Government Employees Pension Fund

MEMBER **GUIDE**

INSIDE

SCAN TO VISIT FUND WEBSITE
FROM YOUR MOBILE DEVICE

www.gepf.co.za

For more information contact us at:

Government Employees Pension Fund

0800 117 669 | enquiries@gepf.co.za | gepf.co.za

Government Employees Pension Fund | @GEPF_SA

Government Employees Pension Ombud

+27 12 110 4950 | enquiries@gepo.co.za | gepo.co.za

GEPF™

your investment, your future

Important

We need the following information about you

To serve you quickly, efficiently and accurately, there are 11 critical pieces of information that GEPF must know about you as a member:

- Full name (s)
- Pension/member number
- ID number
- Date of birth
- Gender
- Tax number
- Telephone number
- Cellphone number
- Postal address
- Details of spouse
- Details of children
- Service date

My Important Information

N (Nomcebo) Gumede

Member Number:	9383720
ID Number:	8609240987084
Date of Birth:	24 September 1986
Gender:	Female
Tax number:	839374643
Telephone number:	(012) 756 8902
Cellphone number:	082 123 0000
Postal Address:	PO Box 5689, Hatfield, 0169
Email Address:	Ngumede@gepf.co.za

CALL CENTRE 0800 117 669

If any of these details should change, please let us know by filling in an ***Updating of Personal Particulars form*** *and handing it in to your employer's Human Resources Department. It is vital that we have the right information. Call us on* **0800 117 669** *if you need help, or visit your nearest branch (addresses on p.77).*

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Introduction

This booklet tells you the most important things that you, as a member of the Government Employees Pension Fund (GEPF), need to know about your membership and benefits. It explains what benefits GEPF provides if you resign, retire, pass away or are discharged. It also tells you how and when you can claim your benefits, and explains some of the rules that apply to you as a member and to GEPF as your pension fund.

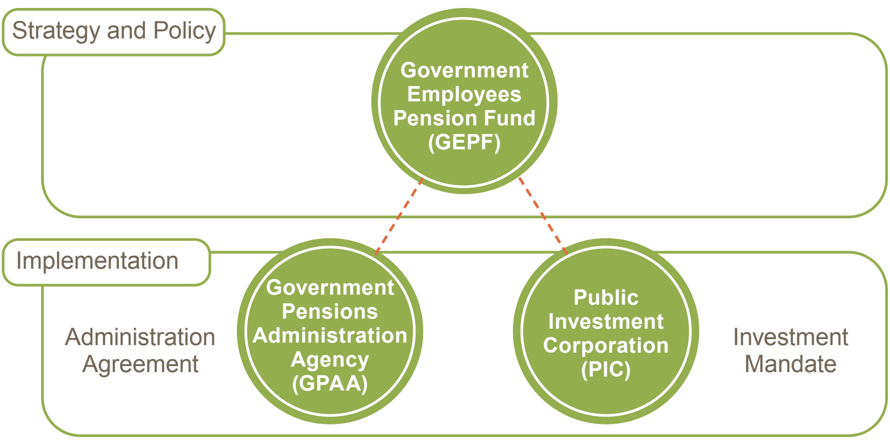
All of this information is important to you today, even if your retirement is still a long way away. The better you prepare today, the more secure the future you are creating for yourself and your loved ones.

Please take the time to read through this booklet and, if you still have any questions, feel free to phone GEPF's toll free Call Centre on 0800 117 669.

Who we are

The Government Employees Pension Fund is a defined benefit fund with over 1.8 million active members and more than 375 000 pensioners and beneficiaries.

Our core business, governed by the Government Employees Pension Law (1996), is to manage and administer pensions and other benefits for government employees in South Africa. We work to give members and pensioners peace of mind about their financial security after retirement and during situations of need by ensuring that all funds in our safekeeping are responsibly invested and accounted for and that benefits are paid out efficiently, accurately and on time.



the gpaa
Department:
Government Pensions Administration Agency
REPUBLIC OF SOUTH AFRICA

How we administer the Fund

Similar to majority of private sector pension funds, GEPF does not carry out its own administration activities. Rather, the activities are administered by the Government Pensions Administration Agency (the GPAA).

The GPAA is a government component that reports to the Minister of Finance. Its job is to administer funds and benefits on behalf of GEPF and National Treasury. This relationship is managed by Service Level Agreements that allow GEPF to make sure that the level of service offered to you is of the highest standard.

How we look after investments

When it comes to investing funds, the Board of Trustees uses the investment services of the Public Investment Corporation (PIC).

The PIC is owned by the South African government and takes care of the investment needs of about 35 public sector clients. GEPF's Board of Trustees keeps a close eye on how the PIC invests GEPF funds and makes sure that all investments are in the best interests of our members and pensioners.

Want to know more? Come and talk to us

GEPF welcomes the opportunity to help you understand as much as possible about your membership and benefits. If you have any questions about the Fund or your membership, please phone GEPF's toll free Call Centre or visit your nearest regional GEPF Walk-in Centre. The Call Centre number and the addresses of all our Walk-in Centres countrywide are on the back page of this booklet.

Please remember to provide your full names, member/pension number, identity number and contact details when visiting a Regional Office or contacting the Call Centre.

The law and rules that protect you

You will be glad to know that **there are very strict rules about the kind of benefits we must pay and how we must invest and safeguard your money.** These rules are contained in the Government Employees Pension Law, Proclamation 21 of 1996, and rules issued thereunder.

For instance:

- **Your benefits are guaranteed.** All GEPF benefits are defined in the GEP Law and rules, which is why GEPF is called a defined benefit fund. The advantage of belonging to a defined benefit fund is that your benefits are guaranteed.
- **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. 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 during 1 December - 30 November of the previous year. Where pensions fall behind inflation, we also pay catch-up pension increases.

Difficult terms explained

Defined benefit pension fund: In this type of pension fund, the benefits are defined in the rules of the fund. The benefits are guaranteed and do not depend on how much a member and the employer have contributed and the growth on individual investments. GEPF is a defined benefit fund.

Your money is in safe hands

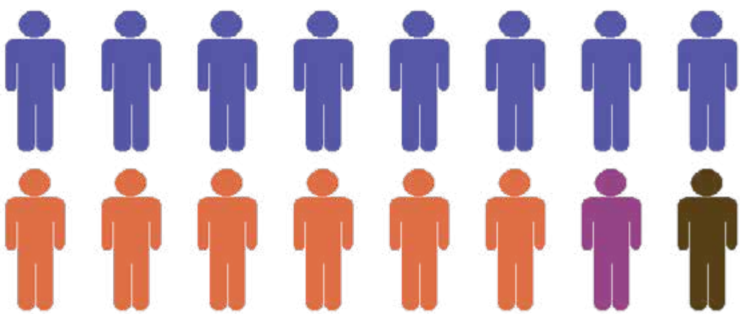
The money you place in GEPF's care is **managed by the Board of Trustees**, who make sure that it is wisely invested and properly looked after.

GEPF Board of Trustees has 16 members. Half of the Trustees represent government as the employer and the other half represent members and pensioners.

The eight Trustees who represent members and pensioners are:

- One Trustee who is elected by pensioners in a postal vote;
- One Trustee who is elected by members of the South African National Defence Force, the National Intelligence Agency and the South African Secret Service; and
- Six Trustees who are elected by labour representatives in the Public Service Coordinating Bargaining Council.

Employer Trustees



Member and Pensioner Trustees

Through your representatives on the Board, **you and your fellow GEPF members have a direct say in all important decisions about the Fund.** For instance, some of the Board's most important functions are to:

- ✓ **Decide on the annual increases paid to pensioners;**
- ✓ **Make sure that the Fund's finances are properly audited and reported on; and**
- ✓ **Decide on how funds should be invested so that members' contributions are properly managed and can grow for the future.**

Notes:

YOUR MEMBERSHIP

INSIDE

Overview of your membership

Who are GEPF's members?

In South Africa, **most government employees are members of GEPF.** If you are unsure about any aspect of your membership, please speak to your Human Resource representative.

Employees from other government institutions can belong to GEPF if the Board of Trustees approves them as participating employers. Your GEPF membership ends when you leave your employer, whether due to resignation, retirement, discharge or death.

You need to INFORM US when your information related to your membership changes; It is not enough to inform your employer. Changes include new/different beneficiaries, spouses and children.

When you join GEPF, there are a few things that you need to do:

- Complete a Nomination of Beneficiaries form
- Complete a Z864 Personal Details form
- Register your spouse or life partner
- Register your children

Let's take a closer look at each of these.

Tell us when your details change

When we receive a claim for the payment of benefits (due to resignation, retirement, death of a member etc.), we process and pay it **as quickly and accurately as possible.**

You can help us do that by making sure that we always have the most up-to-date details about you and your beneficiaries.

Wrong or old information is the main cause of delays and errors in making payments

It is very important to let us know immediately if you marry or get divorced, have or lose a child, move to a new address, change your contact numbers, close or open a post box/ e-mail address.

When any of these details change, please take the time to complete the Change of Personal Particulars form (Z864), which is available from:

- Your employer's Human Resource department;
- Your GEPF office
  (addresses can be found at the back of this guide);
- GEPF's website at **www.gepf.co.za** ;
- GEPF's toll free Call Centre at **0800 117 669.**

After completing the form, hand it in at your Human Resource Department, which will send it to GEPF without delay. When you submit your form, please remember to attach a certified copy of your bar-coded identity document and other required documents.

Remember to nominate your beneficiaries

Do you ever worry about how your loved ones would cope financially if you passed away? If you pass away in service or within five years of retiring, certain benefits will be payable to your dependants.

All you need to do is complete a **Nomination of Beneficiaries form (WP1002)**, listing the details of **all your dependants** and anyone else you want to nominate to share in your benefits and at what percentage. You then hand the form in to your Human Resources Department (along with supporting documentation such as certified ID copies and birth certificates) to submit to GEPF. Both the Human Resources department and GEPF are bound by strict rules of confidentiality and may not tell anyone who your nominees are.

Please note you also need to state clearly whether any of your nominees have disabilities.

It is very important to make sure that we receive your Nomination of Beneficiaries Form.

You may amend your Nomination form if 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 relevant beneficiaries, GEPF has the right to overrule a Nomination form, or to include excluded beneficiaries if they meet the requirements of a dependant as determined by the rules. This includes children born out of wedlock. So make sure you list all your dependants first, and only then any other nominees to whom you would like to leave a share of your benefits.

Please note: A will is not a Nomination form and cannot be used to choose your beneficiaries.

Difficult terms explained

Beneficiary: The dependant or nominee of a member or pensioner, as the case may be.

Look ahead: Register your spouse or life partner today

Over and above the lump sum (gratuity) paid to your beneficiaries when you die, your spouse or life partner may qualify for a monthly pension (annuity). To avoid any delay in paying this pension after your death, **you need to register your spouse or life partner with GEPF as soon as possible.**

To register your **spouse,** you need to give your Human Resources department a certified copy of one of these documents:

- Your marriage certificate from the Department of Home Affairs;
- Your customary union certificate;
- Lobola letter/agreement;
- Your civil union certificate; or
- A certificate confirming your marriage, or marriage in terms of any other religion.

It is also advisable for **customary marriages to be registered.** This can be done at any office of the Department of Home Affairs.

GEPF is not allowed to consider a person as a life partner automatically, even if you have lived with the person for many years. The status of life partner will need to be confirmed should you pass away. This will be done by means of a life partner application.

To register your **life partner** provisionally, you can fill in the Life Partner Application form. You can request this form from GEPF, and submit the completed document to GEPF as well.

The status of your life partner will need to be confirmed should you pass away. This will be done by means of a life partner application.

Difficult terms explained

Annuity: This is the income your spouse or life partner will receive every month from GEPF after you pass away. It is paid in equal monthly instalments on or before the last or first day of each month.

Your spouse and children also qualify for a funeral benefit. ***Read more on page 57.***

Make sure your children are provided for

If you have children, it is important to register them with GEPF. That way, if anything happens to you and their other parent, your children will receive the benefits due to them.

To register a child, please give your human resources department a certified copy of his or her birth certificate. This copy must have been certified within the last six months.

If your child is 18 or older but is still financially dependent on you, you must also:

- Supply a copy of his or her identity document or passport; and
- Provide proof that the child is financially dependent on you. This could be an affidavit stating that your child is unemployed and living with you, or proof that he or she is still studying etc.

When does your pensionable service start?

Your pensionable service starts from the day you start paying your monthly pension contributions and continues until the day you stop working for your employer. In other words, your pensionable service is the period in which you are an active, contributing member of GEPF.

Sometimes, there is a difference between the date on which you started working for your employer (employment date) and the date on which you joined GEPF (service date). This can happen, for instance, if you started out working on a contract (during which time you did not qualify for GEPF membership and therefore were not contributing) and later became a permanent employee, making monthly pension contributions.

The easiest way to keep track of your GEPF service date is to keep your first pay slip showing contributions to GEPF, which has the service date printed on it. Check the membership certificate you receive and query anything that does not agree with the information at your disposal. If you are unsure, speak to your Human Resources representative.

Example (note: this shows only one scenario)

Sipho is thinking about retiring on 31 December 2015 and would like to calculate his years of pensionable service. He joined GEPF on 1 May 1996. He will therefore have contributed nineteen years and 245 days to the Fund on date of exit. His years of pensionable service will therefore be:

Years in GEPF

=19 years + 245 / 365 days (in a year)

=19,6712

Transferring to new employer

When you transfer to a new employer you need to submit the following details on the Z102 form, which your current employer will complete and give to you, and also attach certain additional documents:

- Personal information;
- Service date from the original employer and the transfer date to the new employer;
- Employer code;
- Certified ID copy (not older than six months) and
- Salary information along with the Z102 form

Want to know more? Come and talk to us

GEPF welcomes the opportunity to help our members understand as much as possible about their membership and benefits. If you have any questions about the Fund or your membership, please phone GEPF's toll free Call Centre on **0800 117 669**, or visit your nearest GEPF office. The addresses of all our offices are on the back page of this booklet.

Please remember to provide your full name(s), member/pension number, identity number and contact details when visiting our office or contacting the Call Centre.

Your contributions

As a member of GEPF, you pay a percentage of your salary every month towards securing pension benefits. Government, as your employer, also makes a contribution on your behalf every month.

How much is your contribution?

All GEPF members pay **7.5% of their pensionable salary** towards the Fund.

What does your employer pay?

Your employer's contribution is **13% of your pensionable salary.** However, the rate is higher if you are employed by the South African National Defence Force (SANDF), South African Police Service (SAPS), Department of Correctional Services or any other government department in the intelligence community. These employers pay 16% of the member's pensionable salary.

Example (note: this shows only one scenario)

You are a **government employee** and you earn R4 500 a month, of which R3 500 is pensionable. Therefore, your contribution to GEPF is R262.50. This is 7.5% of your monthly salary of R3 500. Over and above this amount, your employer then pays R455 a month towards your pension. This is 13% of your monthly salary.

SALARY R3 500

YOUR CONTRIBUTION
R262.50 (7.5% x R3 500)

EMPLOYER CONTRIBUTION
(not fixed)
R455 (13% x R3 500)

If you are a **services employee** and you earn R3 500 a month, your contribution to GEPF is R262.50. This is 7.5% of your monthly salary of R3 500. Over and above this amount, your employer (a government department in the intelligence community) then pays R560 a month towards your pension. This is 16% of your monthly salary.

SALARY R3 500

YOUR CONTRIBUTION
R262.50 (7.5% x R3 500)

EMPLOYER CONTRIBUTION
(not fixed)
R560 (16% x R3 500)

Difficult terms explained

Pensionable salary: The member's basic annual salary plus any allowances that are recognised as pensionable. An example of a pensionable allowance is your annual service bonus.

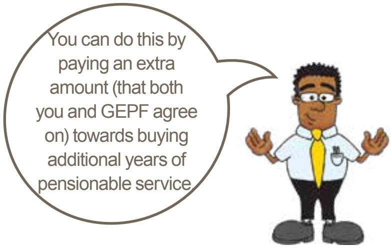
INCREASE YOUR RETIREMENT BENEFITS

Purchase of service

The older you are when you start planning for your retirement, the less time there is to make sure you have enough for your old age. You could be facing this problem if you started working for the government late in your working life and did not belong to a pension fund before. It can also be a problem if you have taken long periods of leave without pay during your career with government, and thereby missed making your pension contributions.

Fortunately, GEPF offers you a way to increase your pensionable service (that means a better retirement benefit).

If you purchase service, you end up with a longer period of pensionable service, which means you end up with a larger pension when you retire. This is called “purchasing additional service”.



There are three different periods that can be considered for purchase of service. These are:

1. **Leave without pay** – this is a period when a member was not able to contribute to GEPF for a time because they were on leave without pay (for more than 120 days), were suspended from employment or were seconded under certain specific circumstances. Please note that the employer should continue to pay both employee and employer contributions for the first 120 days of the leave without pay period. After 120 days, the employee and employer stop contributing and the member must arrange with the Human Resource department to complete the application form (Z215) for the recognition of any period exceeding the 120 days. GEPF then issues the necessary quotation for the member’s consideration and signature. This quotation consists of an amount payable by the employee. A letter is also sent to the employer indicating the amount that they must pay. Where the employer refuses to pay their contribution, the employee will have to pay that contribution as well to have the period of pensionable service recognised. You have two payment options. One is to pay the additional once-off amount to GEPF as a lumpsum; the other is to arrange for the employer to deduct the additional amount in instalments from your monthly salary. If the latter is opted for, adhoc payments directly into the GEPF account are still acceptable.

2. **Previous service** – this is a period of pensionable service during which a member belonged to GEPF and received a benefit (other than a benefit for discharge and retirement). The member may purchase this period of pensionable service. However, certain conditions must be met before this period can be considered. Specifically, if you were a member of GEPF previously, and you want to purchase service for that period, you must have been re-admitted to GEPF within 36 months. An application form (Z215) must have been received by GEPF within 12 months after you were re-admitted to the Fund. Members who did not apply on time can still apply to have the period recognized as pensionable service but the cost will be calculated in accordance with Rule 11.4.

3. **Other periods** – this is any time after the date on which a member turned 18 until the date the member started contributing to GEPF (in his or her current pensionable service period). The cost of service purchased under this rule is calculated according to a formula taking into account amongst others your current salary. Any purchase of service must be channeled through your employer as deductions will be made from your salary and the employer will confirm the correctness of the infromation provided.

It is very important that a copy of the signed quotation be given to your Human Resources department. The reason for this is that the employer must set up the necessary deductions from your salary, where applicable, in order to pay for the purchase of service. It must also be submitted to ensure that the employer completes the purchased periods of service on your exit documentation.

How do I purchase additional service?

Please note that you have to pay to purchase additional service; it is not free of charge. Here is how it works:

If you want to purchase additional service, you need to apply as soon as possible.

- To apply, you complete an Application for Purchase of Service form (Z215) and hand it in to your employer, who will submit it to GEPF.
- If you qualify to buy additional service, GEPF will then give you a quote, setting out how much it will cost you to purchase the additional service.
- You must then decide whether or not you want to accept the quote. If you accept the quote, you have two payment options. One is to pay the additional amount to GEPF as a lump sum; the other is to arrange for the employer to deduct the additional amount in instalments from your monthly salary.

Difficult terms explained

Services members: Members employed by the National Intelligence Agency, South African National Defence Force and the South African Police Service.

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YOUR BENEFITS

INSIDE

Overview of your benefits

There are very clear rules about what benefits members are entitled to, as well as 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.

Who decides which benefits you get?

Your benefits are defined in GEPF's rules, which are issued in terms of the Government Employees Pension (GEP) Law. The GEP Law may only be amended by Parliament. The rules regarding benefits may only be amended after negotiations in the Public Service Co-ordinating Bargaining Council (PSCBC) or other relevant bargaining structures.

When are you entitled to benefits?

You are entitled to benefits on the occasion of your resignation, discharge or retirement. These sections are covered in detail on pages 27-40 of this member guide booklet.

When are your beneficiaries entitled to benefits?

Your beneficiaries are entitled to the payment of a lump sum if you die in service or within five years after retirement. A spouse's pension is also generally payable if you die in service or at any stage of retirement.

How are your benefits determined?

The value of your benefits is based on:

- **Your length of pensionable service;**
- **Your final salary; and**
- **Your exit age**
- **Type of exit**

Pensionable service:
This is the time you spent as an active member of GEPF, when both you and your employer paid monthly pension contributions. Pensionable service includes any additional service that you have purchased. It excludes any periods of leave without pay in excess of 120 days.

Final salary:
This is the average salary you were earning in the last 24 months of your pensionable service. (If you worked for less than 24 months, say for only 18 months, then your final salary would be the average salary you were earning over 18 months.)

Exit age:
This is your age when you leave (exit) GEPF, whether by resigning, retiring, dying or being discharged. In certain instances, if you retire before 60, your benefits may be downscaled.

These factors – your pensionable service, final salary, and your exit age – are used to determine the value of your benefits. Your pensionable service and final salary are inserted into a formula to work out the value of your benefits.

Example to determine your final salary

Sipho is thinking about retiring. Over the last **two years**, Sipho earned: R70 000 a year for 182 days, R75 000 a year for 365 days and R80 000 a year for 183 days. Therefore, Sipho's final salary used in the formula to calculate his retirement benefits will be:

$$\text{Final Salary} = \frac{(R70\,000 \times 182 \div 365) + (R75\,000 \times 365 \div 365) (+ R80\,000 \times 183 \div 365)}{2}$$

$$= \frac{R34\,904.11 + R75\,000 + R40\,109.59}{2}$$

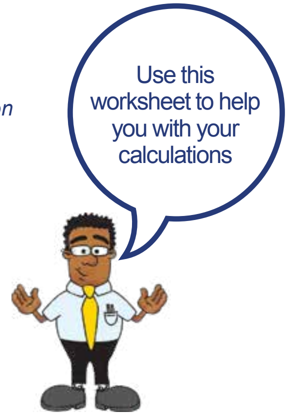
$$= \frac{R150\,013.70}{2}$$

$$= R75\,006.85$$

Notes:

Final salary calculation worksheet
(if you have been employed for more than 2 years)

Use the worksheet on the this booklet to help you with your calculation



Step 1: Complete this table

Capture your PENSIONABLE SALARY here	Number of days you earned that salary over the last two years
Example: R70 000	Example: 148 days
R	days
R	days
R	days
R	days

Step 2: Now capture the salaries and days in the table above, here

= Total salary calculated

= Salary R *X (Days earned)* days / *Divided by 365 days* = R

PLUS

= Salary R *X (Days earned)* days / *Divided by 365 days* = R

PLUS

= Salary R *X (Days earned)* days / *Divided by 365 days* = R

PLUS

= Salary R *X (Days earned)* days / *Divided by 365 days* = R

Step 3: Add the salaries together and divide the total by 2

= Total salaries R / *Divided by 2*

= Final salary R

We will take a closer look at these formulas in the sections to follow.

The value of your benefits: Who can help you with the calculations?

If you would like help in working out the value of your benefits, contact your Human Resources department. Alternatively, you can:

- use the benefits calculator on GEPF's website at **www.gepf.co.za;**
- phone GEPF's Call Centre **0800 117 669**; or
- visit your nearest GEPF office.

Please remember to provide your full name(s), member/pension number, identity number and contact details when visiting a Regional Office or contacting the Call Centre. Submit a verified Tax Clearance Certificate and your correct banking details to ensure that the exit process goes smoothly.

When can your benefits be paid out?

GEPF only pays out benefits when you:			
	Resign		Retire
	Pass away		Are discharged (due to ill health, dismissal, or retrenchment)
	Qualify for a funeral benefit		

Please note: Your decision (either to take your Resignation benefit in cash or to transfer it) is FINAL. Think carefully before you decide.

SORRY, NO LOANS ALLOWED

Please note that GEPF does not lend money to any member or pensioner. The rules of the Fund do not make provision for any loans.

GEPF changes rules regarding pension debt on divorce

Following the gazetting of the Financial Matters Amendment Act, 2019 on 23 May 2019, the Government Employees Pension Fund (GEPF) no longer subjects members to the Debt model approach in executing divorce orders. Instead, the new law amendment provides for the reduction of pensionable service years of GEPF members to take into account the amount paid to a former spouse in terms of the divorce order.

This amendment to the law removes the notional pension debt concept that accrued to the GEPF member when a portion of their pension was paid out by the GEPF as a divorce settlement.

With the amendment, there will be an adjustment to the member's pensionable service years. This means that the benefit that will be paid to the member upon exiting the GEPF will now be decreased by reducing the members' years of pensionable service to take into account the pension amount that was paid to the spouse upon divorce.

It is important to note that members will still receive their benefit entitlement after the reduced pensionable service has been effected, That means members who retire and have more than ten years of pensionable service will still be entitled to a lump sum and a monthly pension upon exiting the Fund. However they will receive this based on reduced value in line with their reduced years of service.

The implementation of this law amendment allowed for a 12 month transitional period, from 23 May 2019 to 22 May 2020, for members who already had divorce settlements in progress in terms of the former applicable notional debt approach. This was a period within which they had to notify the GEPF of their choice to either remain on the notional debt approach or to convert to the new service adjustment model.

Affected members who failed to indicate their choice by 22 May 2020 were automatically converted into the new approach. That is, their benefits will be determined based on the service adjustment/ reduction model and not the former notional debt model.

QUESTIONS AND ANSWERS FOR THE RULE CHANGE ON DIVORCE

What is Clean Break service adjustment approach?

The Clean Break service adjustment is the approach that the GEPF will apply when a portion of a member's pension interest is paid to a former spouse in terms of a Decree of Divorce. In terms of this approach, the member's pensionable service period will be reduced to take into account the fact that the Fund has paid out a portion of member's pension benefits earlier than when the member exits the Fund.

Why is GEPF applying this method and who approved it?

This new approach is being implemented following concerns raised by members that the previous notional debt approach impacted them negatively. This new approach was gazetted on the 23 May 2019 as part of the Financial Matters Amendment Act, 2019. It was approved by the Board of Trustees of the GEPF as well as by members and the employer through a resolution of the Public Service Coordinating Bargaining Council (PSCBC). This new approach will make it easier for a member to predict their pension benefits upon exit.

What exactly is going to happen when a member divorces and a spouse claims against their pension?

In terms of the service reduction approach, a member's pensionable service will be reduced to take into account the amount paid to the ex-spouse. The amount paid to the ex-spouse as per the divorce order will, on the advice of the actuary, be converted to pensionable service years and the member's pensionable service years will be reduced accordingly.

When the divorced member exits the Fund, their benefit will be calculated on the reduced pensionable service years. It is however important to note that the Fund will still recognise the actual pensionable service years of the member (before the reduction but not for purposes of calculating the benefit) and the member will remain entitled to the nature of the pension benefits based on their actual pensionable service years. This means if the member is entitled to a gratuity and an annuity based on actual service years, they will still be entitled to a gratuity and annuity but it will be calculated on the reduced pensionable service.

The GEPF rules governing the implementation of the service reduction approach came into effect as of 01 August 2019. This means that all divorce orders granted after 01 August 2019, where the GEPF is ordered to effect payment of a portion of the pension interest to an ex-spouse, were/are processed under the service reduction model.

Is the new law different from the previous practice of debt?

Yes, all divorces granted after the new rule implementation date, 01 August 2020, have been/ are processed in terms of the service reduction approach. For such divorces, no notional debt is recorded against the member's pension record. The member's pensionable service will automatically be reduced equivalent to the amount paid to the ex-spouse as per the divorce.

What are the advantages of the service adjustment approach to members?

It allows for greater certainty for members in respect of their eventual pension benefits on exit as it is easier for members to estimate their pension benefits on exit.

When does it start and end?

The new approach came into effect as of 01 August 2020 and it is governed by the GEPF rules that were amended prior implementation. GEPF administration systems were also configured in order to accommodate the change in approach

Does this change recognize divorce in cases of a customary marriage?

Yes, if all legal requirements are met.

What happens to those members who were affected by the old debt approach? Can they convert to the new service reduction approach?

The amendment to the GEP Law, 1996, and rules provided for a 12-month transitional period, from 23 My 2019 to 22 May 2020. This means that the law amendment allowed for the following:

Members who had payments of pension interest upon divorce prior to the implementation of the new service reduction approach had a period of 12 months within which to notify the GEPF whether they wished for the reduction of their pension benefit to be dealt with in terms of the old debt approach or as per the amended legislation, i.e. the service reduction approach.

Members who failed to notify the GEPF of their choice within the stipulated 12-month period were automatically converted into the new service reduction approach.

How do I stop the debt repayments on my salary as I converted to the service reduction approach?

You will have to contact your employer to stop this deduction.

Is it legal for GEPF to pay my ex-spouse from my pension?

Yes. The Fund is merely giving effect to the court order based on the provisions of the divorce between the parties.

Does GEPF need my permission before paying my ex-spouse/partner? Can I refuse?

No. The court orders the Fund by the Decrees of Divorce to pay ex-spouses and the Fund is compelled to comply with the order.

What will happen if the service adjustment approach leads to my retiring without qualifying for pensionable period or post-retirement medical subsidy?

Even under the new approach, the Fund still carries the actual service of a member and a member may still qualify for post-retirement medical subsidy based on his/her actual service. The service reduction approach does not affect the qualification, or not, for post -retirement medical subsidy. It affects the calculation of the pension benefit only.

How does divorce affect my benefit?

Members who are in the process of a divorce must take note of the financial implications on their pensions, in the event they have agreed to share their pensions with their former spouses.

Once the GEPF receives a divorce decree that indicates that the divorcing parties have agreed or been ordered to a division of pension, the Fund has to honour the court order by paying the former spouse as agreed by both parties or ordered by the court.

The amount paid out to the former spouse will affect the member's pension as follows:

- Reduced pensionable service period;
- Reduced pension benefit amount based on the reduced pensionable service period.

Because the GEPF is a defined benefit fund, contributing members do not have their individual allocation of money in the form of personal accounts. As members contribute, the contribution gets into a pool of contributions and a benefit is calculated by applying a formula that determines how much the exiting member is entitled to.

In the event of a divorce where the parties have agreed to share their pensions, the GEPF member should be aware that the former spouse will be paid a share of the pension as per the divorce decree.

The recent amendment to the clean break principle states that divorced members are no longer required to pay back the amount that would be payable to the former spouse. Their pensionable years of service are instead reduced commensurate with the portion paid to the former spouse as per the divorce decree.

The GEPF has moved from the "notional debt" approach to a service reduction approach for divorced members. This means that after the former spouse has been paid, the member's service period will be reduced with the number of pensionable service years to take into account the amount that was paid to the former spouse.

How and when does the claiming process of a divorce benefit start?

The claims process can begin any time after the divorce has been finalised. **The GEPF must be provided with the divorce decree, which indicates the portion of the pension that is payable to the former spouse.**

The following documents must be submitted for payment to the GEPF by a former spouse who is a member:

- A completed Choice Form
- A certified copy of ID
- A certified copy of document proof of tax number
- Certified copy of the Divorce decree

A letter of executorship will have to be provided by the member in the event the former spouse has passed away. The letter should be in the name of the late non-member former spouse. Other important documents to be submitted are the late former spouse's:

- Certified ID (including that of the executor)
- Completed bank form (Z894) (for estate)
- Tax number
- Certified copy of the Divorce decree

Notes:

Benefits if you resign

You receive a Resignation benefit when you resign from your employer or are discharged due to misconduct or illness caused by your own doing. Your employer is required to submit the relevant documents. The resignation benefit is a lump sum calculated according to a fixed formula using your final salary, actuarial factors and years of service.

We offer you two options for the payment of your resignation benefit:

• OPTION 1: Have it paid into your bank account as a cash lump sum. (This decision is final - cannot be changed or reversed.)	• OPTION 2: Transfer it to an approved retirement fund. (This decision is final - cannot be changed or reversed.)

Option 1: Have the cash resignation benefit paid into your bank account

If you choose this option, a cash lump sum (gratuity) will be paid into your bank account. Please note that this money will be taxed before it is paid into your account.

How to apply for your cash resignation benefit

You need to submit the following documents to your Human Resources department:

- A certified copy of your bar-coded ID or valid passport (the certification should not be older than six months)
- A correctly completed Banking Details form (Z894)
- A correctly completed Resignation Choice form
- If you are divorced, the divorce order and settlement agreement

Next, your Human Resources department will complete a Withdrawal from Fund Application form (Z102 form) and submit this to GEPF, along with all the documents you have supplied.

Option 2: Transfer your resignation benefit to an approved retirement Fund.

One advantage of this option is that you do not pay tax on your resignation payout when it is transferred straight into an approved retirement Fund. However, you will generally have to pay tax if and when you leave the new Fund into which you transferred.

Once a member has chosen to transfer to an approved retirement fund, the transfer is irrevocable. This means that it cannot be reversed.

To qualify for the transfer option, you must choose an approved retirement Fund, Provident or Preservation Fund

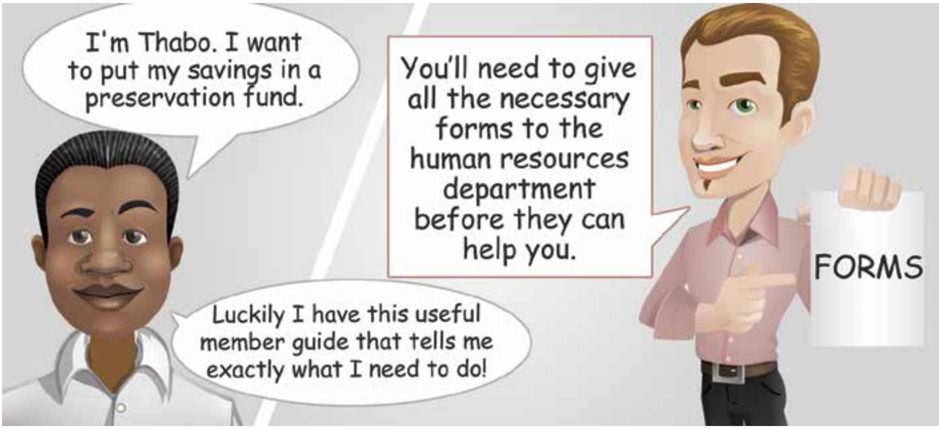
If you have any questions about approved pension funds, or any other aspect of your pension, please come and talk to us. You can either phone GEPF's toll-free Call Centre on **0800 117 669**, or visit your nearest GEPF office (see the contact details at the back of this booklet).

How to transfer your payout to an approved retirement fund

You need to give your human resources department the following documents:

- Certified copy of your bar-coded ID or valid passport (the copy should not be older than six months)
- A correctly completed Transfer Application form (Z1525): you and a representative of your new pension fund must sign this form
- A correctly completed Personal Details form (Z864) (Optional)
- A correctly completed Resignation Choice form
- If you are divorced, the divorce order and settlement agreement

Next, your human resources department will complete a Withdrawal From Fund Application form (the Z102 form) and submit it to GEPF, along with all the documents you have supplied.



Remember: should you resign before retirement, you will lose the benefits payable on retirement. Any decision to exit employment must be carefully weighed up against the benefits payable. For example, if you resign (instead of retiring with more than ten years of service) you will receive a greater lump sum, but you will lose the right to a monthly pension, as well as, in certain instances, your right to a post-retirement medical subsidy from the State.

Notes:

Benefits if you are discharged

You can qualify for the benefits outlined in this section when you are discharged for the following reasons:

- Medical reasons (not of your own doing);
- When jobs are abolished, reduced, re-organised or restructured (i.e. due to operational requirements);
- To promote the efficiency of your department;
- When the President or a Premier appoints you to another position;
- When you are injured on duty; or
- Incapability (excluding medical reasons) not as a result of your own doing.

If you are discharged, your benefits will depend on whether you have less than 10 years of pensionable service or more than 10 years. If you have more than 10 years of pensionable service, the rules provide for an increase in your years of pensionable service due to the nature of your no-fault discharge. Benefits are calculated based on specific formular and may be subject to certain enhancements.

Discharge after **LESS THAN 10 YEARS** of service: What are my benefits?	Discharge after **MORE THAN 10 YEARS** of service: What are my benefits?
You will receive a once-off lump sum (gratuity).	Your discharge benefits consist of two parts: • A once-off lump sum (gratuity), and • A monthly pension called an annuity.

Example to calculate discharge retirement benefit after 12 years of service

Themba retired from GEPF after 12 years of pensionable service at the age of 51 due to medical reasons. His final salary was R72 000. He opted to keep his spouse’s annuity entitlement at 50%, i.e. Option 1.

His years of pensionable service will be increased by the lesser of:
- five years;
- one-third of his service which equals four years (12 x 1/3); or
- his unexpired period of service of nine years (60 – 51).

His years of pensionable service are thus increased by four. Therefore his adjusted total years of pensionable service are 16 years (12 + 4).Themba’s retirement benefits are:

Step1:
Gratuity = 6,72% x final salary x years of pensionable service
= 6,72% x R72 000 x 16
= R77 414,40

Step 2:
Annuity = (1/55 x final salary x years of pensionable service) + R360
= (1/55 x R72 000 x 16) + R360
= R21 305,45 per year (R1 775,45 per month)

•

The discharge process: How it works

Remember, your Human Resources department must handle the discharge process. You will need to correctly complete some forms and get certain documents ready for them as follows:

- Banking Details form (Z894)
- A correctly completed Personal Details form (Z864)
- If obtained, a letter of approval for your discharge, signed by your Head of department
- If as a principal member you have contributed to a medical aid continuously for the last 12 months of service, a Medical Scheme Membership form (Z583)
- A certified copy of your bar-coded ID or passport, not older than six months
- A certified copy of a Marriage certificate
- Choice form for Spouse Pension

Members have a choice of receiving the lump sum in their bank accounts subject to tax or transferring the benefit to an approved Fund.

Important!

Your employer's Human Resources department is responsible for overseeing the discharge process and making sure that it is properly followed.

Notes:

Early retirement

You may retire **before** your 60th birthday if you choose to do so subject to certain requirements and rules, provided your service conditions allow for this.

If you retire early, your benefits will also depend on whether you have less than 10 years of pensionable service or more than 10 years.

Retiring with **LESS THAN 10 YEARS** of service: What are my benefits?	Retiring with **MORE THAN 10 YEARS** of service: What are my benefits?
You receive an exit benfit equal to your actuarial interest (the value of your benefits in the Fund, based on a formula).	Your benefits are as follows: • A once-off lump sum called a gratuity, which you can invest; and • A monthly pension called an annuity.

We use the same formulae for normal retirement to calculate your annuity and gratuity. The difference is that these will be reduced by one third of a percent for each month between your retirement date and your 60th birthday. Where the employer granted permission for your early retirement, your benefits will not be scaled down. However, your employer will pay an additional liability.

Choosing early retirement means reduced benefits

Before you make the decision to retire early, you need to ask yourself three critical questions:

- Can I afford to retire early, given the reduced benefits?
- Can I maintain my standard of living throughout my retirement?
- Will my surviving spouse be able to meet the financial obligations left behind if I die?

How do I apply for early retirement?

If your conditions of service allow you to retire early, you need to correctly complete some forms and get certain documents ready for your human resources department, as follows:

- A letter of approval for your early retirement from your Head of department if your employer approves your early retirement
- Banking Details form (Z894)
- A correctly completed Personal Details form (Z864)
- Choice form for Spouse Pension
- A Medical Scheme Membership form (Z583) if as a principal member you have contributed to a medical aid continuously for the last 12 months of service,
- A certified copy of your bar-coded ID or passport, the certification not older than six months
- A certified copy of a Marriage certificate

Z102 should be filled in by your employer

Z894 should be filled in by you

Letter of approval, if applicable, to be signed by HOD

Certified ID copy

Choice form for Spouse Pension

Example (note: this shows only one scenario)

Simon decided to take early retirement at age 56, after 16 years of pensionable service. His normal retirement age is 60. Simon chose to keep his spouse's annuity entitlement at 50%. At the time of his retirement, Simon's final salary was R78 000. His normal retirement gratuity would have been as follows:

Gratuity = 6,72% x final salary x years of pensionable service
= 6,72% x R78 000 x 16 years
= R83 865,60

However, since Simon retired four years (48 months) early, his gratuity was reduced by:
1/3% x 48 months
= 16%

Therefore, the total reduction amounted to:
16% x R83 865,60
= R13 418,50

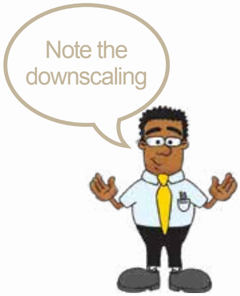
Simon's final gratuity was:
R83 865,60 - R13 418,50
= R70 447,10

His retirement annuity (without downscaling) would have been:

Annuity = (1/55 x final average salary x years of pensionable service) + R360
= (1/55 x R78 000 x 16 years) + R360
= R23 050,91

Similarly, Simon's annuity was **reduced (i.e. downscaled)** by:
16% x R23 050,91
= R3 688,15

Therefore, Simon's final annuity was equal to:
R23 050,91 - R3 688,15
= R19 362,76 per year (R1 613,56 per month)



Notes:

Normal retirement

Your benefits when you retire

Retirement can refer to:

- Normal retirement;
- Early retirement in terms of service conditions (with or without permission from your employer - see page 34); or
- The expiry of your contract.

Decisions about retirement: Expert advice is vital!

*We recommend that you **consult a financial advisor at least 5 to 10 years before** you want to retire to ensure that your pension benefits will be enough to meet your needs. Read more about financial advice on page 56.*

When can I retire?

The normal retirement age for government employees in South Africa is as per the provisions of the Public Service Act. However, **when you may retire varies** according to the legislation that applies to your situation, and the conditions to which you agreed in your terms of employment. You can retire from age 60 without being penalised. Consult your Human Resources department about your options for retirement.

When you retire, your benefits depend on whether you have less than 10 years of pensionable service or more than 10 years.

Retiring with **LESS THAN 10 YEARS** of service: What are my benefits?	Retiring with **MORE THAN 10 YEARS** of service: What are my benefits?
You receive a once-off lump sum called a gratuity. This lump sum is equal to your actuarial interest (the value of your benefits in the Fund, based on a formula).	Your benefits consist of two parts*: • A once-off lump sum called a gratuity; and • A monthly pension called an annuity.

*Difficult terms explained

Actuarial interest and factor: The actuarial interest represents the value of the member's "share" in GEPF, based mainly on age, years of service and final salary. The actuarial interest is calculated using a formula with a factor determined by the actuary and approved by GEPF's Board.

Options for your gratuity and annuity

If you are married or have a life partner, you can choose from two options when deciding on the amount of your gratuity and annuity. Your choice depends on the amount of the monthly pension you would like your spouse or life partner to receive after your death.

Usually, when a GEPF member dies, the spouse is entitled to receive 50% of the monthly pension that the member would have received. However, this monthly pension can be increased from 50% to 75% if the member wishes. The effect of increasing your spouse's pension to 75% is that you will either reduce the gratuity or annuity that you will get when you leave the Fund.

- **You decide to keep your spouse's annuity entitlement at 50%.**
- **You decide to increase your spouse's annuity entitlement to 75% by reducing the gratuity.**
- **You decide to increase your spouse's gratuity entitlement to 75% by reducing the annuity**

How do I change my spouse's annuity to 75%?

Please complete the **Spouse's Pension Choice form** and send it to GEPF with your other exit documents when you retire. Before you make any decision, please remember that your decision will be final. Once you make the decision, you cannot change it.

Your decision is final: Consider it carefully

Once you have chosen an option for your spouse's annuity, your decision is final – you cannot change it. Please think about your decision very carefully before you make it.

Normal retirement: what to do

You need to correctly complete some forms and get certain documents ready for your human resources department, as follows:

- Banking Details form (Z894)
- Withdrawal from Fund Application form (Z102)
- Nomination of Beneficiaries form (WP1002)
- Personal Particulars form (Z864)
- Retirement Choice form
- Medical Scheme Membership form (Z583): you must have been a main member of a medical aid for the last 12 months before retirement
- A certified copy of your bar-coded ID or passport, not older than six months

Notes:

Death in service

We pay death benefits if you die while still working or if you die within five years of retiring (gratuity, spouse's pension, funeral benefit, as applicable). If a member passes away in service and his or her spouse was a dependant on the medical aid, the spouse may qualify for medical benefit based on the service years and age of the member on date of death. If the deceased was younger than 50 and had more than 15 years' government service, the spouse qualifies for a monthly subsidy when continuing as a main member of the medical scheme, from the month following the date the deceased would have turned 50. If the deceased had less than 15 years' service, a gratuity is paid to the surviving spouse.

These benefits depend on whether you have less than 10 years' pensionable service or more than 10 years' service.

What happens when you die with LESS than 10 years' service?

We pay a once-off lump sum to your beneficiaries or, if you have no beneficiaries, to your estate. The amount of the gratuity will be equal to whichever of the following is greater:

- Your final salary; or
- Your actuarial interest in the Fund (this is the value of your accrued benefits in the Fund, based on a formula).
- Child Pension may also be payable subject to certail rules.

We **also** pay a monthly pension to your spouse if your pensionable service and unexpired period of service is at least 10 years.

What happens when you die with MORE than 10 years' service?

This benefit consists of:

- **A once-off lump sum (death-in-service gratuity) that we pay to your beneficiaries or to your estate, if you have no beneficiaries.** The gratuity is distributed to your beneficiaries in terms of your Nomination form, or on the basis of dependency.

- Child Pension may also be payable subject to certail rules.

- A monthly pension that is paid to your spouse.

Difficult terms explained

Beneficiary: The dependant or nominee of a member or pensioner, as the case may be.

What must beneficiaries submit?

If your beneficiaries are 18 years or older, they need to submit:

- A correctly completed Banking Details form (Z894)
- Certified copies of their ID documents (certification not older than six months)

If the beneficiaries are younger than 18, their guardian must provide us with:

- A guardian letter stating that the children are minors in the guardian's care
- A certified copy of the guardian's ID (certification not older than six months)
- Certified copies of the children's birth certificates

Notes:

Spouse’s annuity

Who may receive a spouse’s annuity?

This monthly pension or annuity is only paid to the spouse or life partner of a member or pensioner who has died. It is not paid to other dependants or beneficiaries who may have been named on the Nomination of Beneficiaries form. If the member dies in service, the spouse will receive 50% of the annuity the member would have received had the member retired on their date of death.

This is a lifelong pension and does not stop if the spouse remarries. If you die with more than one surviving customary spouse, then the spouse’s pension will be divided equally among the surviving spouses.

How is the annuity calculated?

If you die in service, the spouse’s annuity is half of the annuity that you would have received had you retired on the date of your death.

The calculation is as follows:

50% x [(1/55 x final salary x pensionable service period) + R360]

Example to calculate a spouses’ annuity (death in service)

Anna died in service. Anna had more than 10 years of pensionable service. Therefore her husband, apart from the gratuity, will also receive a spouse’s annuity for the remainder of his life.

Spouse’s annuity = 50% x [(1/55 x final salary x pensionable service) + R360

Anna died at the age of 54 so her prospective service was six years (60 - 54). Therefore her full potential service was:

actual pensionable service years+unexpired period of service
= 21 + 6
= 27 years

Spouse’s annuity = 50% x (1/55 x R67 000 x 27 years + R360)
= 50% x R33 250,91
= R16 625,45 per year
(R1 385,45 per month)

How can your spouse access the annuity?

If you die while still working, your spouse needs to fill in the Application for Spouse's Pension form (Z143) and submit it to your HR Department 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.

Notes:

Enhanced Spouse's Pension

In terms of Rule 14.2.2 of the GEP Law, a retiring member has the option to receive either a reduced gratuity or reduced annuity in favour of his or her surviving spouse(s) receiving an enhanced spouse's annuity, which is 75% of his or her monthly annuity at time of death.

To date, the reduction in the gratuity or annuity of the member was fixed at a set reduction factor.

Based on the GEPF actuarial valuation (and in line with best practice in the industry) the GEPF Board of Trustees has changed rule 14.2.2 with effect from **01 November 2019**. This rule change was decided on in consultation with the PSCBC and agreed on as per the PSCBC Resolution 1 of 2017.

The set reduction factor has been replaced by actuarial reduction factors which takes into account the age and gender of the member and his / her spouse(s).

When did the rule change come into effect?

This rule was gazetted on 01 November 2019.

What has changed?

The key change is the method of calculating the reduced gratuity or annuity for the retiring member. The new calculation method now takes into consideration the spouse(s)' ages and genders as at date of retirement of the member when calculating the reduction in the gratuity or annuity.

The member / retiree has to declare all spouses' information to whom he / she would like to elect an enhanced spouse pension upfront in order to receive the required quotation to make an informed decision on his / her election.

Who is affected by this rule change?

- The spouses of the members who retired under the old rule, will remain unaffected by this change, i.e. they will complete the spouse pension application on the death of the member and will be required to provide proof of the spousal relationship on the date of death. They will then receive the standard or enhanced benefit, as recorded against the member's record.

- If a member retired on or after 01 November 2019, the new rule will apply and members and their spouses must adhere to the new criteria and process. Enhanced spouse annuities apply only to spouses i.e. child pensioners do not qualify for an enhanced annuity. The choice for an enhanced spouse annuity can only be made on retirement. This option is not available to contributing members.

What is required from affected members?

Any member of the GEPF who retired on or after 01 November 2019, will be required to complete the new ESP1 choice form, either selecting the standard retirement benefit or requesting a quote for a reduction of the retirement gratuity or annuity in favour of an enhanced spouse pension.

1) If a member selects the standard benefit, the exit is processed as normal.

2) If a member selects the option to receive a quote for an enhanced spouse pension, the member must provide details of his / her lawful spouse(s) as at date of retirement (civil / customary / religious tenet / approved life partner).

3) The member will be provided with a quote that shows the standard benefits versus the option to reduce either the gratuity or annuity in favour of an enhanced spouse pension. The member must then exercise a choice as per the quote on the choice form.

4) Processing of the retirement exit will resume once the member's choice form is received and the retirement will be processed as per the retiring member's choice (i.e. either reduced gratuity or reduced annuity or no reduction). Where the member opted for the enhanced spouse pension, the details of the spouses entitled to the enhanced benefit will be recorded for future implementation on the death of the retiring member. Only the spouse(s) recorded may qualify for the enhanced spouse pension, upon the death of the retiring member.

5) Members who retired prior to 01 November 2019, will still complete the "old" choice form, and if they select the enhanced spouse option, their retirements will be processed using the "old" calculation as per the GEPF rules prior to the amendment of 01 November 2019 (i.e. either the 1/57 annuity reduction, or the 5.85% gratuity reduction).

What were the challenges with the previous reduction factors?

The previous use of a set reduction factor led to disparity in that a member with a much younger spouse would secure a larger benefit that is payable for longer, for the young spouse or spouses, resulting in possible cross subsidising by other members of the Fund.

Where can the new ESP1 choice form be accessed?

The form is available on the GEPF website. Members can complete the form and submit it via the employer, where after a quote will be generated on the employer submission portal or manually and returned to the member for consideration.

Important information to note:

- Based on the date of retirement (prior to 01 November 2019, or on or after 01 November 2019), members will either complete the old or the new choice form.
- Under the new rule, the spouses who qualify for the enhanced annuity must be registered with the GEPF.
- The quote and the reduction in the retirement gratuity or annuity of the member will be based on the age and gender of the spouses, in relation to that of the retiring member. This means that if the spouse predeceases or divorces the member, the enhanced annuity for that spouse will not apply.
- It is critical for members to submit their retirement documents well in advance of their actual retirement to ensure a minimum delay in processing the quote (should they want a quote for the enhanced spouse annuity) and exit.
- The registered spouse cannot be substituted, and there is no refund for a spouse who no longer qualifies for the benefit.
- Any “new” spouse that the pensioner marries after retirement will not qualify for enhanced annuities under the new rule, but will qualify for a standard spouse annuity when the member passes away.
- Basic validation of the details of the spouse(s) provided will be performed and should any information prove to be incorrect, or the spouse not qualify as a legal spouse on the date of death of the pensioner, the enhanced benefit will not apply.

- The fact that a person was registered for the enhanced spouse benefit on the retirement of the member, does not mean that the requirements to qualify as a valid spouse will be bypassed i.e. life partnership must still be proven on the date of death and marriages must still be legal. If the “spouse” does not satisfy the existing legislative and other requirements, the benefit will not apply.

The details of the spouses to qualify for enhanced benefits under the old rule will not be recorded for retirements and any spouse who qualifies for annuity on the death of the retired member/pensioner will automatically get the enhanced annuity.

Notes:

CHILD'S PENSION

The Child's Pension replaced what was known as the Orphan's Pension with effect from 1 June 2018.

The Child's Pension has replaced what was known as the Orphan's Pension.

This positive development is aimed at bridging the gaps that have been identified in the implementation and processing of the old orphan's pension.

The key concern about orphan's pension application was that both parents had to be deceased for a child to qualify for the pension. This was considered to be unfair, particularly in the situation of single parents whose partners could not be traced or confirmed either dead or alive.

With the new Child's Pension, if a member or a pensioner dies, the child/children can apply for a Child's Pension. In other words, if one parent dies and the other is still alive, traceable or not, the child or children can apply for a Child's Pension.This is unlike in the past where children qualified only if both parents were deceased.

What are the main differences between the Orphans Benefit and the Child's Pension?

To qualify for a Child's Pension, the requirement that both parents should be deceased **falls away** – to qualify for a Child's Pension, only the member or pensioner needs to be deceased. A child qualifies for Child's Pension up to the age of 22 years – regardless whether or not the child is a student.

What happens to the existing orphans?

Children who became entitled to an orphan's pension prior to 1 June 2018 and were receiving an Orphans Pension on 1 June 2018, have been converted to child pensioners. Their benefits were recalculated in terms of the new rules, but only from the date on which the new legislation came into effect (1 June 2018). Retrospective applications (applying for a child whose parent died before 1 June 2018) are not allowed. More information is available on www.gepf.co.za or 0800 117 669

Death after retirement

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

If a member dies within five years after the date of retirement, member's beneficiaries will receive the balance of the annuity payment up to the end of the five-year period as a cash lump sum. The balance of your pension for the five years will be paid to your nominees and/or dependants.

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 × 36 months
= R178 920

Likewise, if you were to die 26 months after retiring, we would pay 34 months' worth of benefits, and so on.

Deceased 12 months after retirement	Deceased 24 months after retirement	Deceased 36 months after retirement	Deceased 48 months after retirement
Pension payments for 48 months paid as lump sum	Pension payments for 36 months paid as lump sum	Pension payments for 24 months paid as lump sum	Pension payments for 12 months paid as lump sum

Over and above this, your spouse will also receive a monthly spouse's pension (spouse's annuity) from the first month after your death.

The amount of the spouse's 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. (Also see the section titled "Options for your discharge gratuity and annuity" on page 30 of this Member Guide booklet.)

Child's Pension may be payable subject to the Child's Pension rules.

Your monthly pension is for life

Please note that your monthly pension does not suddenly stop five years after you retire. You receive your pension from the day you retire until your death, no matter how many years there are in between. If you are receiving a pension as a retired member, and you remarry, your spouse will receive a spouse's annuity. If we are paying a spouse's annuity, you will still receive that annuity if you remarry - but your new spouse cannot receive an annuity if you, as recipient of a spouse's pension, pass away.

Don't forget!

- To nominate your beneficiaries; and
- To keep the Nomination of Beneficiaries form (WP1002) up to date.

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

We will pay your spouse a monthly pension worth either 50% or 75% of the pension you were receiving at the time of your death. The percentage will depend on which 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?

If you die while on pension, your spouse needs to fill in the Application for Spouse's Pension form (form Z143) and submit it to GEPF 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.

Example of what a spouse will receive at the death of the member after retirement

Jack retired from GEPF and received an annuity of R36 000 (R3 000 per month).

Jack died 36 months after his retirement. At the time of his death, he was receiving an annuity of R45 000 per year (R3 750 per month).

The Fund paid out the following benefits:

Step1:

Balance of annuity payments
Jack's annuity is guaranteed for five years, excluding the R360 supplementary amount. Therefore his beneficiaries received a lump sum payment of:
(R3 750 - R360) x 24
= R89 280

Step2:

Plus spouse's annuity
Jack's spouse will receive a monthly income of 50% of the annuity that was payable to Jack before his death:
R45 000 ÷ 2
= R22 500 per year (R1 875 per month)

Notes:

Life Certificate: keep pension payments going

Once a year, GEPF sends overseas pensioners, as well as those whose life status could not be verified using the Department of Home Affairs, a Life Certificate to complete and send back. This certificate confirms that the pensioner is still alive and should continue receiving a pension from GEPF.

The Life Certificate process is very important because it protects GEPF and our members from fraud. It does this by giving us proof that we are paying pensions to the right people. The Life Certificates help us to keep track of our pensioners and ensure that we only pay pensions to living people.

To complete the annual Life Certificate process, you need to do the following:

- Fill in the certificate and make sure that all your personal details are correct.
- Have the certificate signed and stamped by a Commissioner of Oaths. A Commissioner of Oaths can be a magistrate, a post master, a bank manager, a lawyer, a police officer, a priest or a social worker, if they are so recognised. Usually the most convenient Commissioner of Oaths is at your nearest police station, which will always have such a person on duty.
- Attach a certified copy of your identity document to the form. This certification must not be more than six months old.
- Post/fax/email the documents to the number/address on the certificate, or hand them in at your nearest GEPF Regional Office.

If you have provided us with your cell phone number, an SMS will be sent to you to confirm that we have received and processed the certificate.

How to reinstate an expired Life Certificate

If your Life Certificate needs to be reinstated because it has expired, you will need to submit the originally completed Life Certificate and originally certified ID copy. This can be done via email, fax or post, or by delivering the completed Life Certificate and documents to the Regional Office nearest to you. We will then reactivate your pension on the system. If you have provided us with your cell phone number, an SMS will be sent to you to confirm the successful reinstatement of the certificate.

If your certificate has been suspended for more than six months, it can only be reactivated by a supervisor in the Life Certificate unit at GEPF's Head Office in Pretoria for security purposes. We therefore suggest that if you live far from Pretoria, you send the document through the post to the Pretoria Head Office.

Annual pension increases

On 1 April every year, all GEPF pensioners receive a basic increase in their monthly pensions. According to the Fund rules, this increase must be at least 75% of the year-on-year increase in the Consumer Price Index (inflation, or CPI) during the period of 1 December to 30 November of the previous year. Catch-up increases may also be paid to pensioners when the value of their monthly pensions has fallen below the amounts paid at retirement.

Notes:

Funeral benefits

The purpose of funeral benefits is to help pay the funeral costs when a member or pensioner (or their spouse/child) dies. Funeral benefits are also paid on the death of the spouse, life partner or eligible child of a member or pensioner.

*This benefit consists of **R15 000** for the funeral of a member or pensioner. The same amount is also payable for the funeral of a member or pensioner's spouse or life partner. For the funeral of an eligible child of a member or pensioner, the benefit is **R6 000**. This depends on the date of death, for deaths prior to 01 October 2017, the benefit remains **R7500** for a member, pensioner of spouse, and **R3000** for an eligible child. This is before the Funeral benefit was increased.*

Example to calculate a funeral benefit

John and his son Mark both died in the same motor vehicle accident while John was a member of the Fund. A cash lump sum payment of R21 000 will be paid to their beneficiaries. This amount consists of **R15 000** for John's funeral benefit and **R6 000** for Mark's.

An eligible child is one of the following:

- A natural or legally adopted child under the age of 18 years.
- A natural or legally adopted child between the ages of 18 and 22 years who is a full-time student.
- A natural or legally adopted child who is disabled and dependant on the parents.
- A still-born child. This is a child born after 26 weeks of pregnancy who shows no signs of life. If the child was aborted, a funeral benefit is not payable.

Stepchildren and children of other family members **are not covered** for this benefit unless the member or pensioner has legally adopted them. The funeral benefit is paid out as a cash lump sum and is taxable. It can be paid into a bank account or via the Post Office. If both spouses are members of GEPF, both can claim the funeral benefit for the same family member's funeral.

How to access the funeral benefit

The person submitting the claim to GEPF must complete the following forms and make copies of certain documents, as follows:

- The Funeral Benefit Claim form (Z300).

- If the payment must be made into a bank account, the Banking Details form (Z894) (if payment must be made via the Post Office, faxed or emailed copies of all the original documents must be presented to the Post Office)
- A certified copy of the ID document or valid passport of the applicant and the person who died
- A certified copy of the death certificate
- Proof of marriage, where required
- Bank statements, if documents are faxed or emailed

Additional documents needed when a child passes away

Please note that the following documents must also be submitted if the person who passed away was an eligible child:

- A certified copy of the birth certificate
- Medical proof of disability if the child was over 18 and disabled
- Proof of student registration if the child was over 18 and a full-time student at a recognised institution
- Medical proof from the hospital or doctor if the child died as a result of a miscarriage after 26 weeks or more of pregnancy: this proof could be a letter from the hospital confirming the age and cause of death of the child, as well as the date and place of death

If the person claiming is a major child, he or she must provide proof of the relationship with the person who passed away.

For more information email us at *funeralclaims@gepf.co.za*

Notes:

Non-contributory benefits

Apart from paying pension, death and resignation benefits, certain benefits, funded by the government, are paid to government employees. These benefits are called non-contributory benefits and include post-retirement medical benefits for government employees.

Injury on duty benefits

Injury on duty benefits are paid to government employees who are injured on duty or, in the case of a fatal injury, to their dependants. The benefits payable depend on how seriously disabled the member is. A gratuity (lump sum) is paid if the disability is determined to be between 1% and 30%. An annuity (monthly pension) is payable if the disability exceeds 30%.

How to claim for an injury on duty

The employer must complete an Employer Accident Report (the WCL2 form) and submit it to the Compensation Commissioner, together with the employee's first medical report and a copy of his or her identity document. These documents must be submitted within seven days of the accident in which the employee was injured.

As soon as the Compensation Commissioner has accepted the employee's injury, four award documents are printed. Of these, two originals are forwarded to the employer, one copy goes to the employee and the other goes to the Government Pensions Administration Agency (GPAA).

Next, the employer must make sure that the reverse side of the original award is properly completed and forwarded to the the GPAA, who administer these benefits, along with the following documents, to process payment:

- Personal Particulars form (Z864)
- Banking Details form (Z894)
- A certified copy of the employee's identity document

How to claim for a death on duty

If the injury caused the employee's death, the employer must submit the following documents to the Compensation Commissioner:

- The Employer Accident Report (WCL2)
- A copy of the death certificate
- If there is a surviving spouse, a copy of the employee's marriage certificate or lobola letter
- If there are surviving orphans, copies of the children's birth certificates and an affidavit confirming that the orphans are employee's dependants

Injury on duty Life Certificates are compulsory once a year

Once a year, the GPAA sends an injury on duty Life Certificate to every person receiving injury on duty payments who lives outside of South Africa or whose life status cannot be verified through the Department of Home Affairs. By completing and returning the certificate, the person concerned confirms that he or she is still living and should continue receiving injury on duty benefits.

The Life Certificate process is very important because it protects us from fraud. It does this by giving us proof that we are paying injury on duty benefits to the right people.

You will have four months from the date of receiving the certificate to return it to us. If we do not receive your completed certificate within the four months, we have no choice but to stop paying out your benefits until the certificate reaches us.

To complete the annual Life Certificate process, you need to do the following:

- Fill in the certificate and make sure that all of your personal details are correct.
- Have the certificate signed and stamped by a Commissioner of Oaths. A Commissioner of Oaths can be a magistrate, a post master, a bank manager, a lawyer, a police officer, a priest or a social worker. Usually the most convenient Commissioner of Oaths is at your nearest police station, which will always have such a person on duty.
- Attach a certified copy of your identity document to the form. This copy should not be more than six months old.
- Post the certificate to the GPAA or hand it in at your nearest GEPF regional office. (We must receive the original document and cannot accept faxes or photocopies.)

Post-retirement medical benefit

When government employees retire, they may qualify for a medical benefit (this excludes members of Polmed and employees of SANDF). This helps to cover their medical aid contributions during retirement.

The amount of the medical benefit depends on your length of service:

If you have 15 OR MORE YEARS (10 years in the case of discharge due to ill health) of actual service, the government will pay a portion of your monthly medical aid membership for the rest of your life, as long as you remain the principal member of a medical scheme.	If you have LESS THAN 15 YEARS of actual service, you will receive a once-off medical benefit. The amount payable depends on whether you have less than 10 years' service, or less than 15 years' service.

Please note that to qualify for the medical benefit, you must have been the main member of a recognised medical aid for the last 12 months (without a break) before you retire.

It is also important to note that this benefit is taxable.

How to apply for a post-retirement medical subsidy

You need to give your human resources department the following documents:

- A completed Medical Scheme Membership form
- A copy of your last salary advice (pay slip)
- A certified copy of your identity document (certified not longer than six months ago)
- If you have less than 15 years' service, a correctly completed Banking Details form
- Membership certificates of all medical schemes you belonged to in your last 12 months of service for the government
- ID copies for all the dependants on your medical scheme and proof of studies for students, or medical reports for disabled dependants

If a pensioner passes away and their spouse was a dependant on the medical aid the member or pensioner's date of death and becomes the main member, the spouse will qualify for the same subsidy percentage that the pensioner received.

Medical Aid Life Certificates are compulsory once a year IF you don't qualify for Automated Life Verification

Once a year, the GPAA sends a Medical Aid Life Certificate to every pensioner receiving the medical benefit who lives outside of South Africa or whose life status cannot be verified through the Department of Home Affairs. By completing and returning the certificate, the person confirms that he or she is still living and should continue receiving the medical benefit.

The Medical Aid Life Certificate process is very important because it protects the GPAA against fraud. It does this by giving us proof that we are paying the medical benefit to the right people.

You will have four months from the date of receiving the certificate to return it to us. If we do not receive your completed certificate within the four months, we have no choice but to stop paying out your medical benefit until the certificate reaches us.

To complete the annual Medical Aid Life Certificate process, you need to do the following:

- Fill in the certificate and make sure that all your personal details are correct.
- Have the certificate signed and stamped by a Commissioner of Oaths. A Commissioner of Oaths can be a magistrate, a post master, a bank manager, a lawyer, a police officer, a priest or a social worker. Usually the most convenient Commissioner of Oaths is at your nearest police station, which will always have such a person on duty.
- Attach a certified copy of your identity document to the form. This copy should not be more than six months old.
- Post the certificate to the GPAA or hand it in at your nearest GPAA regional office. (We must receive the original document and cannot accept faxes or photocopies.)

Notes:

MORE USEFUL INFORMATION

INSIDE

Financial service providers

It is highly recommended that you find someone who can give you reliable, expert advice on how to handle your pension and investments. Make sure that you choose a financial services provider who is properly licensed, qualified and experienced.

In South Africa, all Financial Services Providers (FSPs), known as brokers, must be authorised with the Financial Sector Conduct Authority (FSCA). This means that they must have a licence with the FSCA in terms of the Financial Advisory and Intermediary Services (FAIS) Act.

The FAIS Act sets forth certain requirements so that consumers receive proper financial advice. This ensures that they are provided with sufficient and correct information to make informed investment decisions. Make sure that the advisor or broker you have chosen is certified as an FSP. You should also check that the person is authorised to render financial services in respect of the financial product he or she wants you to invest in, buy or sell.

Request a letter of authority confirming that he or she is allowed to sell financial products on behalf of the company and that the company takes responsibility for the actions of the broker. Alternatively, phone the FSCA's call centre on **0800 203 722** and ask the operator to check whether the person you are dealing with is allowed to sell financial products and whether he or she is authorised to render financial services in respect of the financial product concerned. You can also check on the FSCA website of: www.fsca.co.za

Notes:

Taxation

As a member of the Fund it is important that you understand the different tax implications when benefits are paid. Any benefits accrued prior to 1 March 1998 will be tax-free and the tax-free amount is determined by the South African Revenue Service (SARS). Benefits accrued after 1998 are fully taxable. The GEPF is required by law to obtain a tax directive from SARS before payment of any once-off pension benefit is made..

Death after retirement

According to the GEP Law, a member's pension is guaranteed for five years. If a member dies within the first five-years of retirement, a lump sum balance of their benefit will become payable. Since all death cases after 1 March 1998 are subject to tax, it means that tax will be deducted as per the tax directive received from SARS.

> SARS will decide the tax when they issue the tax directive- if any portion of benefit is exempted, SARS will apply the exemption.

Important

If your tax affairs are not in order, it will delay payment of your claim. Should there be any reason why a tax directive cannot be issued by SARS, e.g. incomplete information, outstanding tax returns or amounts owing to SARS, the benefit payment by GEPF will be delayed. It is therefore in your best interests to ensure that you have provided the correct information to your human resources department at the time of your termination of service.

GEPF cannot be held liable for any delay in the payment of these claims. SARS will contact you, in writing, should a problem arise and will not disclose any personal information to GEPF. SARS will, however, advise GEPF that there is a problem delaying the issuing of a tax directive.

Monthly Pension (Annuity) payments

Tax deductions for arrears or backdated pensions
GEPF pensions are paid on a monthly basis and are subject to tax. The monthly pension arrears arising from previous tax years require a tax directive from SARS to establish the amount of tax (PAYE) to be deducted. Normal tax tables will apply.

Tax implications for multiple income sources

With effect from 1 March 2022 SARS determines the effective rate of tax in respect of the combined employment and/or pension sources of income of a taxpayer, with reference to the latest information available to SARS. SARS then provides a determined tax rate for purposes of withholding tax (PAYE).

Important to note:

- SARS has provided the GEPF with the PAYE withholding percentage for each pensioner identified as a multiple income earner.
- GEPF will use the rate provided by SARS in respect of pension paid or payable with effect from 1 March 2022.
- All pensioners and beneficiaries have an option to choose whether they prefer their tax to be deducted through the SARS tax directive or the normal PAYE tables. They need to inform the Fund of their choice in writing.
- Pensioners who opt for the normal tax tables are advised to request voluntary tax deductions in order to avoid high tax debt upon assessment.

All GEPF claims should be submitted with valid tax reference numbers of members in order to request a tax directive from SARS.

How does the tax work?

The South African tax system is based on the principle of adding together all sources of income of a taxpayer into a single amount and applying a progressive tax rate table to determine the final tax liability of the taxpayer on assessment. A progressive tax rate system means that the more income you earned, the higher your tax rate will be.

If you only receive an income from the GEPF or from another employer, the amount of tax paid will, most likely, be the same as the assessed amount. This means that you will not owe money to SARS when your tax return is filed at the end of the tax year. However, if you receive income from more than one source and they all pay tax to SARS on your behalf, you might be paying less than you need to because the combined income may put you in a higher tax bracket. This means that you will owe SARS at the end of the tax year when you submit your tax return and this can become a burden to you.
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What can you do to resolve the problem?

Choose your tax to be deducted at a fixed rate as provided by SARS or request voluntary deductions on the monthly pension/income if your tax is deducted using the normal tax tables.

How does it work?

Calculate the amount you will need to pay each month in order to cover the tax liability at the end of the tax year. After that, you can request either your Human Resource unit or the GEPF to deduct that amount from your income on a monthly basis as tax.

What does GEPF need from you?

In order for the GEPF to deduct voluntary tax and pay over to SARS on your behalf, the GEPF/GPAA needs a written request with your personal details, including a CP number. The request should clearly state the amount and it must be signed for it to be valid.

Once the GEPF has received this letter, voluntary tax deductions will be implemented every month until you decide to opt out of the voluntary deductions. If later on you decide to opt out you must send another letter to the GEPF with the instruction to cancel the voluntary deductions

This voluntary tax deduction does not reduce any debt already owed to SARS. If you owe SARS you are advised to make a separate payment arrangement as additional tax will not be reducing the debt.

Notes:

Fraud alert: what to do if you suspect pension fraud

If you become aware of any incident of pension fraud, corruption or unethical behaviour, please do not keep quiet about it. Instead, we urge you to speak up against fraud by calling our free, confidential fraud hotline.

- The hotline number is **0800 203 900 | SMS: 30916** and is run by an independent auditing firm from a secure location.
- Calls are free from any Telkom telephone and are answered 24 hours a day.
- All calls are treated as strictly confidential. You do not even need to give your name to the operator.
- When you phone the hotline, please be ready with full details of the incident you are reporting, including **what** has happened, **where** and **when** it took place, **who** was involved and **how** was it done.

Unclaimed Benefits: What are unclaimed benefits?

Unclaimed benefits are benefits where the reason for the member's leaving the Fund and his or her last day of service are both known, but the benefit is not paid to the member or beneficiary within 24 months of the last day of service in line with the rules of the Fund.

Why do benefits become unclaimed?

- The member's exit documents, including **Z102** forms submitted when a member leaves the Fund, were not submitted or contain errors that have not been rectified;
- The GEPF is unable to get a tax directive from SARS as the member or beneficiaries' tax affairs are not in order such as, for example when they are not registered for tax or they have not submitted tax returns, etc.

  The benefits are paid but are returned to GEPF due to incorrect banking details, frozen or dormant accounts, incorrect pay points and
- GEPF does not have enough information in respect of the deceased members' spouse(s) or beneficiaries to enable them to claim their benefits or for the fund to pay the benefits to them.

Who can claim unclaimed benefits?

The following people are able to claim unclaimed benefits:

- Retired GEPF members and members who are no longer in service;
- Beneficiaries of GEPF members no longer in service or who are deceased; and
- The guardians of GEPF members' beneficiaries.

What must one do to access unclaimed benefits?

If the applicant is a member or spouse, the following documents are needed to claim unclaimed benefits:

- A completed Banking Details form (Z894);
- A certified copy of the applicant's ID (not older than six months);

An updated personal details Z864 form;
If the applicant is a beneficiary, the following documents are needed to claim unclaimed benefits:

- The member's death certificate;
- A certified copy of the beneficiary's ID (not be older than six months);
- A completed Banking Details Z894 form;
- Guardian letter in the case of minor beneficiaries; and
- A certified copy of the guardian's ID (not older than six months).

For queries: ***Email: UnclaimedBenefit@gpaa.gov.za***

Difficult terms explained

Here are the meanings of some common terms that you will come across as a GEPF member.

Actuarial interest and factor: The actuarial interest represents the value of the member's "share" in GEPF, based mainly on age, years of service and final salary. The actuarial interest is calculated using a formula with a factor determined by the actuary and approved by GEPF's Board.

Adopted child: This is a child who the member legally adopts in terms of the Child Care Act, 1983.

Annuity: This is the income you receive every month from GEPF when you retire. It is paid in equal monthly instalments on or before the last or first day of each month.

Approved retirement fund: This is important if you are planning to resign and want to transfer your resignation benefit to another fund. GEPF will only allow you to transfer your money to an approved fund, meaning a fund that has been registered in terms of the Pension Funds Act, 1956, and approved in terms of the Income Tax Act, 1962.

Beneficiary: The person or people entitled to a lump sum payment (gratuity) when a GEPF member or pensioner dies.

Defined benefit pension fund: In this type of pension fund, the benefits are defined in the rules of the fund. The benefits are guaranteed and do not depend on how much the member and employer have contributed. GEPF is a defined benefit fund.

Defined contribution pension fund: This is a fund where the benefits are based on how much the member and employer have contributed over the years. This is different from GEPF, which is a defined benefit fund.

Disabled child: This refers to a child who is financially dependent on the member because of a permanent physical or mental disability.

Eligible child: this is a child who is entitled to receive certain benefits when a GEPF member dies. An eligible child is a member's natural or legally adopted child:

- Under the age of 18;
- Under the age of 22 and a full-time student; and/or
- Over the age of 18 and disabled and factually dependant.

Eligible orphan: This is a child who has been orphaned after the death of:

- A member;
- The spouse of a deceased member;
- A pensioner who retired as prescribed by GEPF rule amendments; or
- The spouse of a pensioner as prescribed by GEPF rule amendments

Final salary: Most of the benefits that GEPF pays take into account the final salary that the member earns. The final salary is the average salary paid over the last 24 months of your pensionable service. The final salary generally excludes any allowances received, e.g. housing or car allowances or annual service bonuses, unless they are deemed pensionable.

Funding level: This is the ratio between what GEPF owes (its liabilities) and what it owns (assets). If the funding level is 100%, it means the Fund has enough assets to cover all its liabilities in full.

Fund: This refers to the Government Employees Pension Fund.

GEPF: The Government Employees Pension Fund.

Gratuity: A lump sum paid when the member exits employment.

Pension retirement date: The date on which a member becomes eligible to retire.

Pensionable salary: The member's basic annual salary plus any allowances that are recognised as pensionable. An example of a pensionable allowance is your annual service bonus.

Pensionable service: The number of years and parts of a year that the member has been contributing to GEPF. It includes any service that you purchase but excludes periods of leave taken without pay in excess of 120 days (unless you purchase these periods back).

Services members: Members employed by the National Intelligence Agency, the South African National Defence Force and the South African Police Service.

Service period: This is the date on which you started contributing to GEPF. Please ask your department to confirm that your service date is correct because the correct date is of great importance when you resign, retire, are discharged or die. If your service date is not correct, request your department to forward an Admission to Fund form (Z125) to GEPF as soon as possible.

Spouse: Usually known as a husband or wife, this is the person a member is married to or has a life partnership with.

Stillborn child: As defined by the Births and Deaths Registration Act, 1992, this is a member or pensioner's natural child who is:

- Born after 26 weeks of pregnancy, and
- Shows no sign of life.

The definition excludes any termination of pregnancy as per the Choice on Termination of Pregnancy Act, 1996.

Unexpired period of service: This is the number of years between the member's age on leaving the Fund and the date he/she would reach 60 years of age, or 65, in limited and specific circumstances. For example: if you resign from government at the age of 35, there are still 25 years until you retire at the age of 60. Your unexpired service will be 60 – 35 = 25 years.

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How to contact 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
Facebook: Government Employees Pension Fund
Self-service portal:
Visit our website at www.gepf.co.za to access the self -service link
Mobile App: Download the GEPF App on the Google Play Store, Apple App or Huawei App

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, 4th 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)

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
Ditiro House, Ground Floor, Corner
Motsatsi and Monareng Streets,
Unit 1, Tlhabane (opposite Tlhabane
Square Mall)

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