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**This form must be completed where a member of the GEPF divorces and the decree of divorce or settlement agreement requires a portion of the pension interest of such a member in the GEPF, be paid to the ex-spouse**

**Important!**

- All sections and fields must be completed except where an option is exercised
- All attachments must accompany the exit form and where certified copies of documents are required, the certification may not be older than 6 months on receipt of the documents in GEPF.

**A) PERSONAL PARTICULARS OF MEMBER**

1. Current pension No.

2. Previous Pension No.

3. Title

4. Date of birth

5. Surname

6. Firstname

7. Middle names

8. Maiden name

9. Salary No.

10. Income tax No.

11. ID No.  (or) 12. Passport No.

13. Employer name

14. Employer code

15. Occupation code

16. Service ( Appointment) date:

17. Commencement date:

18. Date of Divorce:

19. Has the member divorced more than once? Yes  No

**20. If divorced more than once, please provide the dates of the previous divorces:**

Divorce 1

Divorce 2

Divorce 3

**NB:** If any of these divorces have not been reported to the GEPF, please attach copies of the divorce decrees (and settlement agreements) to this submission. It is critical for correct calculation of the divorce benefit **AND** subsequent service reduction of the member, to have the information of all the divorces that may affect the members' pension, on hand.

**B) CONTACT PARTICULARS OF MEMBER**

1. Postal address of member

2. Residential address of member

3. Tel No.

4. Cell No.

5. E-Mail.

**Alternative contact details (optional)**

6. Tel No.

7. Cell No.

8. E-Mail.

Employer Initial 1

Employer Initial 2

**C) SERVICE PARTICULARS OF MEMBER**

1. Annual salary (basic pensionable salary) reflecting the increase periods during the last five years (or whole period if shorter)

Period From	Period To	Annual Salary for Period
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R
		R R R R R R R R

3. Periods of bought service

From	To

4. Any periods of breaks in service to be disregarded.

From	To

**D) PERSONAL PARTICULARS OF THE EX-SPOUSE**

1. Title

2. Date of birth

5. Surname

6. First Name

7. Middle names

8. Maiden name

11. ID No.  (or) 12. Passport No.

10. Income tax No.

**E) CONTACT PARTICULARS OF THE EX-SPOUSE**

1. Postal address of member

2. Residential address of member

3. Tel No.   4. Cell No.

5. E-Mail.

**Alternative contact details (optional)**

6. Tel No.   7. Cell No.

8. E-Mail.

Employer Initial 1

Employer Initial 2

**F) CERTIFICATION PARTICULARS BY EMPLOYER** (Compulsory for all types of transactions)

**For official use by the Employer only**

- I certify that**
- (a) All particulars furnished in this form are true and correct.
  - (b) All pension contributions payable by the member have been recovered and paid over in full.
  - (c) The member is fully aware of the contents of this form and any liabilities that he /she may have.

OFFICIAL DATE STAMP  
OF EMPLOYER

Compiled by:

--

**Signature 1**

Compulsory

Designation			
Employer contact surname		Initials	
Telephone No.	C O D E		
Fax No.	C O D E		
E-mail address			

*Certified by an Assistant Director or equivalent designation:*

**Signature 2**

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Designation			
Employer contact surname		Initials	
Telephone No.	C O D E		
Fax No.	C O D E		
E-mail address			

**PLEASE NOTE: IMPORTANT INFORMATION ON OVERLEAF.**

## **Instructions for Completing Form Z103: Notification of Divorce for a Member of the GEPF**

1. This exit form must be completed where a member of the GEPF is required to notify the GEPF of a divorce
2. All sections and fields must be completed except where an option is exercised
3. All required attachments must accompany the Z103 form. Where certified copies of documents are required, the certification may not be older than 6 months on receipt of the documents in GEPF.

### **Completion of the Z103:**

#### **A) PERSONAL PARTICULARS OF MEMBER**

1. This section is compulsory and all fields applicable must be completed
2. If the particulars of a member on his or her ID are not correct, those particulars must be corrected at DoHA as soon as possible and the corrected information used to support the application. GEPF validates all personal particulars against DoHA and mismatched information will be rejected for correction.
3. It is imperative that the members current active tax number be furnished on the Z102, and that the member ensures all tax matters with SARS are resolved prior to submission of the documentation.

#### **Employer Information**

Occupation code will be one of the following:

<b>Occupation Code</b>	<b>Occupation Description</b>
1	Public Services
2	Provincial Services
3	Permanent Force
4	S.A. Police Service
5	National Intelligence Services (NIA)/South African Secret Service (SASS)
6	Department of Correctional Services
<del>7</del>	<del>Associated Institutions (AIPF Fund)</del>
8	Authorities Services
9	Head of Department (Director General)
A	Magistrates

## **DIVORCE INFORMATION**

1. IT IS CRITICAL THAT THE GEPF BE INFORMED OF ALL DIVORCES THAT REFER TO, OR HAVE AN IMPACT ON THE PENSION INTEREST OF A MEMBER IN THE GEPF
  - If more than one divorce is being reported, separate Z103's containing the service information noted above, must be completed for each divorce.
  - In order for the divorce benefit due to the ex-spouse and service reduction of the member to be correctly calculated, the documentation for the separate divorces **MUST** be submitted together **OR** in the order the divorces took place.

## **B) CONTACT PARTICULARS OF THE MEMBER**

1. It is critical that a member provide the correct contact details to GEPF in order to ensure that GEPF can communicate benefit and other information to a member. Please note that some of this information is communicated to SARS and incorrect information will result in delays in finalizing the tax directives to be issued.
2. **Please note that GEPF fully complies to POPIA – no member information will be shared with third parties unless there is a legislative requirement to do so.**
3. The fastest and most secure communication between GEPF and the member is by e-mail and SMS – please ensure that the correct contact details are supplied to ensure effective member communication

## **C) SERVICE PARTICULARS OF THE MEMBER**

1. It is critical that the correct service particulars for a member be provided as this will affect the calculation of the divorce benefit due to the ex-spouse and the service reduction of the member.
2. **The service information required pertains to the service immediately prior to the date of divorce and must be reported as follow:**
  - **Date of divorce prior to and up to 30 April 1996:**  
Last three years salary scales completed up to the date of divorce.
  - **Date of divorce between 1 May 1996 and 30 April 1997:**  
**Two separate Z103's (Z102's)**
    - **First Z103 (Z102) completed from 1 May 1993 up to 30 April 1996**
    - **Second Z103 (Z102) completed from 1 May 1996 to date of divorce**The two documents to reflect the last three years salary scales completed up to the date of divorce.
  - **Date of divorce prior ton or after 1 May 1997:**  
Last two years salary scales completed up to the date of divorce.
3. All periods of leave without pay where no contributions were made to the GEPF, as well as all periods of bought service must be reported.

## **D & E) PERSONAL AND CONTACT PARTICULARS OF THE EX-SPOUSE**

1. This section is compulsory and all fields applicable must be completed
2. If the particulars of the ex-spouse on his or her ID are not correct, those particulars must be corrected at DoHA as soon as possible and the corrected information used to support the application. GEPF validates all personal particulars against DoHA and mismatched information will be rejected for correction.
3. It is imperative that the ex-spouse's current active tax number be furnished on the Z103, and that the ex-spouse ensures all tax matters with SARS are resolved prior to submission of the documentation.

4. Please note that the GEPF requests a tax directive from SARS and processes that tax directive in the prescribed manner. If the parties to the divorce have any agreements regarding taxation of benefits, it is a matter between those parties and SARS - the GEPF cannot intercede on behalf of the member or the ex-spouse and is not party to resolving tax issues.
5. It is critical that a ex-spouse provide the correct contact details to GEPF in order to ensure that GEPF can communicate requirements and divorce information to the ex-spouse. Please note that some of this information is also communicated to SARS and incorrect information will result in delays in finalizing the tax directives to be issued.
- 6. Please note that GEPF fully complies to POPIA – no member information will be shared with third parties unless there is a legislative requirement to do so.**

## **GENERAL INFORMATION**

1. A benefit choice form will be forwarded to the ex-spouse for completion once the divorce notification and supporting documents have been validated by the Clean Break Unit.  
Should the ex-spouse not respond within the prescribed period, the divorce benefit will be processed to unclaimed and the necessary service reduction applied to the member.
2. If both spouses are members of the fund, the same process applies to both spouses in their individual capacities
3. The GEPF will execute the court orders as issued and received.  
No variance to the requirements of the court orders will be considered unless a variance order is issued by the court and provided to the GEPF prior to the processing of the divorce benefit.
4. Once the processing of the divorce benefit has been completed, the member will be able to view the service reduction applied on the benefit statement issued to him or her. The service reduction does not change the nature of the benefit a member receives on exit - only the value i.e. if a member retires with more than ten years actual service, he or she will still receive a gratuity and an annuity, but the value of the gratuity and annuity will be calculated based on the reduced service.

## **Required Attachments:**

1. Originally certified copy of decree of divorce
2. Original certified copy of the settlement agreement
3. An originally certified copy of an ID (must be bar-coded) or Passport of the ex-spouse
4. Tax number of non-member spouse (proof from SARS)
5. If the ex-spouse refuses to provide any of the documentation in question, the employer needs to confirm so in writing

*The instructions and information above may be subject to change from time to time*