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1 | Who can apply for Funeral Benefit?

Families of deceased GEPF members often find themselves in a dilemma of not knowing who should apply for the Funeral Benefit to the GEPF. Some families make the mistake of thinking it is only when there is a surviving spouse that a Funeral Benefit can be applied for.

Unquestionably, if the deceased was married, their spouse is the first we consider regarding the application of a Funeral benefit and they are required to submit proof of their marriage amongst other documents

necessary when applying. However, if the deceased was not married, the families needs to choose one family member to submit the claim. It can be one of the parents, a sibling or one of the deceased's children (if they had any). The person chosen to represent the family will also have to submit proof of relations between them and the deceased through an affidavit signed under oath and other supporting documents.

In the event where the deceased had been married before and was later separated from their spouse, it is important to seek clarity on the status of that marriage or divorce. Did the deceased just separate without filing for divorce? If the divorce was filed, was it already finalised upon the time of their death? These questions are important so that

the family are clear of whose application will be successful.

To apply for the benefit, the applicant is required to complete two GEPF forms, namely; the **Funeral Benefit claim form (Z300)** and the **Banking Details form (Z894)**. The banking details form is only required when the payment is to be made into a bank account. When the payment is to be made via the Post Office, the applicant must produce to the Post Office copies of all documents submitted to the GEPF.

Upon applying to the GEPF, the applicant must submit certified copies of both his/her and the deceased's ID's or valid passports, and a certified copy of the deceased's death certificate.

2

Do I need to attend GEPF roadshows as a pensioner?



Pensioners who do not have any queries or problems with their pension do not need to attend GEPF roadshows.

GEPF roadshows are a platform to assist members with pension benefit queries or problems. In addition, GEPF roadshows are hosted in targeted communities to reduce long distance trips to GEPF offices. Roadshows are structured the same way as our Walk-in Centres to assist members with any query or pension problem they might have. If a pensioner receives their pension money monthly and does not have any problems, then there is no need to attend our roadshows, unless specifically requested to do so.

UNCLAIMED PENSION

25
YEARS
of GROWTH
1996 • 2021

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.



Why does GEPF send us pensioner cards?



Having a GEPF pensioner card comes with a variety of benefits for you. As a pensioner, it is in your best interest to own a GEPF pensioner card. To help you meet some of your day-to-day expenses during your retirement, we generate pensioner cards for you every year so you can enjoy benefits allocated to pensioners if such benefits do apply to pensioners.

Even though we cannot negotiate benefits on behalf of pensioners or instruct other institutions to

grant benefits to our pensioners, the pensioner card can help you enjoy many discounts, including when purchasing groceries, municipal bus tickets and free parking at shopping centres. You can enjoy all these benefits by just producing your pensioner card to the official assisting you at any of the establishments you visit which do offer pensioner discounts. The card serves as proof that you are a GEPF pensioner and therefore qualify for any benefit the establishment may have for pensioners.

The card reflects your name, surname and pension number. It also assists you when you visit the South African Social Security

Agency (SASSA) offices to check if you qualify for the social old-age grant. The agency officials will request your pension number so they can check your financial income status and consequently advise if you qualify for the old-age pension grant or not.

It is important that we have your correct postal address as we currently send out pensioner cards via the South African Post Office. If you do not receive your pensioner card, you can apply for it by sending an email to enquiries@gepf.co.za or by visiting your nearest GEPF office.

My retirement benefit payout did not match my years of service.



It can happen that there is a discrepancy in the information that the Fund has regarding your years of service and consequently, the benefits that are due to you. This can happen when the date on which you started working for your employer (employment date) and the date on which you joined GEPF (pensionable service date) differs.

Please note that your pensionable service starts from the day you start paying your monthly pension contributions to the GEPF and continues until the day you cease to be a member of the GEPF. In other words, your pensionable service is the period in which you are an active, contributing member of GEPF.

Should you find that your service years have been incorrectly calculated or captured, or that your retirement benefit does not correlate with your pensionable years of service, you will need to go back to your employer to rectify this error. Your employer will then contact the GEPF if such an error did occur.

We urge all our members who are approaching retirement or plan to retire early to please ensure that all their documents are in order and have been submitted to the Fund through the HR section six months prior to the date of retirement.

This is to allow ample time to attend to any concerns related to your exit in order to avoid delays

in the payment of your retirement benefit.

Pension benefit can be affected by several factors such as:

- Service years that may be subject to downscaling depending on the member's previous fund prior to amalgamation of all the government pension funds into the GEPF in 1996.
- There may be leave without pay or other service reductions or service enhancements and
- Service years may be reduced due to the payment of clean break divorce benefits to the ex-spouse.

The best advice is that the members confirm their service against their benefit statements, and if in doubt, contact us.

Is it necessary to complete a Nomination Form when on pension?



If you pass away in service or within five years of retiring, certain benefits i.e. the five year balance maybe payable to your dependants.

In determining your dependants, the Fund may consider a Nomination of Beneficiaries form (WP1002). This form is available on the GEPF website, gepf.gov.za or at one our Walk-in Centres. The form allows you to list the details of all your legal and/or financial dependants and anyone else you wish to nominate to share in your benefits and in what percentage. The form should then be handed to your Human

Resource department (along with supporting documents such as certified ID copies and birth certificates) so that they can submit the form to GEPF. They can also be submitted directly to the GEPF using the GEPF APP and Self-Service facility.

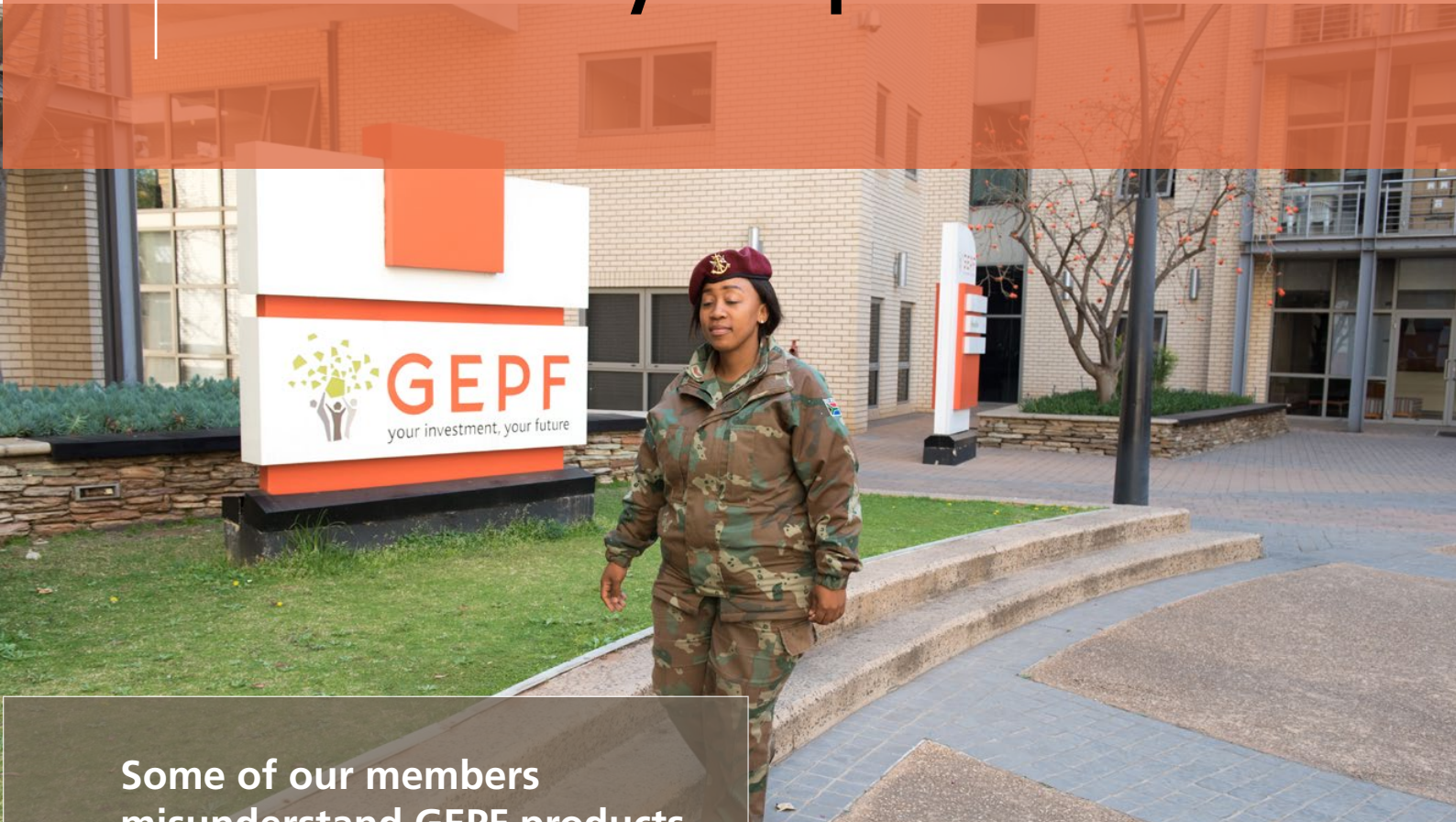
Both the Human Resources department and the GEPF are bound by strict rules of confidentiality and may not tell anyone who your nominees are, unless required by law.

You may amend your Nomination form if you feel that it is necessary, and you should do this every time your dependants change, due to birth, death, divorce, etc. A newly completed Nomination form cancels out the old

one. However, if you do not include all rightful beneficiaries, the GEPF has a discretion not to follow the Nomination form as it is the object of the GEPF to provide for the beneficiaries. The GEPF may also include excluded beneficiaries if they meet the requirements of a dependant as determined by the rules.

This includes children born out of wedlock as a member may be legally liable for the maintenance of such children. A member can nominate whoever they wish to. However, the GEPF will consider the indicated nominees against the rightful beneficiaries as per the rules of the GEPF and if a legal dependant is excluded, the Nomination form could be overruled

Understanding the A to Z of your pension fund



Some of our members misunderstand GEPF products and the requirements that accompany them. Other members are not well-versed on the details of the Fund which often leads to members submitting incorrectly completed documents or not submitting all required documents when the need arises. Moreover, they sometimes do not claim some of their benefits.

As a GEPF member, it is crucial that you understand what is it that you are entitled to and your role in accessing the benefits. We have outlined and defined some of the important concepts to help you understand the Fund better.

Annual Pension Increase



All our pensioners receive an annual basic increase on their monthly pensions. There are minimum increase levels = 75% of CPI.

Appointment date

This is the date you began your employment in the public service and may not necessarily be your pensionable service start date. Pensionable service start dates apply when we calculate your benefits.



Beneficiaries

Beneficiaries are the people who receive a benefit. Nominees are nominated on a nomination form and will be paid a benefit subject to the discretion of the Fund

Benefits

As an active, contributing GEPF member, you and your beneficiaries qualify for benefits relative to your service as illustrated in the GEP Law and rules governing the Fund. The benefits are in the form of money payment (referred to as “benefit/s”) that you will have to apply for as and when it is applicable. They include retirement (early and normal), resignation, Child’s Pension, death, Spouse Pension and Funeral Benefit). The value of your benefits are determined by three factors namely; your pensionable service period, your final salary and the age at which you exit the public service.



Contact details

You can also use any of the following contact details to get in touch with the GEPF:
Website: **www.gepf.co.za**
Postal address: Private Bag X63, Pretoria, 0001

Email: enquiries@gpaa.gov.za

Toll free no.: **0800 117 669**. All calls from a Telkom line to the Call Centre are free of charge.

Twitter: @GEPF_SA

Facebook: Government Employees Pension Fund
Self-service system: Access the link from our website
<www.gepf.co.za>

Mobile App: **Huawei App Gallery, Google Play Store and Apple App Store.**

Child’s Pension

Formerly known as Orphan’s Pensions, the Child’s Pension is a benefit for the children of our deceased member or pensioner who are under the age of 22 years.

Clean Break Principle

All divorces granted after the amendment of the Financial Matters Act, 2019 on 23 May 2019 are now processed under the Service Reduction model, also known as the Clean Break principle. Instead of divorced members accumulating debts, their pensionable service years are reduced taking into account the amount paid to the former spouses upon divorce.



Death in service

Regardless of service years accumulated, a gratuity becomes payable. If the member has more than 10 years actual and unexpired service, an annuity becomes payable to the surviving spouse(s) and child pension may also become payable

Death after retirement

If you die within five years after your retirement date (exit date), your beneficiaries will receive the remainder of your monthly pension payments up to the end of your five-year period as a once-off lump sum. Spouses and children qualify for spouse and child annuities. If you die after five years since retirement date, only spouse pension (monthly payment) is paid to a spouse or life-partner. This is due to the fact that all your benefits would have been fully paid within the five years since date of retirement.

Defined Benefit Pension fund

GEPF is a defined benefit pension fund where the benefits are defined in terms of the GEP Law. The benefits are guaranteed and are not dependent on the investment returns of the fund.



Establishment of the Fund

GEPF was established in **May 1996** when various public sector pension funds were consolidated into the Fund. Our mandate is to manage pensions and other related benefits on behalf of all South African government employees.

Early retirement

When GEPF members retire at the ages of 55-59 years old, it is called early retirement. If you retire before the age of 60, your benefits will depend on whether you have more or less than 10 years of pensionable service. With less than 10 years,

you will receive gratuity (a once-off lump sum). With more than ten years, you will receive both gratuity and annuity (monthly pension). There is a penalty for early retirement unless provision is made in terms of conditions of employment to allow for early retirement without a penalty.

Estimate of Benefit statement

We send this Estimation of Benefits document to our members once a year so they can be kept abreast of their pension benefits. You can request your estimated benefit statement from us when required. Please note that your statement changes only when your salary or period changes. The statement can be downloaded from the GEPF APP and Self- Service facility.



Fraud Line

The GEPF, its members and pensioners are often targets of fraudulent and other financial criminal activities. We request that you report any suspicious activities of pension fraud, corruption or unethical behaviour. You can report the suspicion anonymously to our fraud line; **0800 203 900**. All calls from a Telkom line are free of charge. Alternatively, you can send an anonymous SMS to **30916** or email: **gepf@thehotline.co.za**

Funeral Benefit

This is a taxable benefit paid to help with paying

for the funeral costs of a member/pensioner and their beneficiaries. It also includes the death of a member/pensioner's spouse, life partner or eligible child/dependant. This benefit is an amount of **R15 000** for a member/pensioner and their spouse and R6000 for an eligible child. The benefit for a stillborn (26 weeks) is **R3000**.



Membership

The GEPF membership is currently 1 265 406 contributing members and 479 485 pensioners and beneficiaries.



GEP Law

The Government Employees Pension (GEP) Law 21 of 1996 governs the GEPF. Its overall function is to guide the decision makers, our Board of Trustees, in the governing of the Fund. It guarantees the benefits of all its members to be paid when they are due.



Nomination of beneficiaries

It is important for you to nominate your beneficiaries using the GEPF Nomination Form. This process allows you to choose the people that you wish to receive your pension benefits and how the benefits should be distributed amongst the nominated individuals when you pass on. You can change the beneficiaries as and when you wish to do so by updating your beneficiaries through the same form. This can also be done on the GEPF APP and Self- Service. A Will does not serve as a nomination of beneficiaries at the GEPF.



Life Certificate

Pensioners residing outside South Africa and those whose life status cannot be verified through the Department of Home Affairs are required to provide GEPF with proof of life in order to keep their pension benefit payments going. We send them Life Certificate to complete and return back to us.

Normal retirement

The normal retirement age for government employees in South Africa is 60 years. However, the age at which a member may retire depends on his/her of service and terms of employment. Upon retirement, your retirement benefits will depend on the rules of the Fund.

Non-contributory benefits

These are benefits that a member does not contribute towards.



Pensionable service years

Your pensionable service years is the period by which you were an active, contributing member of the GEFP.

Public Investment Corporation (PIC)
When it comes to investing the funds, our Board of Trustees employs the services of the PIC (Investment Manager) to carry out this mandate. PIC is a South African government owned entity and the GEFP Board of Trustees ensures that all investments undertaken are in the best interest of the Fund.



Resignation

When you resign from your employment or you are

dismissed due to misconduct, you receive a resignation benefit. The benefit is a lump sum calculated according to a fixed formula using your final salary and service years.



Spouse Pension

We pay this monthly pension to a spouse or life partner of a member or pensioner who has passed away. It excludes other beneficiaries or dependants listed on the Nomination Form. When the member or pensioner passes away, the spouse receives 50% or 75% (depending on the choice made by the member on retirement) If a member passes away in service, the spouse(s) receive an annuity equal to 50% of the pension the member would have received based on the actual and unexpired service on date of death the monthly pension the deceased would have received had he/she retired on their death date. This is a life-long benefit and does not stop when the surviving spouse remarries.

Self-Service Platform and App

This enables you to update your personal details and download your GEFP documents on your mobile phone or similar technology gadgets. **The App is available on Huawei, Google Play Store and Apple App Store.**



Taxation

Benefit payment is subject to tax. SARS issues the tax directive which the GEPF is required to implement. We will inform SARS of the service dates used for the calculation of the benefits and if the member qualifies for a tax exemption on any portion of the benefit. SARS will take all of this information into consideration when they determine the tax due.

The Government Pensions Administration Agency (GPAA)

We do not carry out our own administration activities regarding funds, the GPAA administers funds and schemes on our behalf. The agency is a government component established in terms of Section 7A (4) of the Public Service Act (1994) on 1 April 2010 and reports to the Minister of finance.



Unclaimed and unpaid benefits

When we are aware of your reason for exiting the Fund or your last day of service but we are unable to pay your benefits to you or your beneficiaries within 24 months after your exit date, your benefits consequently fall into the pool of Unclaimed Benefits until you or your beneficiaries come forward to claim them. Factors contributing to this are errors on exit documents, incomplete banking details, GEPF not getting a tax directive from SARS as your tax affairs are not in order, we cannot reach you or your beneficiaries or spouse(s) are unreachable due to you not having nominated any of them.



Walk-in Centres

In trying to get our services closer to you, we have nine (9) Walk-in Centres and seven (7) satellite offices across the country. Please contact us on 0800 117 669 or check our website, www.gepf.co.za for your nearest GEPF office.

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](https://twitter.com/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

Gqeberha (formerly Port Elizabeth)

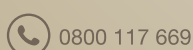
1st Floor, Regus House
Fairview Office Park, 66 Ring Road
Greenacres

Rustenburg

149 Leyds Street

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