making this benefit very cost-effective for members. It is good to know the following:

- ***The Funeral benefit is underwritten outside of the Fund and is therefore an unapproved benefit.***
- ***As an unapproved benefit, no tax is deducted when funeral benefits are paid.***
- ***Guardrisk Life Limited is the underwriter.***
- ***Members must nominate one person (older than 18) to receive their funeral benefit.***
- ***Excellent repatriation benefits.***

### Who is covered for the funeral benefit?

All active members of the Fund and their immediate family members are covered by this benefit provided contributions are up to date.

#### Did you know?

The premium for this benefit is partly paid from the money your employer contributes every month (R32) and partly from the risk reserve of the Fund (R54). The Fund subsidising this premium members are saving more for retirement.

***Immediate family is limited to*** 2 Spouses and 6 Children (Children up to the age of 21 years are covered, unless a full-time student at a registered educational institution, who is covered up to the age of 26 years, or a physically or mentally disabled child). If you exit the Fund you and your immediate family will no longer be covered by or be able to claim for funeral benefits.

#### Please note:

***Active member:*** A member who is currently contributing to the Fund.

***Spouse:*** Husband or wife married to the Member by law, tribal custom, or tenets of any religion; and shall include a common law husband/wife of the Member or such person residing with the Member, who is normally regarded by the community as the Member's husband/wife. A person of the same gender residing with the Member who is regarded by themselves and the community as a common law couple shall also be regarded as a Spouse.



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## Funeral Benefits Schedule

You and/or your family members	Benefit
Member	R65 000
Spouse	R65 000
Children: Age 14 - 21 (up to 26 if full time student)	R48 000
Age 6 - 13	R13 000
Age 1 - 5	R10 000
Age 0 - 11 months	R5 000
Stillborn	R3 900



## Funeral Claims

To avoid any payment delays, funeral claims should be submitted as soon as possible and/or within 12 months from the date of death. Claims submitted after 12 months will not be considered unless there are extenuating circumstances from the late submission which are acceptable to the insurer.

***The claim form includes a list of supporting documents that must be attached when sending in the claim. These include:***

Supporting documents required when submitting funeral claim
Complete claim form as prescribed by the insurer
A certified copy of the death certificate
Certified copy of the ID of the claimant (member or nominated beneficiary)
Certified copy of the ID of the deceased (in case of a child provide unabridged birth certificate)
Police report in the case of claim events related to motor vehicle accidents, murder and causes of death that are under investigation
DHA1663 - Notification of Death Form
Proof of address of the claimant
If no beneficiary has been nominated, in the event of the death of the member, the letter of executorship and proof of estate late account
Copy of bank statement of the person claiming the benefit showing claimant's name, stamped by the bank. If no ID and only passport, letter from the bank is always required. No third-party payment will be made (for any benefit).





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### Good to know

If all documents are provided Funeral benefits are paid within 48 hours. So it will be paid before the Fund's lump sum death benefit providing much needed financial support.

### Repatriation of Mortal Remains

Where a member, spouse or child passes away in an area that is more than 50 kilometres away from the primary residence, the costs of the repatriation of the body of the deceased to the primary residence, will be covered. The transportation extends to the whole of South Africa and to the SADC Countries.

**The claim is limited to R20 000 per family per annum.** The claim will only be paid if proof is provided that a repatriation service provider has been used.

### Nomination of Beneficiary Form for Funeral Benefits

Members are required to complete the **Nomination of Beneficiary Form (Funeral Beneficiary)**.

In the event of your death, the funeral benefit will be paid to the one person (beneficiary) that you nominated in your nomination form.

Please ensure that the person you nominate as a beneficiary for the funeral benefit, is over the age of 18 years, and would be responsible to pay or organise your funeral.

Should you **not have** completed a nomination form, then the benefit will be paid into your estate.

*Please note that your estate may take up to 12 months to be opened and your family may not have the money to bury you should a completed form not be available.*

#### Call to action:

**It is very important to complete your Beneficiary Nomination Form at least**

**once a year and also at any time**

**your details may change,**

i.e. birth of a new child, divorce etc.

By completing this form, you identify your dependants and can state who you want to receive your death benefits and in what proportion.

**Please**

**[click here](#)**



**to access the new Nomination Form**

“By completing a Beneficiary Nomination Form you are identifying your dependants, and it will help the Board make informed decisions, thereby preserving more of your assets for your intended recipients”

Moving towards a better future **together**



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**TRANSPORT**  
Sector Retirement Fund

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For more information:

Please

[click here](#)

to read the new  
Funeral Flyer

Please

[click here](#)

to read the  
Fund's Member Guide

“ The last thing you want is to leave your loved ones with is the financial burden of a funeral. Loss of a loved one can disrupt life unexpectedly. Your Funeral Benefit helps relieve funeral related financial stress during a time of grieving and healing. ”

**GUARDRISK**  
TAILORED RISK SOLUTIONS

Email: [info@guardrisk.co.za](mailto:info@guardrisk.co.za)

Web: [www.guardrisk.co.za](http://www.guardrisk.co.za)

The Funeral benefit is underwritten by Guardrisk Life Limited, and authorised financial services provider (FSP No76) and a licensed life insurer in terms of the Insurance Act (Registration No 1999/013922/6).

## Fund Contact details



Member enquiries  
**087 405 6377**



Two-Pot System enquiries  
**087 405 6376**



Email: [members@tsrf.salteb.co.za](mailto:members@tsrf.salteb.co.za)



Web: [www.tsrf.co.za](http://www.tsrf.co.za)

**Fund no: 12/8/37811**

### Disclaimer:

In cases where communication and the Fund rules differ, the Fund rules will prevail.