



## THE IMPORTANCE OF AN UPDATED LAST WILL AND TESTAMENT AND THE BENEFITS OFFERED BY THE SA ARMY FOUNDATION

A number of SANDF members do not have a last will and testament, and amongst those who have; only a minority actually take time out to update it regularly. Members are encouraged at all times to include changes which occur overtime, e.g. changing a beneficiary in a will, due to divorce, marriage etc.

A will is a legal document specifying what should happen to the belongings of the deceased. Hence it is therefore of the utmost importance for members to regularly visit their last will and testament for update purposes.

Should one pass on without a will, his/her assets would be distributed and in many cases, it is done not according to his/her wishes. This can result in family disputes. In the absence of a Will, the administration process tends to take too long and a guardian is appointed to deal with the matter.

Death can catch one off guard; hence we should all prepare for it, especially for the sake of our families remaining behind.

Ever since its inception, the SA Army Foundation has assisted a number of people with its many benefits and members of the SA Army are encouraged to join. Army Foundation offers amongst other things a Funeral Plan, Loans, Discount transfers and Bond transfers. Benefits would include, Army Foundation Group Scheme and the Funeral Plan. Premiums are as follows:

-R16-00 for R10 000-00 cover for a single person  
-R32-00 for R20 000-00 cover for a single person.  
-R32-00 for R10 000-00 cover for Member and Spouse.  
-R64-00 for RR20 000-00 cover for Member and Spouse.

The above-mentioned are premiums and benefits which are payable within 48 hours of the death of either the member or the spouse,

provided the following documents are submitted to the member's nearest Army Foundation offices:

- B15: Death Certificate certified by the SAPD.
- Last salary advice.
- ID of the deceased. (Identifiable)
- ID of the beneficiary. (Identifiable)
- Marriage/Lobola Certificate (should person have been married).
- Last Will and Testament.
- Should the Last Will and Testament not be available the beneficiary must submit proof that he/she is indeed the beneficiary.
- Bank particulars of beneficiary.
- In the event of unnatural death, a Noticas or police report is required.

**Enquiries to be directed to D Army Human Resources.**