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A NOTE FROM THE EDITOR

Welcome to another edition of your newsletter. We are committed to ensuring that we continue to provide you, as a member, with a relevant and informative newsletter to help you better understand GEPPF and its processes.

As the Fund, we are still concerned that qualifying members are not claiming the funeral benefit. To this end, we have decided to include an article on funeral benefits once again.

Most members call the Fund on a daily basis, eagerly wanting information about the outcome on pension redress. Currently, as the Fund, we have no information to update members on this project, the reason being that it is not GEPPF's project but, rather, it belongs to the Public Service Coordinating Bargaining Council (PSCBC). It is the Chamber that will communicate directly with you once a determination has been made on applications submitted.

Furthermore, there was confusion earlier this year regarding the pension increase letter sent to pensioners and beneficiaries. We are clarifying the confusion in this edition.

Lastly, we promise to communicate to you the latest good news from the Fund in the next edition regarding our investment in a housing scheme that is intended to reduce the housing backlog experienced by members.

We hope you will enjoy this edition. Remember to call our Call Centre if you have any queries: 0800 117 669. We encourage you, as a member, not to spend your last hard earned money and travel all the way to Pretoria. GEPPF has offices in all provinces and they offer the same quality of services offered in Pretoria. Please make use of them. Their physical addresses appear on the last page of this newsletter.

A NOTE OF CLARITY REGARDING THE 2016 PENSION INCREASE LETTER

The GEPPF would like to provide clarity regarding the 2016 Pension Increase Letter. The intention of the letter was to inform pensioners and beneficiaries of the pension increase as approved by the Minister of Finance. The portion of the letter that contained the words "before" and "after" indicated what pensioners used to receive before and after the increase. The amount below can be used to illustrate this point:

Before R2651.72

After R2770.77


Tax will be deducted from the new amount by SARS, and your current payments will continue as arranged with us.

This means that the pensioner received **R2651.72** per month before the increase and that amount would increase to **R2770.77** after the increase. The sentence below the amounts provides information regarding the fact that the new amount (**R2770.77**) is subject to tax deductions which is determined by SARS in line with the pensioner's unique income profile. This means the amount after increase (**R2770.77**) is still going to be taxed and therefore is not a final or net payment or "take home" amount.

The error on the letter was around the words after tax used after the increased amount. We apologise for any inconvenience caused.



Know more about the GEPF Funeral benefit



Did you know that the GEPF pays a funeral benefit to help its members and pensioners pay the funeral costs when a GEPF member or pensioner, eligible spouse or life partner, and eligible children die?

The GEPF funeral benefit helps to pay for the funeral costs when a member or pensioner passes away. The funeral benefits are also paid out on the death of the spouse, life partner or eligible child of a member or pensioner.

The funeral benefit consists of R7 500 for the funeral of a member or a pensioner and is also payable for the funeral of a member or pensioner's spouse or life partner. The benefit for an eligible child is R3 000.

The funeral benefit is paid out as a cash lump sum and is taxable. It can be paid into a bank account or via the Post Office.

Who is an eligible child?

- A natural or legally adopted child under the age of 18 years.
- A natural or legally adopted child between the ages of 18 and 22 years who is a full-time student.
- A natural or legally adopted child who is disabled and dependant on the parents.
- A still-born child. This is a child born after 26 weeks of pregnancy who shows no signs of life. If the child was aborted, a funeral benefit is not payable.

Please note that stepchildren and children of other family members are not covered for the funeral benefit unless the member or pensioner has legally adopted them.

How to access the funeral benefit?

The following forms must be completed

- The Funeral Benefit Claim form (Z300)
- If the payment must be made into a bank account, the Banking Details form (Z894) (if payment must be made via the Post Office, faxed or emailed copies of all the original documents must be presented to the Post Office)
- A certified copy of the ID document or valid passport of the applicant and the person who died
- A certified copy of the death certificate
- Proof of marriage, or life partnership where required
- Bank statements, if documents are faxed or emailed

Please visit our offices to claim the funeral benefit and remember to tell your beneficiaries about the funeral benefit.

GOING ON Retirement

Are you ready?

Members who are going on retirement must notify their employers at least six months in advance. This is to allow for enough time for their documents to be processed by both the employer and GEPF.

Which forms to be completed by Members when they retire:

- Z894 (Bank Form) - To be completed by the bank
- Barcoded ID copy - Must be certified (certification stamp must not be older than 6 month)
- Retirement Choice Form – Applicable if the member has more than 10yrs pensionable service and only if the member is married.
- Z864 – Updating of personal particulars, only applicable if the member has more 10yrs pensionable service.
- Certified Copies of the marriage certificate, birth certificate and ID copies of children:
- Z583: Medical subsidy form – only applicable if a member wants a continuation of medical subsidy (Applicable for members with 15yrs pensionable service and have contributed for at least a 1yr and medical membership certificate)
- Medical Choice Form – Applicable if a member has more than 10yrs of service and 1yr medical membership certificate.
- WP 1002: nomination form
- If retiring before 60 years, an approval letter from the employer is needed

Which forms to be completed by the member's HR department:

- Z102: Withdrawal form or exit request
- The following must be verified and co-signed by your HR department.
- Z583
- Medical Choice form
- Retirement choice form

Additional Information required:

- Last salary pay slip
- Proof of service termination (Persal print out, the employer has this on record)
- Proof of admission date: this can be found on a member's pay slip

The employer has to submit the application forms to GEPF three months prior to member's exit date.

Departmental debt

Members are advised to sort out outstanding debt with the employers to avoid deductions from their pension fund.

What about Tax?

Tax issues with should also be sorted with SARS.

Who qualifies for pension redress?

Pension Redress is the provision of compensation to specific classes of government employees who suffered various forms of discrimination by government pension funds under apartheid.

The discriminatory pension practices identified under pension redress affect those specific classes of employees targeted on the basis of race, gender or status or those employees admitted to temporary pension funds due to their medical/physical status as well as former municipal policemen incorporated in the South African Police Service during 1989, and still belong to municipal pension funds.

The redress also recognises breaks in pensionable service for employees who were dismissed for participating in strikes in the former Transvaal and Natal provincial administrations between 1987 and 1993.

Employees still in service will have their pension service adjusted in line with recognised periods.

Some of the reasons for non-qualification:

A member cannot claim for a period for which there was no discrimination.

- Members admitted to the fund after 02 September 1998 or those who exited the fund before 02 September 1998, do not qualify. For example, a member who only started contributing to the Fund for the first time on 01 September 1999 or terminated pension on 01 September 1998.
- A member who applied for a period which is already a contributing period. For example, a member started contributing to the Fund on 01 January 1985 and applied for Past Discriminatory Practices (PDP) period starting on 01 January 1985.
- A member who has had a break in service. For example, a member who started contributing on 01 May 1980 and terminated service 30 April 1985 on his / her own account, and was therefore not in service on 02 September 1998.

HOW DOES ONE QUALIFY FOR MEDICAL SUBSIDY WHEN ON PENSION?



Post- retirement medical benefit is one of GEPP's non-contributory benefits to members.

This means that members are not contributing towards this benefit but they have access to it upon retirement.

A government employee may qualify for this benefit which is intended to help cover his or her medical aid contribution during retirement.

In order to qualify for the this benefit, an employee must have been a main member of a recognised medical aid scheme for the last 12 months, without a break before going on retirement.

The amount of the medical benefit the pensioner receives, depends on the length of his or her service.

15 or more years of actual service:

A pensioner will receive medical aid benefit for the rest of his or her life. This also applies to a member who left work with 10 years in service and was discharged due to ill health.

Less than 15 years in actual service:

A pensioner will receive a once off medical benefit. The amount will depend on whether a pensioner has less than 10 years or less than 15 years in service.

In the event of the death of a main member pensioner, a dependant spouse will continue to receive the same subsidy percentage that the main member pensioner was receiving. This only refers to spouse who was a dependant at the date of death of a main member pensioner.

REGISTER YOUR CUSTOMARY MARRIAGE

GEPF members who are currently in customary marriages are urged to register their marriages with the Department of Home Affairs. This would assist greatly in ensuring that there is no dispute as to the validity of their marriages.

The GEPF deals with many family disputes regarding the validity of customary marriages that usually emerge at the time of a

member's death. This dispute usually delays the payment Spouses who have been married to each other according to any of the systems of indigenous African customary law which exist in South Africa are in a customary marriage. The spouses of customary marriages are therefore urged to register their marriages in order for any possible disputes to be minimised in the best interest of beneficiaries.

FOR ACTIVE MEMBERS WHO RECEIVE SPOUSE PENSION`LATELY?

All pensioners (regardless of when they are paid) need to be aware of the dates on which their pension will be paid during 2016 / 2017. To this end, GEPF has created a calendar of payment dates up to March 2017 (although it is important to remember that these dates can change):

<i>Monthly in advance date</i>	<i>Monthly in arrears date</i>
1 April 2016 (for April 2016)	31 March 2016 (for March 2016)
29 April 2016 (for May 2016)	29 April 2016 (for April 2016)
1 June 2016 (for June 2016)	31 May 2016 (for May 2016)
1 July 2016 (for July 2016)	30 June 2016 (for June 2016)
1 August 2016 (for August 2016)	29 July 2016 (for July 2016)
1 September 2016 (for September 2016)	31 August 2016 (for August 2016)
30 September 2016 (for October 2016)	30 September 2016 (for September 2016)
1 November 2016 (for November 2016)	31 October 2016 (for October 2016)
1 December 2016 (for December 2016)	30 November 2016 (for November 2016)
30 December 2016 (for January 2017)	30 December 2016 (for December 2016)
1 February 2017 (for February 2017)	31 January 2017 (for January 2017)
1 March 2017 (for March 2017)	28 February 2017 (for February 2017)
31 March 2017 (for April 2017)	31 March 2017 (for March 2017)

If you have any questions about these dates and / or the monthly payment of pensions, please do not hesitate to contact GEPF's Call Centre on 0800 117 669 or visit your nearest Regional Office.



**HELP US
PREVENT
FRAUD**

GEPF has an independent fraud hotline (0800 43 4373) where all calls are treated as strictly confidential and objective. Callers may remain anonymous if they choose.

The hotline is run from a secure location and the hotline operators have been trained to ensure that the identity of callers is protected. You do not pay for the call.

How to report fraud in the GEPF:

1. Dial 0800 43 43 73 toll free from any Telkom telephone
2. You may remain anonymous but please give the hotline operator full details of the fraudulent, corrupt or unethical practice that you are reporting.

Such details may include:

- Who is involved and what they are doing?
- What has happened?
- How was it done and how often?
- Where is it done?
- When was the incident observed?
- Values involved – monetary value
- Any proof available?
- Are there any witnesses?

UPDATE YOUR DETAILS



UPDATE

Please remember to send us your latest address and contact details, including your cell phone number, so that we can stay in touch with you. This will assist us to communicate with you more effectively and will ensure that you receive your GEFP newsletter regularly.

DO YOU KNOW WHERE TO FIND US?

SATELLITE OFFICES

- Johannesburg: 2nd Floor, Lunga House, 124 Marshall Street (Cnr Marshall & Eloff – Gandhi Square Precinct) Marshalltown
- Port Elizabeth: Ground Floor, Kwantu Towers Sivuyile Mini-Square, next to City Hall
- Mthatha: 2nd Floor, PRD Building Sutherland Street
- Durban: 8th Floor, Salmon Grove Chambers 407 Anton Lembede Street
- Phuthaditjhaba: 712 Public Road Mandela Park Shopping Centre
- Thohoyandou: 2nd Floor South African Post Office (SAPO) Building
- Rustenburg: Tlhabane House, Unit A2221, Portion 10 of Erf 3582, Tlhabane Unit 1

CLIENT SERVICE CENTRES

- Eastern Cape: No 12.Global Life Office Centre, Circular Drive, Bhishe
- Free State: No 2 President Brand Street, Mangaung
- Gauteng: Kingsley Centre, Cnr Steve Biko and Stanza Bopape Street, Arcadia, Pretoria
- Kwazulu-Natal: 3rd Floor, Brasfort House 262, Langalibalele Street, Pietermaritzburg
- Limpopo: 87 (a) Bok Street, Polokwane
- Mpumalanga: 19 Hope Street, Ciliata Building Block A, Ground Floor, Mbombela
- North West: Mmabatho Mega City, Office No. 4/17 Ground Floor, Entrance 4, Mahikeng
- Northern Cape: 11 Old Main Road, Kimberley
- Western Cape: 21st floor, No 1, Thibault Square, Standard Bank Building, Long Street, Cape Town

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