

## UNIVERSITY OF THE WITWATERSRAND RETIREMENT FUND (“the Fund”) VOLUNTARY BENEFITS

**This form is to be completed if a change in a member’s marital or dependency status occurs, and the member consequently wishes to select or deselect one or more of the voluntary risk benefits offered by the Fund.**

### Election of Spouse’s Pension

I \_\_\_\_\_, staff number \_\_\_\_\_ confirm that I wish to elect the spouse’s pension benefit. I confirm I have a spouse or partner who fulfils the definition of SPOUSE in terms of the Rules of the Fund, or the practice note adopted by the Board of Trustees for cases of same sex or common law relationships. I understand that this election may require me to undergo medical underwriting for the additional insurance cover.

Signed \_\_\_\_\_

Date \_\_\_\_\_

### De-selection of Spouse’s Pension

I \_\_\_\_\_, staff number \_\_\_\_\_ confirm that I wish to deselect the spouse’s pension benefit. I confirm that I do not have a spouse or partner who fulfils the definition of SPOUSE in terms of the Rules of the Fund, nor the practice note adopted by the Board of Trustees for cases of same sex or common law relationships.

Signed \_\_\_\_\_

Date \_\_\_\_\_

Election of Children's Pension

I \_\_\_\_\_, staff number \_\_\_\_\_ confirm that I wish to elect the children's pension benefit. I confirm that I have a child or children who fulfils the definition of CHILD in terms of the Rules of the Fund. I understand that this election may require me to undergo medical underwriting for the additional insurance cover.

Signed \_\_\_\_\_

Date \_\_\_\_\_

De-selection of Children's Pension

I \_\_\_\_\_, staff number \_\_\_\_\_ confirm that I wish to deselect the children's pension benefit. I confirm that I do not have any children who fulfil the definition of CHILD in terms of the Rules of the Fund.

Signed \_\_\_\_\_

Date \_\_\_\_\_

For Pensions Office \_\_\_\_\_

**This form must be submitted to the Pensions Office as soon as possible after any change in marital or dependency status. See overleaf for definitions.**

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### Definitions of Spouse and Children

The following definitions are extracts from the Rules or practice notes adopted by the Board of Trustees. They should be read before a member completes the form overleaf to elect or deselect either of the voluntary spouse’s or children’s pension benefits offered by the Fund.

“**QUALIFYING CHILD**” shall mean a member’s own child, legally adopted child and stepchild who is unmarried and who is:

- a) under the age of 21; or
- b) under the age of 25 and undergoing full-time education approved by the BOARD; or
- c) accepted by the BOARD as permanently incapacitated through infirmity of mind or body from supporting him- or herself.

“**QUALIFYING SPOUSE**” shall mean the SPOUSE of a MEMBER, as at the date of his death, provided that where polygamy is practiced, QUALIFYING SPOUSE shall mean the SPOUSE nominated by the MEMBER or, failing such a nomination, the surviving QUALIFYING SPOUSES collectively, in which case the total SPOUSE’S BENEFIT shall be distributed on a basis deemed equitable by the BOARD, at its sole discretion

### Practice note adopted by the BOARD

In order to ensure that the BOARD apply consistent and equitable rulings in deciding upon any contentious claims lodged by the "spouse" of a deceased member, the following guidelines shall be used by the BOARD in determining whether the "spouse" claiming the benefit is entitled to such benefit.

- a) Did the member elect to participate in the optional spouse's benefit?
- b) Was the "spouse" nominated by the deceased member in writing?
- c) Is there evidence of a relationship between the deceased member and the "spouse" where such relationship was of a long-term nature and built upon mutual dependency and trust? Examples would include joint bank accounts, joint ownership of property, and long-term cohabitation etc.
- d) Is there any other evidence of a relationship such as a nomination of the "spouse" as a beneficiary in terms of the deceased member's last will and testament?
- e) Was the "spouse" recorded as a beneficiary in terms of the deceased member's medical plan?  
**Note:** In cases where the medical plan makes no provision for a member and spouse of the same gender, such absence of recognition as a "spouse" shall not prejudice, reduce or limit the rights of the "spouse" under this practice note.
- f) Had the deceased member and the "spouse" drawn up any other legal document which would support the claim to spouse's benefits?
- g) Based on the balance of positive (or negative) responses to questions (b) to (f) is the "spouse" entitled to a benefit?