



FREQUENTLY ASKED QUESTIONS

How is the deceased's nomination form factored into the claim process?

The nomination form is considered, but the Board evaluates all eligible dependents based on pension rules and policies to ensure fair distribution.

What is the payment turnaround time?

Claim settlement time varies based on the responsiveness of the family. The Boards evaluation and decision-making cycle are limited to one quarter (three months) of the annual calendar.

What are the payment methods?

Payments are made directly to adult dependents. If a dependent is a minor, payment may be made through an approved trust, guardianships or to a beneficiary fund. Additionally, annuities may be purchased for unique circumstances.

Can the family appeal against the board decision?

Yes, beneficiaries can appeal to the Board of Trustees, with further recourse to the Regulator NBFIRA for mediation if needed.

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Pension Death Benefits



WHAT IS A PENSION DEATH BENEFIT?

Members contribute monthly to the Debswana Pension Fund (DPF) for retirement savings through their employers. DPF in turn manages and invests these savings until the employee is ready to retire and begins receiving them as a pension salary. If a member passes away before retirement, their accumulated savings become a pension benefit for surviving dependents. For pensioners already receiving a pension, the entitlement to a death benefit for their dependents will depend on the retirement option they chose upon enrolling with DPF. The Fund has established policies for distributing these benefits.

WHO QUALIFIES FOR A PENSION DEATH BENEFIT?

Dependents include those legally or factually dependent on the member, such as spouses, children, or those the member would have supported financially. Family members can report the death to initiate the claim process.



Step 1: Submit a death notification to Mmila Fund Administrators.

- If the member passed away while still employed by one of the participating employers, the employer's Human Resources department submits a death notification form to the DPF appointed administrator; Mmila Fund Administrators.
- For Deferred and Pensioners member, family members must directly report the death to Mmila Fund Administrators to initiate the process.

Step 2: Apply for a funeral advance if needed.

At the time of death, and only prior to the burial of the deceased, the family may request an advance payment against the available death benefits to cover the funeral cost. A maximum of 20% of the pension benefit, but not exceeding BWP50,000 is allowed.

Step 3: Complete the Death Questionnaire Form and attach required documents.

When notifying the Administrator of a member's death, the family is issued a Family Death Questionnaire Form to complete collectively. On this form, the family is expected to give a true and detailed account of the deceased life as it were in their response to the questionnaire.

Step 4: Obtain sworn affidavits for honesty and accountability.

All questionnaire respondents must provide full and honest disclosure about the deceased's life. The Fund may take legal action against any questionnaire respondents who, at a later stage are found to have responded untruthfully or withheld information that could be detrimental to the livelihood of any other dependent. To ensure accountability, an affidavit is required along with the completed form

and its attachments.

Step 5: Attend a family consultation meeting, organised by DPF to clarify information.

The Fund Administrator will schedule a family consultation meeting. During this meeting, an oral interview will be conducted to corroborate the information provided in the submitted forms.

Step 6: DPF issues a public notice to call for possible dependents.

Prior to processing any claims, the Fund will publish in the media and on social media platforms the names of deceased members who have claims against their pension benefits. This allows any undisclosed dependents to step forward with enough evidence of dependency before benefits are disbursed. There will be a 14-day response period before claims are reviewed.

Step 7: Attend a final family consultation meeting to review recommendations.

Prior to presenting their recommendation to the Board, the DPF Administrator shall convene a meeting with all dependents, guardians and other nominated beneficiaries for the following purpose:

- To declare the names of all the individuals consulted during the claim investigation
- To share disclosures/declarations made by the respondents
- To explain the assessment criteria, rules and policies

At this point, all involved parties will have the opportunity to register objections, but the final distribution of benefits will be determined by the DPF Board of Trustees.

Step 8: DPF conducts an administrator review and prepares a board recommendation.

After gathering all required information, the DPF will assess the claim and prepare a recommendation for consideration by the Benefits & Communication Committee, a sub-committee of the Board of Trustees. The Benefits & Communication Committee provides a final recommendation to the Board.

Step 9: The Board adjudicates the claim, and the Funds Administrator announces the decision.

The Board adjudicates the claim, deciding whether to approve the recommendation or make changes based on the merits of the claim. Following this, the Fund Administrator convenes another family meeting to announce the Board's decision.