



SPECIAL ENDORSEMENT TO THE POLICY OF NATIONAL FUND FOR MUNICIPAL WORKERS

Sanlam Life Insurance Limited (Registration no 1998/021121/06) declares that with effect from 1 April 2024 the funeral insurance policy (no. 19324616x2) be amended as follows:

1. The following definition is added in Schedule 1:

"CONSUMER PRICE INDEX means the "consumer price index for all urban areas" published by Statistics South Africa from time to time."

2. The definition of "MARRIAGE" in Schedule 1 is replaced by the following:

"MARRIAGE means -

- (a) a marriage or union in accordance with the Marriage Act, 1961, the Recognition of Customary Marriages Act, 1998, or the Civil Union Act, 2006, or the tenets of a religion; or
- (b) a union where two persons are living together as if married, with the commitment of continuing to do so permanently, provided that -
 - ♦ they have been doing so for a continuous period of at least six consecutive months; and
 - ♦ they continued doing so until the time of death of the spouse; and
 - ♦ the MEMBER, upon request, provides satisfactory proof of the permanency of the relationship to the FUND and SANLAM."

3. The definition of "QUALIFYING SPOUSE" in Schedule 1 is replaced by the following:

"QUALIFYING SPOUSE in regard to a MEMBER means the person with whom he/she is joined in MARRIAGE, provided that such person, at the time of qualifying for the insurance has not yet reached the age of 75 years. If a MEMBER is joined in MARRIAGE with two or more persons, QUALIFYING SPOUSE means –

- (a) only that one of them whom the MEMBER nominated in writing to the EMPLOYER during the person's life; or
- (b) if the EMPLOYER advises SANLAM that the MEMBER has failed to nominate only one of them in terms of paragraph (a), only the one with whom he/she is joined in MARRIAGE first.

Once a nomination has been made in terms of paragraph (a), it remains in force for as long as the MEMBER is joined in MARRIAGE with the relevant spouse.

A QUALIFYING SPOUSE will cease to be insured on the date on which the MEMBER and the QUALIFYING SPOUSE are no longer joined in MARRIAGE.

The relationship of the QUALIFYING SPOUSE to the MEMBER must be substantiated by a valid marriage certificate, or other evidence recognized in law, or other proof acceptable to SANLAM.

Notwithstanding any provision to the contrary in the Policy, the maximum age restriction referred to above, does not apply to a QUALIFYING SPOUSE who immediately before the COMMENCEMENT DATE or 1 July 2015 in the case of a CATEGORY E-MEMBER, was insured in terms of the insurance which was replaced by the insurance regarding the Funeral Benefits provided in terms of the Policy.

For purposes of the continuation of benefits with waiver of any further premium payments in terms of clause 2.3, QUALIFYING SPOUSE in regard to a MEMBER means his/her QUALIFYING SPOUSE on the date of the applicable event as envisaged in clause 2.3."

4. The introductory paragraph of clause 2.1(1) in clause 2.1 "Benefits before or on the NORMAL RETIREMENT AGE" is replaced by the following:

"2.1(1) If -

- a MEMBER dies before or on the NORMAL RETIREMENT DATE while he/she is an EMPLOYEE; or
- a FAMILY MEMBER of a MEMBER dies before or on the MEMBER's NORMAL RETIREMENT AGE and while the MEMBER is an EMPLOYEE; or
- a QUALIFYING SPOUSE or QUALIFYING CHILD of a deceased MEMBER dies before or on the date on which the deceased MEMBER would have reached the NORMAL RETIREMENT AGE,

the following amounts, indicated opposite the MEMBER or FAMILY MEMBER listed in the table below, are paid, provided that the amounts which are payable are limited as indicated in clauses 2.7(2) and 2.7(3):"

5. The following sub-clause 2.7(3) is added to clause 2.7 "Limitations and other conditions regarding the benefits":

"2.7(3) The sum of the total benefits provided in terms of this Schedule at the death of a person who is insured in terms of this Policy, other than a child referred to in clause 2.7(2), may not exceed R100 000, increased annually and automatically with effect from 1 July 2018 by the CONSUMER PRICE INDEX annual inflation rate."

Signed on behalf of Sanlam Life Insurance Limited at Bellville on 5 March 2024.

