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GEPF pensioners receive an annual increase

As South Africans experience the economic challenges associated with the Covid-19 pandemic, the GEPF has once again ensured that its pensioners are not left vulnerable during these tough economic times. This is after the GEPF approved a pension increase of 3.2% to all pensioners.

This pension increase is based on the 3.2% inflation rate for the 12 months ending 30 November 2020, in line with policy and past practice, thus making the increase equal to 100% of Consumer Price Index (CPI) and higher than the 75% of CPI provided in terms of GEP Law and Rules.

The increase applies to pensioners who retired on or before 1 April 2021, while those who retired after April 2021 will receive their increase on a pro rata basis for each month from their date of retirement until 31 March 2022.

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.



For more information contact us at:
0800 117 669 @GEPF_SA enquiries@gepf.co.za gepf.co.za



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How is GEPF different from other Funds?

You may have wondered at one point or another how the GEPF is different from other pension funds in the industry, and more importantly, what that means for you.

The Government Employees Pension Fund is a defined benefit fund with over 1.2 million active members and more than 476 000 pensioners and beneficiaries. It is the largest pension fund in Africa. As a defined benefit fund, the benefits you receive from

the GEPF are defined in the rules of the fund and are guaranteed. In the case of GEPF the Fund business is governed by the Government Employees Pension (GEP) Law of (1996).

All GEPF benefits are defined in the GEP Law and rules, which clearly indicate the benefits which members are entitled to; when and how these benefits can be claimed; and who can claim them. These rules are important because they ensure that the right people receive the right payments at the right time. Currently, the GEPF

benefit structure offers members the following benefits, amongst others:

- Resignation benefits;
- Retirement benefits;
- Child pension;
- Death benefits; and
- Funeral benefits
- Spouse pension

The advantage of belonging to a defined benefit fund is that your benefits are guaranteed.

This means:

2 According to the Fund rules, the annual pension increase paid to our pensioners must be at least 75% of the average increase in consumer inflation (CPI) during 1 December - 30 November of the previous year.

1 Benefits are protected against inflation. We have a solid track record in safeguarding the value of members' retirement wealth and in protecting our pensioners against inflation.

3 Where pensions fall behind inflation, we also pay catch-up pension increases.

Members are guaranteed their benefits irrespective of how the investment portfolio is performing.

It is important for members to note that the GEPF is not a private sector fund and that means it is not governed by the Pension Funds Act (PFA). Consequently, there are differences in terms of the benefits and offerings that the GEPF administers and what may be

offered by funds that fall under the Pension Funds Act. As such, any announcements or changes relating to the Pension Funds Act has no bearing on the members of the GEPF.

If you are uncertain about the benefits you are entitled to or would like to enquire about the offerings of the GEPF, check out our website at www.gepf.co.za, contact the GEPF Contact Centre on **0800 117 669** or visit your

nearest Regional Office for more information.

Non-contributory benefits differ from contributory benefits in that they are not based on member and employer contributions. For GEPF members and pensioners these are **funeral, spouse and child pension benefits**. GEPF members can also qualify for post-retirement medical benefit provided for by the employer if they meet the qualification criteria.

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Are your tax matters in order with SARS?



Compliance with the tax regulations is of great importance as it assists in avoiding delays in payment of pension benefits.

GEPF issues out the IRP5 for pensioners and beneficiaries to enable them to submit their income tax returns in line with requirements, whereas active members can obtain these from their employer departments.

Important information to note:

- In order to avoid such, you can request the GEPF in writing to deduct additional tax to make provision for extra deductions paid to SARS. This could prevent you from paying higher arrears to SARS upon tax assessment.
- Additional tax / voluntary tax deductions will be added to the PAYE on the IRP5 certificate at the end of the tax year.
- Garnishee orders (IT88/AA88) from SARS

SARS legally can appoint the employer (GEPF) in terms of Section 179 of the Tax Administration Act, 28 of 2011 to withhold and pay over to SARS monies/ tax owed in the form of garnishee orders. These deductions will not be updated or included on the tax certificate issued at the end of the tax year. The request to cancel the garnishee order will only be done upon receipt of a Withdrawal of Third Party Appointment letter from SARS.

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4 GEPF Self-Service and Mobile App is live

The much anticipated GEPF Self-Service web and App is live. Amid the excitement and suspense created by its publicity, GEPF Self-Service web and App went live on **26 February 2021**.

The self-service platform will assist you to access GEPF services from the comfort of your home, office or any place from your mobile phone or any type of PC device, at any given time. The platform is conveniently designed to allow you to access the following, among other services:

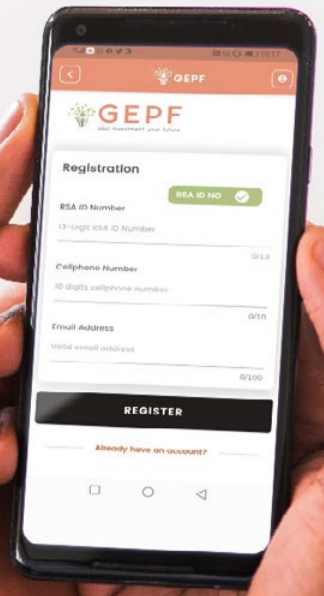
- Update your personal details. Please note due to security reasons updating of banking details and personal information like changing of surname and marital status still needs to be updated manually by completing Z894 banking particulars form and Z864 for updating of personal information form. Once the forms are completed, you need to submit them to

the nearest GEPF office with supporting documents so that the details can be updated on GEPF Self-service platforms.

- Access personal documents such as benefits statements, tax certificates, proof of payments etc.
- Trace progress of your resignation and retirement benefit claims.
- Nominate and update your beneficiaries.
- Access personalized communication such as letters and newsletters.
- Request a call back in instances where you need assistance with a query.

These platforms were designed to cut costs and save time of accessing GEPF's services. All you need to do is visit GEPF website at www.gepf.co.za to access the Self-Service web or download the App on **Google Play Store**. To register you need your South African bar-coded identity document and should you experience any challenges while registering please email us at selveservicesupport@gpaa.gov.za or call us on **+27 12 319 1400**.

You will be notified through SMS or email once you are registered. You will need to have a digital device (smart cellphone, tablet, laptop or computer) connected to the internet to access GEPF Self-Service web or App



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.

For more information contact us at:

- 0800 117 669
- @GEPF_SA
- enquiries@gepf.co.za
- gepf.co.za



Update your details

Please remember to let us know about your latest postal address and contact details, including your 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 nearest to you or use the GEPF App which is the most convenient option.

5 Blow the whistle against fraud and corruption

As part of our continued commitment to zero tolerance towards fraud, corruption and unethical behaviour, the GEPF is urging members to join the fight against fraud today by reporting any fraudulent activities.

What is fraud?

Fraud is when deception is used to gain a dishonest advantage, which is often financial, over another person. There are many words used to describe fraud such as scam, con, swindle, extortion, sham, double-cross, hoax, cheat, ploy, ruse, hoodwink, confidence trick.



Fraud can be committed against individuals or businesses.

Fraud generally represents a non-violent, financial crime perpetrated against a business, Government or other individuals. It is an illegal act or series of illegal acts committed through non-physical means and by concealment or deviousness to obtain money or property, to avoid the payment of money or property, or to obtain personal or business advantage.

What causes fraud?

Fraud is most often a crime of opportunity committed by people who face overwhelming financial pressures. These people are usually not career criminals. While not always within their control, individuals can find themselves in financially stressful situations due to a variety of factors.

What are the types of fraud happening in GEPF?

Fraudulent activities taking place within the GEPF environment include

1. Fraudulent exits;
2. Fraudulent bank forms;
3. Fraudulent Beneficiaries;
4. Fraudulent Payments.



How does fraud affect the Fund?

When fraud is detected or suspected, it can have a disruptive effect on the Fund's daily activities. Worst case scenario, data could be lost or compromised; we may need new systems in place to combat the threat or recover once it has been detected; and maybe a completely new business approach may be required along with an overhaul of security measures.

This could involve new staff training and lengthy audits by the Auditor-General, possibly causing a loss of productivity. Fraud can have a substantial impact on the Fund, no matter what size it is. Calls to the Fraud Hotline

GEPF has an independent fraud hotline 0800 203 900 where all calls are treated as strictly confidential and objective, and 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.

Steps to report fraud in GEPF:

1. Dial 0800 203 900 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 or doing what?
- 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?



3. You will be given a reference number. Keep this number confidential as you will need it when you make a follow-up call (call at a later date to request feedback on the original call).

Anonymity is guaranteed, and the facility is managed in compliance with the Protected Disclosures Amendment Act (PDA) (Act No. 5 of 2017).

"Your No to corruption counts, do the right thing blow the whistle"

GEPF Ethics and Fraud hotline number: 0800 203 900

GEPF Ethics and Fraud hotline SMS number: 30916

GEPF Ethics and Fraud hotline E-mail address: gepf@theline.co.za

6 Does my spouse qualify for GEPF benefits, even if we get married while I am on retirement?

Spouses and registered life-partners qualify for applicable benefits pension even if one gets married while in retirement.

These benefits include:

Spouse Pension: This benefit is paid to the lawful spouse or approved life partner of a qualifying member or pensioner who has died. A members spouse only qualifies for a spouse pension if the member has **10 or more years** of pensionable service at time of death.

This monthly pension is paid to the surviving lawful spouse or approved life partner provided he or she has applied for it, and it will be paid until the spouse also passes away. Please note that

this benefit is not transferrable to any member of the family and will stop once the spouse passes on.

Spouse pension continues to be paid even if the surviving spouse or life partner decides to remarry.

In the event that the late member/pensioner had more than one surviving customary spouses, the benefit will be divided equally among those surviving customary spouses.

Funeral Benefit: The benefit is there to help pay for the funeral costs when a GEPF member or pensioner dies. This benefit is also paid out upon the death of the lawful spouse, approved life partner

or eligible child of a member or pensioner.

Currently, **R15 000** is paid for the death of the member, pensioner or spouse. The Fund pays an amount of **R6000** for the death of an eligible child of the member or pensioner, who is eighteen years old or younger.

Medical aid subsidy: if you become deceased as a main member, your dependent spouse will continue to receive the same subsidy percentage that you were receiving. This only refers to a spouse who was dependent on you as the main member pensioner at the date of your death. Unfortunately, this does not cover the surviving children.

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	Sunnyside, Pretoria	North West
No. 12 Global Life Centre, Circular Drive, Bhisho	Kwa-Zulu Natal Brasfort House, 3rd Floor, 262 Langalibalele Street,	Mega City, Entrance 4, Ground floor, Office no 4/17, Mmabatho, Mahikeng
Free State Brandwag Centre, 20 Stapelberg Street Brandwag, Bloemfontein	Pietermaritzburg Limpopo 87 (a) Bok Street, Polokwane	Northern Cape 11 Old Main Road, Kimberley
Gauteng Trevenna Campus, Building 2A, Corner Meintjies and Francis Baard Streets,	Mpumalanga Imbizo Place, Shop no 5, Samora Machel Street, Mbombela	Western Cape No 1 Thibault Square, Standard Bank Building, 21st Floor, Long Street, Cape Town

Satellite Offices

Durban	Mthatha	Port Elizabeth
Salmon Grove Chambers, 12th Floor, 407 Anton Lembede Street	Manpower Building, Ground Floor, Corner Elliot & Madeira streets,	1 st Floor, Regus House Fairview Office Park, 66 Ring Road Greenacres
Johannesburg UCB House, 2nd Floor, 78 - 74 Marshall Street, Marshalltown	Phuthaditjhaba Mandela Park Shopping Centre, 712 Public Road	Rustenburg 149 Leyds Street

Thohoyandou
2010 Centre, next to Phalaphala FM (SABC)

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