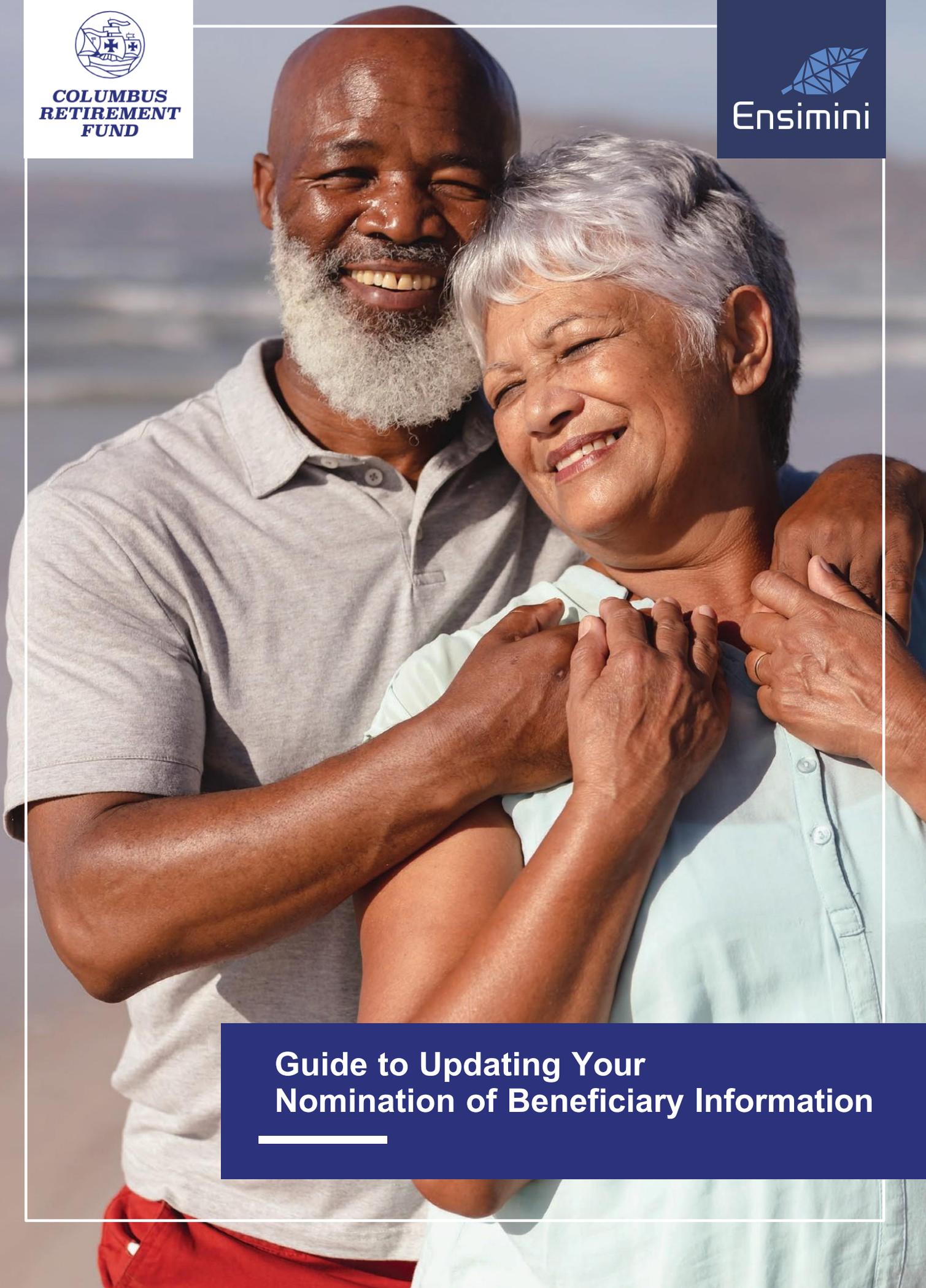




**COLUMBUS  
RETIREMENT  
FUND**



**Ensimini**



## **Guide to Updating Your Nomination of Beneficiary Information**

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## Introduction

The Pension Funds Act prescribes that your death benefits must be paid to your dependants and/or beneficiaries in the event of your death. The Fund therefore needs to establish the details of all your dependants before these proceeds can be paid.

In distributing your benefits, priority is given to those people that are factually and financially dependant on you, especially in terms of need. It is therefore important for you to complete a Beneficiary Nomination Form listing your spouse(s) and all your children, legal dependants such as divorced wife or child from a former marriage for whom you are liable for maintenance, and any other persons whom you support or whom you would like to share in your benefit (e.g., a beneficiary like a mother or father). A new form should be completed and given to your Employer on the occurrence of any change in your status e.g., divorce, birth of a child, adoption of a child, etc., or should you wish to change the disbursement of your benefits.

If you are a single parent with no surviving spouse, it is important that you indicate on your Beneficiary Nomination form who will be the guardian responsible for the upbringing of your minor children. Making sure that all your contact details are updated with your employer is essential in ensuring that your nominees and dependents will be traced and receive their benefits.

### **To assist you please note the below definition of a Dependant and a Nominee:**

Beneficiary is defined as a nominee of a member or a dependant who is entitled to a benefit, as provided for in the Rules of the Fund.

#### **Dependant is defined as:**

- A person in respect of whom the member is legally liable for maintenance;
- A person in respect of whom the member is not legally liable for maintenance, if such person
- Was, in the opinion of the board, upon death of the member in fact dependant on the member for maintenance;
- Is the spouse of the member;
- Is a child of the member, including a posthumous child, an adopted child and a child born out of wedlock;
- A person in respect of whom the member would have become legally liable for maintenance, had the member not died

**Nominee is defined** as a person who is not a dependant of the member but who has been designated in writing by the member as a nominee, to receive such part of the benefit as is specified by the member.

Please list your spouse(s) and all children, even if the portion of the benefit to be allocated is zero.

The purpose of this guide is to assist you in completing the online Nomination of Beneficiary form, the information provided will be held by the administration team who will then be able to provide the information to the Fund in the unfortunate event of a claim.



## Ensimini Online

You can view your updated Fund value information, benefit statements and a variety of other information regarding your participation in the Fund via our online platforms. In addition, you have the functionality of updating your Nomination of Beneficiary information.

### Via The Internet

1. The Ensimini web platform is available at <https://www.ensimini.com/login>.
2. Select "LOG-IN Retirement Funds".
3. You will be prompted to enter a username and password.
4. Once the username and password has been entered for the first time, you will be prompted to change the password to one of your choice.
5. You will then be free to peruse and access the functionality and information available on the online web platform.

### Via Our Smartphone Application

1. A smartphone application is available for both Android and IOS devices.
2. To download the app, please go to <https://www.ensimini.com/login>
3. Select the relevant link to download the application.
4. Once downloaded you will be prompted to log into the application.
5. Once the username and password has been entered for the first time, you will be prompted to change the password to one of your choice.

### Username & Password

1. Kindly contact your Human Resources Department or [yourfund@columbus.co.za](mailto:yourfund@columbus.co.za) to obtain information on your username and password.
2. Once you have logged in, you will be prompted to change the password to one of your choice.
3. Please note that this process will be the same whether your first login is via Web Access or the Smartphone application.
4. You will use the same username and password for both platforms



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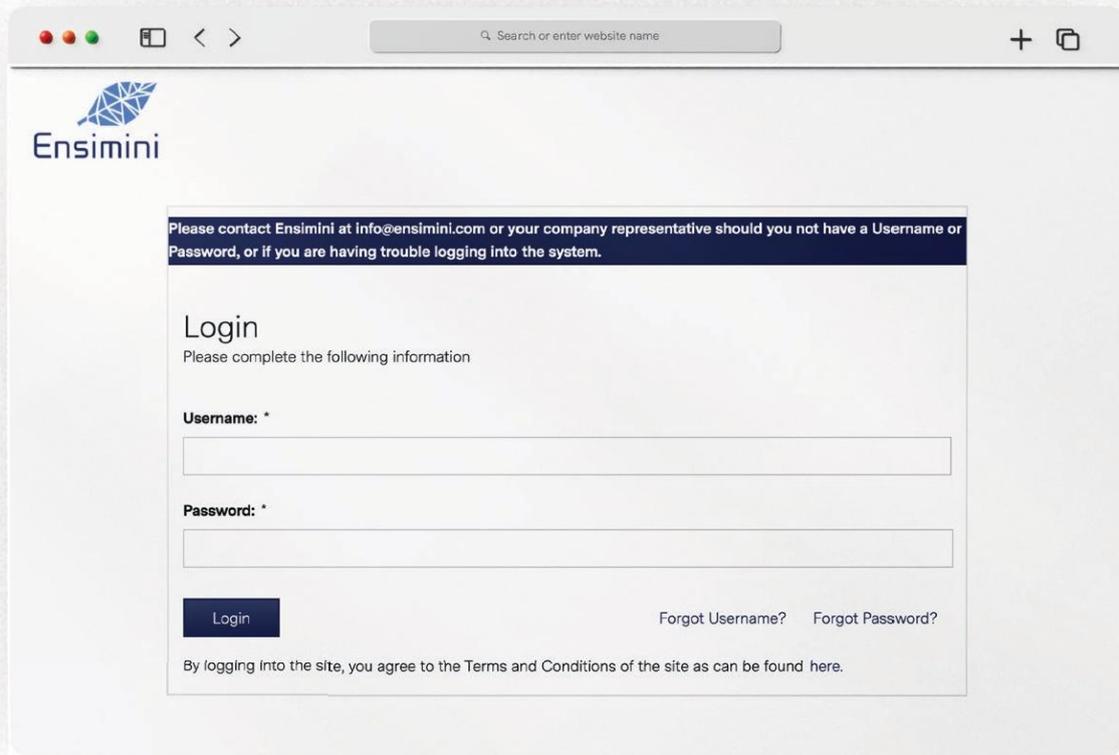
## Process Explained

- Login to Ensimini Online via the Internet <https://ensimini.com/login/> or on your Smartphone.
- Click on LOG IN Retirement Funds

The screenshot shows the Ensimini Online website interface. At the top, there is a navigation menu with links for TWO-POT SYSTEM, ABOUT, SERVICES, LEGAL, RESOURCES, UMBRELLA FUNDS, LOGIN, and CONTACT. The main heading reads "The Ensimini way" with a sub-headline: "We seed, nurture, grow and support our clients in all aspects of their employee benefit arrangements with the same care we would if it were our own". Below this, there are two columns of content:

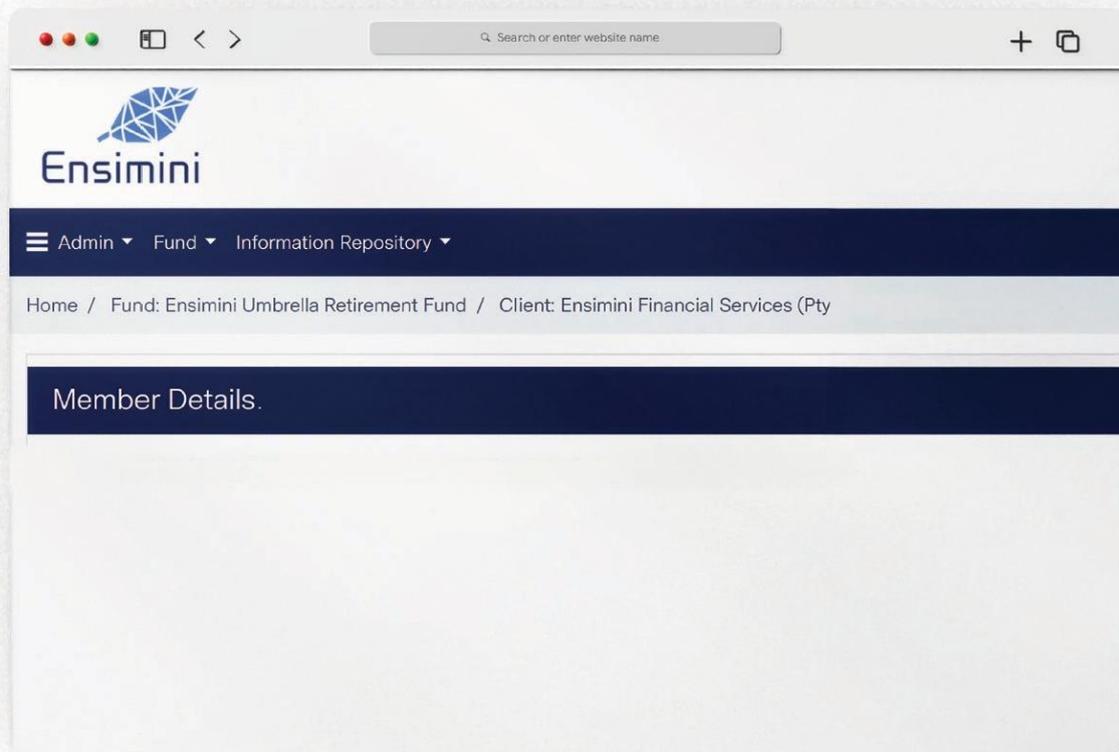
- Ensimini Online**: Includes a "LOG-IN: Retirement Funds" button and text explaining that members, employers, and trustees can access information online. It lists various services like viewing fund values, uploading contribution schedules, and accessing financial statements. It also provides contact information for registration: "To register, please email your HR department for login details or email us on [info@ensimini.com](mailto:info@ensimini.com)".
- Ensimini Online: Register & Navigate**: Includes "How To Guide - Registration" and "How To Guide - Navigation" sections, each with a "Click here" link to guides explaining the registration and navigation processes.

You will be required to insert your username and password – should you experience any difficulty in logging in please contact [yourfund@columbus.co.za](mailto:yourfund@columbus.co.za)



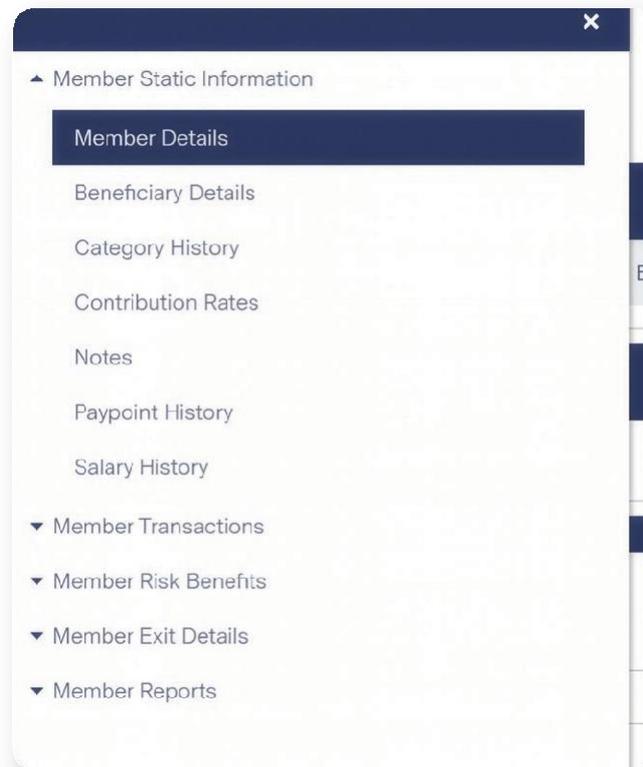
A screenshot of a web browser displaying the Ensimini login page. The browser's address bar shows a search prompt. The page features the Ensimini logo at the top left. A dark blue banner contains the text: "Please contact Ensimini at info@ensimini.com or your company representative should you not have a Username or Password, or if you are having trouble logging into the system." Below this is a "Login" section with the heading "Please complete the following information". It includes two input fields: "Username: \*" and "Password: \*". A dark blue "Login" button is positioned below the password field. To the right of the button are links for "Forgot Username?" and "Forgot Password?". At the bottom of the login section, a small text line reads: "By logging into the site, you agree to the Terms and Conditions of the site as can be found here."

Once you have logged on you are directed to a page that reflects all of your static information. To access the various menus pertaining to your membership kindly click on the Admin Icon.



A screenshot of the Ensimini dashboard after a successful login. The browser's address bar is visible at the top. The page features the Ensimini logo and a dark blue navigation bar with a hamburger menu icon and three dropdown menus: "Admin", "Fund", and "Information Repository". Below the navigation bar is a breadcrumb trail: "Home / Fund: Ensimini Umbrella Retirement Fund / Client: Ensimini Financial Services (Pty)". The main content area has a dark blue header with the text "Member Details." followed by a large, empty white space.

On the left hand side of the screen the below menus will populate, where you can update your beneficiary details as well as view all financial information pertaining to your membership.



## Select Beneficiary Details

Kindly note the Important Notes which explains the difference between an approved and unapproved benefit as well as the definition of Dependants and Nominees.

### IMPORTANT NOTES

1. This form must be completed to ensure that the Trustees of your retirement fund and, if applicable, the underwriter of the unapproved group life insurance scheme and group funeral scheme that forms part of your employer's employee benefit arrangements are informed of your wishes regarding the payment of these benefits should you pass away.
2. All benefits paid from the retirement fund will be paid in terms of Section 37C of the Pension Funds Act - These are referred to as "approved benefits". This section of the Pension Funds Act makes the Trustees of the retirement fund responsible for ensuring that they identify all dependants and nominees and that they then distribute the benefit in an equitable manner. Whilst the Trustees will take note of the information completed on this Beneficiary Nomination Form, they are not legally bound by its contents, but must take the provisions of the Pension Funds Act into consideration.
3. All benefits paid from group life and funeral insurance policies that do not form part of the retirement fund are referred to as "unapproved benefits". These benefits will be paid strictly in accordance with the instructions you provide herein. If you fail to make a nomination, the benefit will be paid to your estate.
4. Please ensure that you regularly update your Beneficiary Nomination Form as your circumstances change from time to time. This will ensure that the benefit payable to your beneficiaries are paid quicker and in the most efficient manner.
5. Please complete as much of the information relating to each of the beneficiaries in the beneficiary details page. This will assist in speeding up payment of the benefits due to your beneficiaries.
6. Please note the following definitions relevant for the completion of this Beneficiary Nomination Form:

**Beneficiary** is defined as a nominee of a member or a dependant who is entitled to a benefit, as provided for in the Rules of the Fund.

**Dependant** is defined as:

- a. A person in respect of whom the member is legally liable for maintenance;
- b. A person in respect of whom the member is not legally liable for maintenance, if such person:
  - Was, in the opinion of the board, upon death of the member in fact dependent on the member for maintenance;
  - Is the spouse of the member;
  - Is a child of the member, including a posthumous child, an adopted child and a child born out of wedlock;
- c. A person in respect of whom the member would have become legally liable for maintenance, had the member not died.

**Nominee** is defined as a person who is not a dependant of the member but who has been designated in writing by the member as a nominee, to receive such part of the benefit as is specified by the member.

Please list your spouse(s) and all children, even if the portion of the benefit to be allocated is zero.

Approved Benefits								
Surname	Firstname	Cellphone	Date of Birth	ID Number	Percentage	Gender	Relationship	#
Add No data to display								

Click on Add to load the details of your beneficiaries, it is important to note that your allocation must equal 100% in total.

Surname	Firstname	Cellphone	Date of Birth	ID Number	Percentage	Gender	Relationship	#
Surname: *	<input type="text"/>	Cellphone: <input type="text" value="+27 71 123 4567"/>	Date of Birth: * <input type="text" value="dd/MM/yyyy"/>	ID Number: <input type="text"/>	Percentage: * <input type="text" value="0.00%"/>	Gender: <input type="text" value="(none)"/>	Relationship: <input type="text" value="(none)"/>	

Save Cancel

Complete the information below and click on save, you will follow this process for all the beneficiaries you will be making an allocation to.

Once you have completed all the beneficiary information you will be requested to confirm that you understood the instructions and implications of the information submitted.

Click on Submit to finalise the process, the beneficiary information will then be loaded onto your membership record.

I hereby confirm that I have read and understand the instructions

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In the unfortunate event of a claim or as required the administrator will then be able to extract the information that was loaded by yourself.

Certain Payroll/Human Resource departments may request that a hard copy of this form is also submitted to them for your personnel file. Kindly click on Print to print a hard copy of the document. Ensure the hardcopy is signed and submitted to your Payroll/Human Resource department.