

The quarterly newsletter for pensioners of the Government Employees Pension Fund



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GEPF does not require pensioners to confirm their life status.

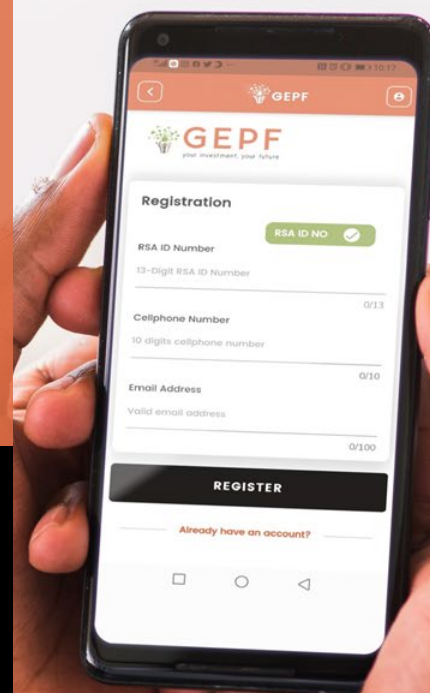
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1

Understanding GEPF pension benefits

When a member goes on retirement they receive a one-third lump sum of their pension benefit and the remaining amount is converted into an annuity. An annuity is the money they will receive on a monthly basis, commonly known as a monthly pension. In the event the pensioner passes away within the first five years of retirement, the remaining balance that would have been payable up to five years after retirement will be paid to their beneficiaries.

If it happens that the pensioner passes away after the first five years of retirement there will be no further lump sum payable to beneficiaries. The exception to the above, however, is if the late pensioner has a lawful qualifying surviving spouse or life partner. In that case, the Fund will continue to pay the lawful surviving spouse or lawful life partner a monthly pension, if they qualify, for as long as they live. No any other surviving beneficiaries are entitled to a monthly pension.





2 Do GEPF pensioners qualify for SASSA grants?

You may be eligible for a social grant for older persons from the South African Social Security Agency (SASSA). This may assist you financially by supplementing any income that you are currently receiving. Please look through the qualifying requirements for the SASSA grant for older persons listed below to see if you qualify.

An applicant must be a South African citizen, permanent resident or documented refugee and must be living in South Africa.

- An applicant cannot already be in receipt of any other social grant for him/herself.
- A person living in a state-funded institution (such as a state-run nursing home, hospital or prison) is not eligible for such a grant.
- An applicant must be 60 years of age or older.

- An applicant, along with their spouse, must not have assets and income that exceed certain limits. This is called the means test and is amended annually by the Minister of Finance in conjunction with the Minister of Social Development.

The current means test limits applicable as from 1 April 2020 are as follows:

| Marital Status | Assets Threshold | Income Threshold |
|--|------------------|--|
| Single | R1 227 600 | R86 280 per year (R7 190 per month) |
| Married (Combined income of both applicant and his/her spouse is taken into account) | R2 455 200 | R172 560 per year (R14 380 per month) |

Please note that assets include the value of the property you own. However, if you occupy the property you own, then it does not have a value for the purposes of the means test. Should your income (together with that of your spouse, where applicable) be less than the above

threshold limits, then you may qualify for a grant. Grants for older persons are paid on a sliding scale, so the more income you receive from other sources, including the pension from GEPF, the less the amount you may receive in a social grant. Should you wish to apply for this grant,



PLEASE NOTE that GEPF **does not** have a say in the matter and is not allowed to assess whether **pensioners qualify**.

you will be required to complete the necessary application forms at a SASSA office, and submit the required supporting documents.

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It is advisable to get verification from South African Social Security Agency (SASSA) on the reasons for not getting the SASSA grant

All questions and queries in this regard need to be directed to SASSA. This can be done through the SASSA

offices, through the website at www.sassa.gov.za or through the Call Centre on 0800 60 10 11.

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GEPF DOES NOT facilitate discounts or any other rebate for pensioners



The GEPF does not negotiate for discounts on behalf of pensioners. However, with the GEPF pensioner card you may enjoy a wide range of rebates and discounts, when applicable. These may range from **bus ticket** discounts to **grocery discounts** and **free shopping centre parking**. You can apply for a pensioner card by sending an email to enquiries@gepf.co.za or you can visit the GEPF Regional Office near you.

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How is your LUMP SUM and MONTHLY PENSION calculated?

There are various factors considered by the GEPP to determine the pension payment that a member will receive when exiting the Fund. These factors assist the Fund to make proper and accurate calculations, resulting in correct payments. They are:

Pensionable service date

This is the date on which an employee became a member of GEPP or the date of your first pension deduction into the Fund. It may not necessarily be the same as the day you started working. Please confirm with your Human Resource department whether your pensionable service date is correct.

Total pensionable service/ period of service

This is the sum of your total pensionable service years upon which your pension benefit calculations are based, including any purchase of service and service enhancements, less any leave without pay and service reductions.

This is from the date when the member started contributing to the Fund until they exited the Fund.

Pensionable salary

This figure is the current annual salary after the total lump sum is determined and the member qualifies

for a monthly pension, calculations will also be made to determine the monthly pension payments.

It does not necessarily mean that if you started working simultaneously then your pension payments should be the same as there might have been differences on some of the factors mentioned above that could have affected your pension payment. Each exit file is dealt with on its own merits.

Members are always encouraged to interact with their Human Resource departments to ensure that all their pension matters are in order.

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GEPF DOES NOT require pensioners to confirm their life status



Thanks to technology, GEPF pensioners do not have to inform the Fund if they are still alive or not. We are currently using an automated update of the life status system called the Auto-Life Verification (ALV). This system operates in conjunction with the Department of Home Affairs (DoHA), as the custodian of the citizen life register, to automatically confirm if a pensioner is still alive or not. **This applies to all the pensioners who are in possession of a valid South African identity document and reside within South Africa on a full-time basis.**

This means that these pensioners are not required to physically visit Commissioners of Oath to confirm their life status in order to continue receiving their monthly annuity.

Only pensioners residing outside the borders of South Africa and those whose status cannot be verified with the Department of Home Affairs (DoHA) will continue to receive a paper-based Life Verification form, which still needs to be completed and certified by a Commissioner of Oath as per the current Life Certificate. All pensioners/annuitants receiving the Life Verification form will only receive one form per annum regardless of the number of benefits they receive.

GEPF

FUNERAL BENEFIT.

GEPF provides a funeral benefit for the funeral of an active member or a pensioner, as well as for the funeral of a spouse or eligible child of a member or pensioner.

The funeral benefit payable upon death of such a member or pensioner is R15 000, spouse R15 000 and eligible child R6 000.

More cover and less worry about tomorrow.

 0800 117 669

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 enquiries@gepf.co.za

 gepf.co.za

For more information contact us at:



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Does GEPF provide any surplus pension to pensioners?

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Be aware, there is no such benefit called “surplus amount” at GEPF. These misleading allegations of surplus amounts are being spread by thieves whose intention is to trick members and pensioners out of their hard-earned pensions.

GEPF has received reports that there are individuals and entities who charge GEPF pensioners an administration fee to receive their “surplus amount” from the GEPF.

Please remember that GEPF services are free. The GEPF does not appoint third-party service providers to facilitate pension payments.

Members, pensioners and beneficiaries should also note that the GEPF does not provide their information to other individuals without a written consent.

If a pensioner, member or beneficiary wants to check if there is money due to them they must contact the GEPF directly on 0800 117 669 or email enquiries@gepf.co.za.



UPDATE YOUR GEPF INFORMATION TODAY


NOMINATE YOUR BENEFICIARIES TODAY.

A nomination form is an official document that decides who should receive your GEPF pension benefits payout when you pass on.


NB: A Will does not serve as a nomination form.


Update your beneficiaries details and spare your family the pain of delayed GEPF pension benefits payment.

Taking care of today for a secure future.

 0800 117 669

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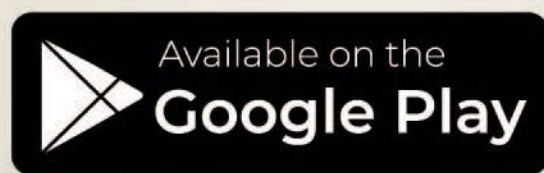
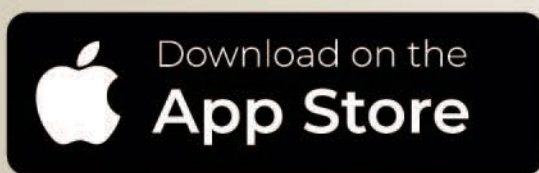
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SELF-SERVICE AND APP is here!!!




Visit GEPF website at www.gepf.co.za to access the self-service link or download the App on Google Play or Apple APP Store.


Should you experience any challenges while registering please **contact** selfservicesupport@gpaa.gov.za or call **012 319 1400**.





For more information contact us at:

 0800 117 669

 enquiries@gepf.co.za

 gepf.co.za

 Government Employees Pension Fund

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UNCLAIMED PENSION

Do you know of any public servant who did not claim his or her **GEPF pension**?


Are you a dependent of a deceased person who worked for government and contributed to the GEPF and their **GEPF pension was not claimed**?

Are you a former government employee and you have not claimed your **GEPF pension**?


Taking care of you today for a better future.

 0800 117 669

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 enquiries@gepf.co.za

For more information contact us at:

 gepf.co.za



Update your details

Please remember to update your contact details i.e. Postal address, e-mail address and cell phone number, so that we can stay in touch with you. This will assist us in processing your benefits efficiently and effectively.

Our toll-free Call Centre (0800 117 669) will assist you with updating your contact details; alternatively, you can send an email to enquiries@gepf.co.za or visit the **GEPF Regional Office near you**.

Do you know where to find us?

GEPF has a national toll free Call Centre number, **0800 117 669**.
Calls to this number are free from any Telkom line.
We also have regional Client Service Centres in all nine provinces of South Africa.

Contact Details

Toll free number: **0800 117 669**
Email: enquiries@gepf.co.za
Website: www.gepf.co.za

Postal address:
GEPF Private Bag X63
Pretoria
0001

Twitter: @GEPF_SA

Client Service Centres

Eastern Cape

No. 12 Global Life Centre,
Circular Drive, Bhisho

Free State

Brandwag Centre, 20 Stapelberg Street
Brandwag, Bloemfontein

Gauteng

Trevenna Campus, Building 2A,
Corner Meintjies and Francis Baard
Streets,

Sunnyside, Pretoria

Kwa-Zulu Natal

Brasfort House, 3rd Floor,
262 Langalibalele Street,
Pietermaritzburg

Limpopo

87 (a) Bok Street,
Polokwane

Mpumalanga

Imbizo Place, Shop no 5,
Samora Machel Street, Mbombela

North West

Mega City, Entrance 4,
Ground floor, Office no 4/17,
Mmabatho, Mahikeng

Northern Cape

11 Old Main Road, Kimberley

Western Cape

No 1 Thibault Square,
Standard Bank Building, 21st Floor,
Long Street, Cape Town

Satellite Offices

Durban

Salmon Grove Chambers, 12th Floor,
407 Anton Lembede Street

Johannesburg

UCB House, 2nd Floor,
78 - 74 Marshall Street, Marshalltown

Thohoyandou

2010 Centre, next to Phalaphala FM (SABC)

Mthatha

Manpower Building, Ground Floor,
Corner Elliot & Madeira streets,

Phuthaditjhaba

Mandela Park Shopping Centre,
712 Public Road

Port Elizabeth

1st Floor, Regus House
Fairview Office Park, 66 Ring Road
Greenacres

Rustenburg

149 Leyds Street

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