

# fundnews

The quarterly newsletter for pensioners of the Government Employees Pension Fund

4<sup>th</sup> Edition 2022



What happens when you die five or more years after retirement?



Who qualifies for a Funeral Benefit and how to claim it?



Can a pensioner include dependents on their medical aid?

## Loan Application

By signing and submitting Loan Application Form, I certify that the information provided is true and accurate and I understand that falsifications, misstatements, omissions, or other false information to this position, I understand that I may be held responsible for any consequences that may result from my employment verification, completion of the application, and any other information provided.

Full legal name	John Smith	First	John
Home Phone	12345678		
Street	Green Street 123	State	
City	Sample		
E-mail Address:			
Education:			
Highest school grade completed:			
Do you have a high school diploma?			
Number of years of post high school education:			
Name and last name:			



**GEPF Does Not Offer Loans or Bonuses to Pensioners**

The Government Employees Pension Fund (GEPF) does not have the option to offer loans or bonuses to its members and pensioners. This is because the Fund operates as a defined benefits fund and not a financial services provider.

We often receive enquires regarding the expectation that the GEPF should grant loans to (members and pensioners) and/or bonuses (particularly pensioners because they receive

annuity every month). While the GEPF fully understands and respects the views of its clients, it is unlawful for the GEPF to offer loans and bonuses.

The GEPF is governed by its rules. These rules are contained in the Government Employees Pension (GEP) Law, Proclamation 21 of 1996. The sole aim of the rules is to protect and grow members' and pensioners' benefits to ensure that we continue to be a sustainable fund that honours its obligations.

0800 117 669

@GEPF\_SA

enquiries@gepf.co.za

gepf.co.za

For more information contact us at:

GEPF APP:





# Benefits you are entitled to should you pass away after retirement

## What happens if you die within five years of your retirement?

If you pass on after retirement, the balance of your monthly pension for the five years will be paid to your beneficiaries. This means that your beneficiaries will receive the balance of the monthly annuity payments up to the end of the five-year period as a cash lump sum. The amounts for each beneficiary will be determined either by the percentage as allocated by the member in the nomination form or the dependency of the lawful beneficiaries.

## An example

If you retired two years ago and were receiving a monthly pension of R5 000 when you died, we would then pay the remaining pension payments (i.e. for 36 months) to your beneficiaries.

This would work out to:

$R5000 - R30$  (supplementary amount) = **R4970**

$R4970 \times 36$  months = **R178 920**

Likewise, if you die 26 months after retiring, we would pay **34 months'** worth of monthly annuities, and so on.

Over and above this, your lawful spouse may also qualify to receive a monthly Spouse Pension (spouse annuity) from the first month after your death. The amount of the Spouse Pension would be 50% or 75% of the pension you were receiving when you died. The percentage will depend on the option you chose when you retired.



## What happens when you die five or more years after retirement?

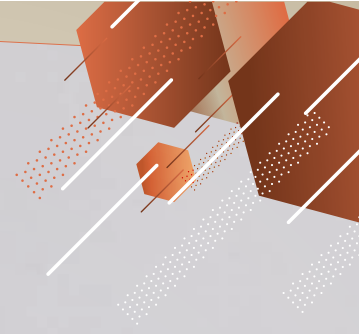
If you pass on after retirement your lawful spouse may qualify for a monthly pension equivalent to either 50% or 75% of the pension you received at the time of your death. The percentage will depend on the option you chose when you retired. If you are not married at the time of your death, no Spouse's Pension is payable.

## How can your spouse access the annuity after your death?

The Spouse Pension or annuity is only payable to the lawful spouse or approved life partner of a member or pensioner who has died. It is not paid to other dependents or beneficiaries who may have been named on the Nomination of Beneficiaries form. This is a lifelong pension and does not stop if the spouse remarries. If a member dies with more than one surviving lawful customary spouse, the Spouse Pension will be divided equally among the lawful surviving spouses.

To access the Spouse Pension your spouse will need to fill in the Application for Spouse Pension form (Z143) and submit it to GEFP together with the following documents:

- A certified copy of his or her ID document (certified within the last six months)
- A Banking Details form (Z894)
- A certified copy of the death certificate
- A certified copy of your ID document or passport and confirmation of death by the Department of Home Affairs
- A certified copy of the marriage certificate OR your customary union certificate/lobola letter/civil union certificate; OR a certificate confirming your Hindu or Muslim marriage, or marriage in terms of any other religion.



# 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:**

Government Employees Pension Fund

📞 0800 117 669

✉️ [enquiries@gepf.co.za](mailto:enquiries@gepf.co.za)

🌐 [gepf.co.za](http://gepf.co.za)

📘 Government Employees Pension Fund

🐦 @GEPF\_SA

Government Employees Pension Ombud

📞 +27 12 110 4950

✉️ [enquiries@gepo.co.za](mailto:enquiries@gepo.co.za)

🌐 [gepo.co.za](http://gepo.co.za)



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# Who qualifies for a Funeral Benefit and how to claim it?



## Persons covered by the GEPF funeral benefit

Our Funeral Benefit is one of the benefits that come with being a GEPF member. As a contributing member to the Fund, you automatically qualify for the benefit upon your death and that of your lawful spouse, approved

life partner or your eligible children (dependants). The benefit comes as a cash lump sum amounting to **R15 000** for you, your lawful spouse or approved life partner and it is **R6 000** for your eligible child.

## Forms and documents required

To claim the Funeral Benefit when your lawful spouse, approved life partner or eligible child has died, you will need to complete and submit the specified forms and documents to us so that we can pay the relevant amount to you. Your spouse or eligible person will have to do the same upon your (GEPF member) death. The forms and documents are:

- The Funeral Benefit Claim form (**Z300 form**) obtained from your Human Resource department and GEPF website or nearest office,
- A banking details form (Z894) if the payment will be made through a bank account,
- Your certified ID copy or valid passport and that of the deceased,
- A certified copy of the death certificate, and
- Proof of marriage where applicable.

Faxed documents and receiving payout via the Post Office

If the above documents are submitted to us through fax (**012 319 3655**), a bank statement of the last three months before the date of

submitting the claim should accompany the **Z894 form**. If the claimant wants to collect the money at the Post Office, they will need to present the post office with copies of all original documents that they would have faxed or emailed (funeralclaims@gepf.co.za to the GEPF.

## Additional documents required in case of a child's death

If your eligible child dies, you will need to submit the following additional documents to the above listed ones in order to receive your benefit:

- A certified copy of the child's birth certificate,
- Medical proof of disability if the child was over **18 years** of age and disabled,
- Proof of student registration if the child was over **18 years** of age and a full-time student at a government-recognized educational institution, and
- Medical proof from the hospital or doctor if the child died in a miscarriage after **26 weeks** or more of pregnancy. The proof could be a letter confirming the age, cause of death, date and place of death.

## An eligible child

For the GEPF to make payment for the death of your child, the deceased child should be eligible for the benefit. An eligible child is:

- Your natural or legally adopted child below the age of **18 years**.
- Your natural or legally adopted child between **18 – 22 years** of age who is a full-time student at a government-recognized educational institution.
- Your natural or legally adopted child who is physically disabled and dependent on parents.
- Your stillborn child born after **26 weeks** of pregnancy showing no signs of life and died of natural causes. We do not pay for an abortion.

Where both parents of the deceased child are GEPF members, each parent can submit their own claim to access the benefit separately. If both spouses are GEPF members and one of them dies, a claim on behalf of the deceased will need to be submitted by the surviving spouse. The surviving spouse will also submit his or her own claim separately. Beneficiaries claiming the Funeral benefit on behalf of a deceased member will have to produce proof of relations to the deceased.



# Can I update my address without visiting GEPF offices?

You do not have to leave your house and go to the GEPF offices to change your address or any personal information. With the GEPF Self-Service and APP, you can update your address from the comfort of your home. Register on the GEPF App and Self Service and enjoy instant contact with GEPF

To register on the GEPF Self-Service and App you will need your ID or passport number, valid email address and a cell phone number that is recorded on the GEPF system. With the GEPF Self-Service and App, you can interact with the Fund from anywhere, anytime. The App further allows you to access the following services:

- update your personal information
- download Proof of payment
- download your Tax certificates (IRP5 & IT3a)

- trace benefit claims
- update address information
- nominate and update a nomination of beneficiaries form (WP1002)
- get letters and newsletters, and latest notices from GEPF

Save yourself a trip to GEPF offices, register on the Self-Service web and App and change your address and other personal details. Download and register on the GEPF Self-Service and APP and have peace of mind. With this service, it is easier to interact with GEPF. Should you experience any challenges while registering, do not hesitate to contact our Self-Service agents on 012 319 1400 or email [selfservicesupport@gpaa.gov.za](mailto:selfservicesupport@gpaa.gov.za) for assistance.

Visit [gopf.co.za](http://gopf.co.za) to access self-service or download the App on Google Play Store, Apple App Store or Huawei App Gallery, and register to access various GEPF services.



Street A #17  
Some City in the World  
Cel: (666) 123-4567  
Tel: (666) 987-6543

### John Rogers

Age: 27  
M. Status: Single

#### Summary

- Wide knowledge of engineering principles and practices.
- Management ability with strong communication skills.
- Circuit design experience.

#### Software

Coding software, photo editing software, Microsoft Office, etc.

#### Languages

English, Spanish (native) and Portuguese

#### Experience

Company X  
Design Engineer  
2020 - Present  
• Designed state-of-the-art and high-performance RF and Microwave design custom...



# Can a pensioner include dependents on their medical aid?



Whether or not pensioners can include dependents on their medical aid depends entirely on the rules that are set by their chosen medical aid scheme. GEPP pensioners are therefore encouraged to familiarise themselves with the terms and conditions that they have agreed to with their medical aid provider.

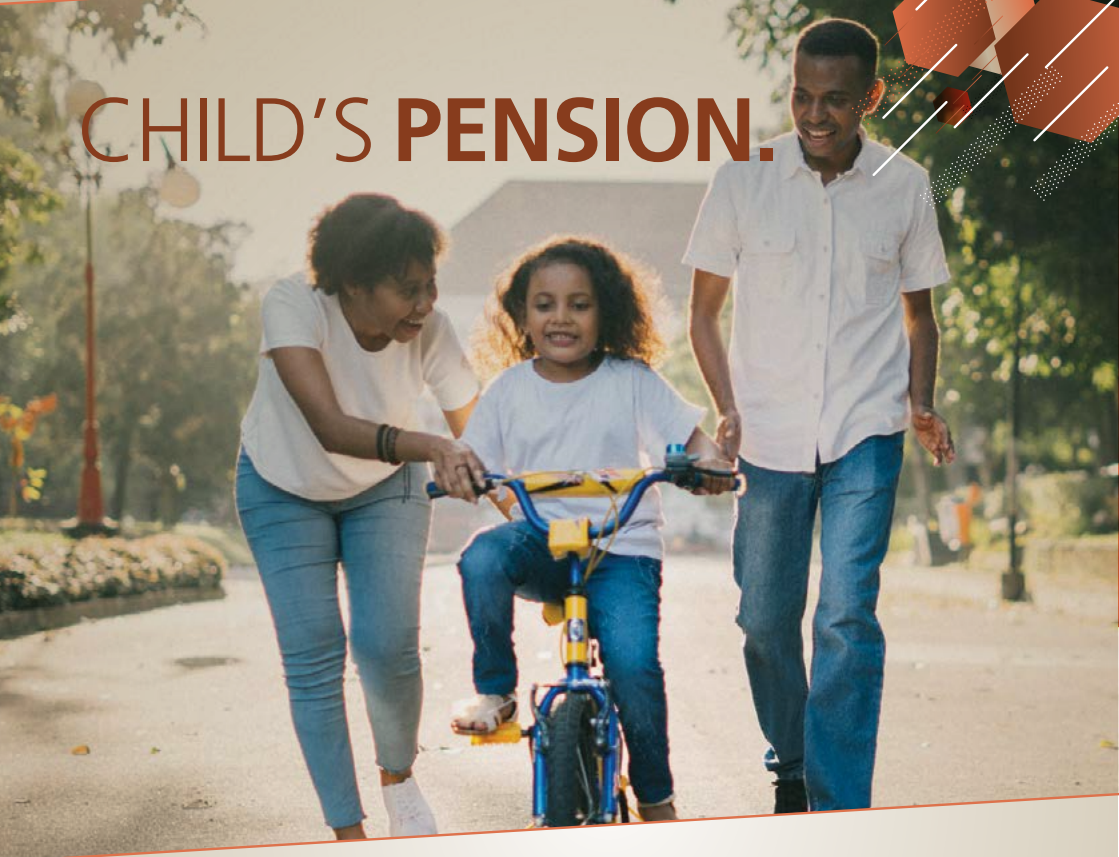
For those considering adding dependents on their medical aid plan, it is perhaps sensible to contact the medical aid scheme to get detailed information on what can or cannot be done. On a different note, if the question is whether or not a pensioner can add a dependent on their medical aid and qualify for a subsidy, the answer is more complex but the following offers a simplified explanation:

- If the pensioner is a member in their own right (i.e. he/she has worked for the government and is receiving a subsidy because of their government service, they can add dependents and will qualify for a subsidy for the dependents. However, it is important to note that the subsidy is limited to only one (1) dependent, so even if the member adds more dependents, the subsidy will remain the same.
- If the pensioner is receiving a subsidy because of the death of a spouse, then the surviving spouse may add dependents, but only the dependents who were dependent on the deceased member will qualify for a subsidy.
- For any members who retired before June 1992 and are receiving a 100% subsidy, all their dependents need to be approved by the GPAA.

Government employees, with the exception of members of Polmed and employees of the South African National Defence Force (SANDF), may qualify for a medical benefit to help cover their medical aid contributions during retirement. The amount of medical benefit one will qualify for depends on the employee's length of service. For instance, for a member with 15 or more years of actual service (10 years in case of discharge due to ill health), the government will pay a portion of their monthly medical aid membership for the rest of their life, as long as they remain the principal members of a registered medical scheme.

In the case where a member has less than 15 years of service, the member will receive a once-off medical benefit. The amount payable depends on whether a member has more or less than 10 years of service. This lump sum benefit is taxable.

# CHILD'S PENSION.



The **Child's Pension** is available to a child whose parent or guardian was a GEPF member or pensioner. The benefit only applies if the parent or guardian or pensioner is deceased from the 1<sup>st</sup> of June 2018.

## **BENEFITS**

- The **Child's Pension** is payable to a child up to the age of 22 years.
- Disabled children are entitled to receive a Child's pension beyond the age of 22 years, subject to approval by the **GEPF**.

## **WHAT THE APPLICANT MUST SUBMIT**

A certified copy of the deceased ID (certified within the last 6 months)

- A banking details form (Z894)
- A certified copy of the death certificate
- A certified copy of your ID and confirmation of death by the Department of Home Affairs.

***Securing their future.***

☎ 0800 117 669

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✉ enquiries@gepf.co.za

🌐 [gepf.co.za](http://gepf.co.za)

For more information contact us at:



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# It is beneficial to regularly update your personal details

Updating your personal details as a pensioner helps GEPF to process your benefits efficiently when you exit the Fund (resignation, retirement, death). If you pass away and your personal details are not updated, your beneficiaries may have to wait a little bit longer before they receive their benefits.

The GEPF must verify the information they have on the system before processing any payment. This is done to ensure that payments are made to the rightful beneficiaries. In case of changes to your personal information, please update the file accordingly.

To do this you will need to complete the Z864 form (Personal Particulars form) that is available on the GEPF website ([www.gepf.co.za](http://www.gepf.co.za)), at any of the GEPF Regional Offices or from your Human Resource business unit or directorate.

If you have downloaded the GEPF Self – Service app, you can update your personal information and beneficiaries list thereon. Personal information that is outdated is in most instances the cause of delays in processing benefits to the rightful beneficiaries.

Download GEPF App on:



# 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](mailto:enquiries@gepf.co.za)  
Website: [www.gepf.co.za](http://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

Buitengracht Centre, 4<sup>th</sup> Floor  
125 Buitengracht 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)

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