

# Maintenance Needs

## Basic Calculation Requirements

### Deceased or Ex-Spouse

Name and Date of birth

Date of death or Date of divorce or Starting date of claim if different

### Claimants (Surviving Spouse or Ex-Spouse and/or Children)

Name and Date of birth

Duration of dependency (otherwise assume as standard lifelong dependency for spouses and dependency till calendar yearend of 18th/21st birthdays for children)

### Benefits Received

Spouses pension

Other life insurance benefits

Two calculation approaches are possible. One using a list of maintenance costs as described below, another assuming the deceased would have shared his/her income, as at the date of death (or date of divorce), two parts with each adult dependant and one part with each child dependant. In the latter scenario we require earnings history of the deceased or ex-spouse by means of IRP5 tax documentation and pay-slips.

## Maintenance Costs Checklist (For Every Claimant)

Please provide current monthly or yearly costs.

### Accommodation

Rent

or

Outstanding bond plus

Home maintenance costs

Insurance of house

Water and Electricity

Rates and Refuse / Levies

Garden maintenance (e.g. garden services, help of gardener)

### Healthcare / Medical Costs

Medical Scheme Contributions

Out-of-pocket medical expenses

### Groceries / Food

Communication Needs (e.g. telephones, cell phones)

Cleaning / Domestic Worker / Laundry

Personal Hygiene (e.g. hairdresser, cosmetics)

Clothing

Entertainment (e.g. hobbies, pastimes, DSTV, extracurricular)

Donations (e.g. church tithes)

Holiday / Vacation / Travel

Transport (e.g. taxi or bus fares, replacement car every x years, running costs)

Bank Charges

Insurance Premiums (excluding savings and investment products)

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