

### **Clarification and Claims Settlement Process – Survivorship Pension**

Menora Mivtachim Pension Ltd. (hereinafter: the "**Company**") offers its members a system of Claims Clarification and settlement, which operates according to the rules system attached herewith as **Appendix A** that its Board of Directors had adopted.

#### **Filing Documents**

Members wishing to submit a survivor's claim should contact one of the company's branches, deployed across the country, in order to submit documents and to sign the claim forms. Please find attached herewith details of the information and documents required to submit the claim in **Appendix B**.

#### **See list of the Company's main branches and their addresses:**

<b>Tel Aviv</b>	65 Yigal Alon, Toyota House 8 <sup>th</sup> floor, Tel Aviv	03-7613000
<b>Haifa</b>	157 Jaffa Amot House 7 <sup>th</sup> floor, Haifa	04-8552274
<b>Jerusalem</b>	Technological Garden Malha, opposite Malha Mall	02-6792110
<b>Beer Sheva</b>	8 Henrietta Sold, Rasco City Building, Entrance B 5 <sup>th</sup> floor, P.O.B 553 Beer Sheva	08-6654355
<b>Rishon Lezion</b>	11 Moshe Levy, 6th floor, UMI Building, New I.Z. Rishon LeZion	03-9528992

For additional information about opening times and other branches, please call the Customer Relations Center at \*3876 or 1-700-700-064.

#### **Initial Eligibility**

Following the submission of all information and documents, completed and signed as required, the claim will be forwarded for processing by the company's claims unit. Submitting a claim without the whole information or required documents may delay the claims proceedings or even stop the handling thereof.

#### **The absence of an accrued qualifying period**

If the member has not reached the accrued qualifying period of 60 months of membership since joining (or renewing his membership, according to the later of the two), and up to the date of death, the pension fund is obligated to examine whether the medical reason which lead to the death resulted from a previous health condition.

In such a case, the company will take action to attain the member's medical file, using specialized companies in the field and will submit said information to the medical committee so as to decide regarding the survivors who are eligible for payment.

All the medical committee decisions will be sent by registered mail, along with an attached letter to the survivors' address as updated in the company's records.

#### **Payment from the pension fund and additional emphases**

Entitlement to survivors' pension is conditioned upon the existence of survivors. Survivors' pension is paid to the widow, (including a common-law spouse, subject to a competent court certification) and to a dependent parent for the rest of their lives and to an orphan up to the age of 21, as far as they were found eligible according to the fund's statute.

In the absence of survivors, the money will be divided between the beneficiaries, and in the absence of beneficiaries, to the member's heirs.

#### **The Right to Appeal a Decision**

According to the pension fund's statutes and the legislative arrangement, you are faced with the following options:

- Appeals regarding medical issues to the medical committee's decision on matters of "Mivtachim Hachadasha" send to the company's Medical Committees department, Menora Mivtachim Pension Ltd., POB 3507, Ramat Gan 5213603, within 6 months of delivery of the relevant decision, with the appropriate documents attached.
- To contact the Company's public inquiries officer, please send to the public inquiries officer's address, at Menora Mivtachim Pension Ltd., POB 35618, Ramat Gan 5213603.
- To contact the Finance Ministry's capital market, insurance and savings' public inquiries officer, send your inquiry to 1 Kaplan Street, Jerusalem.

You can review sample claim forms only, on the company's website at: [www.moramivt.co.il](http://www.moramivt.co.il).

## Appendix A

### Rules for inquiries and settlement of claims for disability or survivor's pension and the handling of public inquiries

#### 1. Documents and information in a claim clarification

- 1.1 Request for the realization of a disability or survivors' pension right ("**Claim**") will be clarified in accordance with the Institutional Bodies Circular 2009-9-18 regarding the clarification and settlement of claims and handling of public requests ("**Circular**"), or in accordance with any legislative arrangement instruction to come in its place, in accordance with statutes of the funds and in accordance with legislative arrangement provisions.
- 1.2 A claim, as aforementioned in Section 1.1, may be filed with every one of the service units of Menora Mivtachim Pension Ltd. (the "**Company**").
- 1.3 Should a person file a claim, as aforementioned in Section 1.1 (the "**Claimant**") the Company will provide him with the following documents:
- Details of the clarification and claim settlement process.
  - Instructions regarding the type of action required from the Claimant.
  - Details of the information and documents required from the Claimant for the clarification of his claim.
  - Claim application form.
  - Notice of the limitation period.
- 1.4 The company may require, at its discretion, that the Claimant submit additional documents needed for the clarification of the claim within fourteen business days from the day on which it was made clear to it they were required.

#### 2. Notice regarding the Claim clarification and the results thereof

- 2.1 The Company will provide the Claimant with a notice concerning further clarifications taken or cessation of clarification within thirty days from the day it had received the submitted application form, signed by the member and all the information and documents required from him for the clarification of the claim.
- 2.2 The Company will be exempt of delivery of the notice as aforesaid if the Claimant was given notice of full or partial payment as aforesaid in section 3 or if the Claimant was given notice of the rejection of the claim as aforesaid in section 4 hereunder.
- 2.3 Should the Company realize it requires additional time for the clarification of the claim – it will deliver a written notice to the Claimant stating the reasons for which it requires additional time for clarification (in this section – the "**Continued Clarification Notice**").
- 2.4 In the Continued Clarification Notice, the Company will note any additional information or document required from the Claimant for the continuation of his clarification.

2.5 The Continued Clarification Notice will be delivered to the Claimant every ninety days and up to the delivery of a (full or partial) payment notice or notice of rejection, as the case may be.

2.6 The Company is exempted from its duty to send additional Continued Clarification Notices if the Claimant had appealed to legal instances or if the Claimant did not respond in writing after two consecutive Continued Clarification Notices were sent to him, including a request for information or document for the clarification of the claim. However, only if the company noted in its final notice that no further notices will be sent to the Claimant should the required documents were not received therefrom or up to the receipt of another response.

### **3. Payment Notice and Partial Payment Notice**

3.1 Should the Claimant's claim, which entitles him to the payment of a pension or another payment, be accepted, the Company will deliver a written notice to the Claimant as aforesaid in the circular.

3.2 Should the Company decide to accept part of the claim, the company will deliver a written notice to the Claimant as aforesaid in the circular.

### **4. Notice of Rejection**

Should the Company decide to reject the claim, the Claimant will receive a written notice stating the reasons for the rejection.

### **5. Notice of a disability pension claim obsolescence**

A Notice, as aforementioned in sections 2, 3 and 4 will include a paragraph concerning the claim limitation period in accordance with the instructions of the circular.

### **6. Notice regarding the right to appeal the decision**

In a partial payment notice, as aforementioned in section 3, or in a rejection notice, as aforementioned in section 4, the options available to the Claimant to appeal the Company's decision will be stated.

### **7. Reexamination of Eligibility**

The Company may reexamine the Claimant's eligibility for pension payments and amend its decisions accordingly, if it has reasonable grounds to believe that there have been changes in the member's condition or if additional documents have been received, which were not presented to her before.

### **8. Interruption or Reduction of Payments to a Member**

8.1 Reduction or an interruption of periodical payments, following a reexamination of eligibility, as stated in section 7 above, will be carried out in accordance with the instructions stated in the statute and after notice was given to the Claimant regarding the Company's intention to stop or reduce payments.

8.2 A notice as aforesaid in section 8.1 above, will be sent at least thirty days prior to the date of the payment reduction or interruption, but no more than sixty days prior to the aforementioned date. This is not to derogate from the aforesaid.

## 9. Clarification of a Claim with the Help of an Expert

9.1 The Company may use the services of an expert in order to clarify a claim as well as demand the Claimant is examined thereby. The Claimant may attend the examination accompanied by a person that may be his attorney.

9.2 For this section an "expert" is considered as such whether he is employed by the pension funds or the Company or not; whether he has met with the Claimant or not; but excluding a legal advisor and the medical committee.

## 10. Expert Opinion

10.1 Should the Company rely on an expert's opinion as aforementioned in section 9 (in this section – the "**Opinion**"), it will deliver a copy thereof to the Claimant, with a copy of a notice regarding the process of the clarification of the claim or with a Continued Clarification Notice.

10.2 Should the Expert's Opinion be confidential by law, the Company will delivery written notice to the Claimant, explaining why the Opinion is confidential.

## 11. Responses and Public Inquiry Handling

The company will respond to any written request forwarded to it by the Claimant. The relevant body will send this response within thirty days of receipt of the inquiry.

## 12. Providing Copies

12.1 At the Claimant's request the Company will provide copies of the funds' statutes within fourteen business days of receipt of request.

12.2 At the Claimant's request the Company will provide a copy of any document signed by the Claimant, of any document delivered by the Claimant to the Company, or of any document which was received by the Company by power of the Claimant's consent, within twenty one business days of receipt of request.

## 13. Storage of Information and Documents

13.1 The company will store all information and documentation regarding the member for as long as he is a member of the fund, and for a duration of at least seven years after he ceased to be a member, and the Company will save payment dates and amount in accordance with the instructions of the circular.

Circular Section	Action	Date or term set in the circular	Date or term for disability / survivor type claims
8(a)(6)	Request for addition information and documents	14 business days	14 business days
8(b)	Delivery of notice regarding the clarification of the claim and its results	30 days	30 days
8(f)(3)	Delivery of the Continued Clarification Notice	Every 90 days	Every 90 days
8(i)(6)	Delivery of notice of change regarding the reduction or interruption of periodical payments	30-60 days	30-60 days
8(l)(2)	Forwarding a copy of a verdict or agreement	14 business days	14 business days

8(n)	Written reply to a public inquiry	30 days	30 days
8(o)(1)	Delivery of policy or statute copies	14 business days	14 business days
8(o)(3)	Delivery of copies of any document signed by the Claimant	21 business days	21 business days

**All of the above mentioned in the masculine refers also to the feminine.**

## **Appendix B**

Hereunder is a list of the information and documents the survivor is required to bring with him when filing the claim:

- A clear and legible photocopy of an identification card including the attachment stating marital status and his children's details.
- An order of probate or a succession order – for the location of medical information.
- Certification that the children are the children of the deceased (such as photocopies of ID cards or birth certificates).
- Proof of cohabitation, such as: bills, rent agreement, or any other document to attest that the widow lived with the member close to his demise.
- Photocopy of a check or certification of a bank account managed, including bank logo, signature, and stamp.
- Death certificate and certification of cause of death (the hospital death summary and police report, as far as such exist)
- Certifications of a handicapped son.
- Judicial instance order statement recognizing a common-law spouse.
- Court verdict in case of an adopted child.
- Certifications regarding a supported parent - including receiving an Income Support Benefit according to the Income Support Law, 5741 – 1980 and further certificates as required by the supported parent definitions of the pension funds' statutes.
- Should an autopsy be performed, an autopsy report must be attached.

In addition to all of the abovementioned, upon filing the claim the survivor will be required to fill in the following forms:

- A claim form
- Form 101 (signed by the widow and any orphan over 18).
- For any orphan over 18 a bank reference including the child's name and ID number must be attached or his signing of the "Orphan Waiver Statement in favor of a Parent" (should he waive payment in favor of the parent).
- Should the widow wish to choose the assurance period, she will have to sign a health statement and provide certification of her medical condition from her physician.
- Should the claim be represented by an attorney – a power of attorney for the attorney directed specifically to Menora Mivtachim Pension must be presented.
- Should the claim be handled by an agent – present a power of attorney for the agent.

**All of the above mentioned in the masculine refers also to the feminine.**