**Date: 31 August 2026**

**PENSION CIRCULAR NR: 4 of 2026**

**TO: ALL EMPLOYERS PARTICIPATING IN THE MINISTERS AND OFFICIALS PENSION FUND**

**REVIEW OF THE FUNERAL SCHEME FOR THE NG CHURCH OF TRANSVAAL MINISTERS AND OFFICIALS PENSION FUND**

The Management Committee of the NG Kerk van Transvaal Predikante en Amptenare Pensioenfonds has reviewed the funeral scheme for the following reasons:

- To adjust the cover amount to provide the same benefit to all members.
- To simplify the payment structure so that the premium can be paid monthly together with fund contributions and risk benefits via the Sanlam online process.

**Background**

The funeral scheme is a compulsory scheme in terms of the Policy for all members of the fund. The funeral scheme currently offers the following options:

| Benefit | Option 1 Premium | Option 2 premium |
|---|---|---|
| R15 000 cover | R16.80 | R36.00 |
| Optional additional cover of R5 000 | R18.00 | R21.60 |
| **Total** | **R34.80** | **R57.60** |
| | Members enjoy cover for as long as they remain employed by the employer | Upon retirement at the normal retirement age of 65, the member receives a paid-up certificate. Cover continues without any further premiums until death. |

Upon commencement of membership, the member has a once-off choice to select the appropriate option together with the additional benefit, if required. The option selected at the commencement of membership remains in force until termination of service or retirement. There is no annual option to change between funeral scheme options.

Under the current funeral scheme structure, each employer is required to pay the premiums separately from fund contributions and premiums by EFT to Sanlam Group Schemes each month. This “double payment” arrangement (one payment for the funeral scheme and one for the pension and group schemes) has resulted in some members not enjoying funeral cover and, conversely, some members having funeral cover only, with no pension benefits.

Membership of both the fund and the funeral scheme is compulsory in terms of the rules of the fund and the conditions of the funeral scheme.

Employers may therefore not enrol members in only the pension fund or only the funeral scheme. Employers are responsible for enrolling members in both the funeral scheme and the pension fund.

**Changes Effective 1 October 2026**

To simplify this administrative process and further ensure that all active members belong to both the funeral scheme and the pension fund, the Management Committee has decided to simplify the funeral scheme structure.

From 1 October 2026, the funeral scheme options will be as follows:

The funeral benefit will increase to R20 000 for all active members and the additional cover will be discontinued.

| Benefit | Option 1 Premium | Option 2 Premium |
|---|---|---|
| R20 000 cover | R22.40 | R48.00 |
| **Total** | **R22.40** | **R48.00** |
| | Members enjoy cover for as long as they remain employed by the employer. | Upon retirement at the normal retirement age of 65, the member receives a paid-up certificate. Cover continues without any further premiums until death. |

This means that members currently on either Option 1 or Option 2 with additional benefits will experience a reduction in premiums.

For members who have not selected the additional benefits, premiums will increase slightly.

All members who are currently not members of the funeral scheme will automatically be enrolled under Option 1 at a premium of R22.40 per month.

New members will still have a once-off choice between Option 1 and Option 2 upon commencement of membership.

For members who are currently not members of the funeral scheme and who join Option 1 from 1 October 2026, the following payment structure is proposed to phase in affordability:

- First year: the employer may pay the full premium.
- Second year: the employer and member each pay 50% of the premium.
- Third year: the member pays the full premium.

The above payment structure is merely a proposal to assist members with affordability.

As mentioned earlier in this circular, the funeral scheme is a compulsory scheme for all members, and members do not have a choice regarding membership of the funeral scheme. Members do, however, have a choice regarding the option to which they wish to belong.

From 1 October 2026, the funeral premium will be collected with pension fund contributions and risk benefit premiums through the Sanlam online process.

Employers will therefore no longer make a separate payment to Sanlam Group Risk Benefits in respect of the funeral scheme.

Attached to this circular is the communication that must be provided to each member.

Kind regards

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