

You qualify for a disability benefit if the Trustees are satisfied that you are totally and permanently disabled for your own and similar occupation in a specific environment.

BENEFIT COMPOSITION	Contributing members - Your fund credit, including your disability risk cover will be used to calculate this benefit.		
	Paid-up members - Your fund credit will be used to calculate this benefit as you do not qualify for the disability risk cover.		
PAYMENT	Only payable as a monthly pension. Cannot be taken as a once off lump sum benefit.	Only a maximum one third of the benefit can be paid as a lump sum and this will be subject to tax in accordance with current legislation (subject to certain conditions).	A disability benefit cannot be transferred to another Fund.
WHEN ARE RISK COVER NOT PAYABLE	If you are found not totally and permanently disabled for your own and similar occupation in a specific environment.	If the Fund receives a Retirement or any type of Withdrawal Benefit application form from you, it will be accepted that you do not want to claim a Disability Benefit or that you wish to cancel your application for a Disability Benefit	Once a Retirement or any Withdrawal Benefit has been paid, no further benefits will be payable by the Fund (Retirement and Withdrawal Benefits will not include any risk cover).

Certain participating employers pay a "disability severance package benefit" in the event of the Fund not finding a member totally and permanently disabled in terms of the Fund's Rules. If you claim and receive this benefit from your employer and submit new medical evidence to the Fund in support of your Disability Application and this application is successful, you may be legally liable to refund your employer the "disability severance package benefit" received as these benefits may be considered mutually exclusive from each other.

Please consult with your employer in this regard.

For more detailed information regarding this benefit please consult the **Disability Benefit Brochure** or visit one of the Fund's Client Service Centres