



If I am in a polygamous marriage, will all my spouses receive a Spouse Pension when I pass away?



Check your pensionable service start date



Why you cannot withdraw your pension while remaining a member of the GEPP?

1

Who can apply for Funeral Benefit? (My brother was not married when he died)

Families of deceased GEPP members often find themselves in a dilemma of not knowing which one of them should apply for the Funeral Benefit to the GEPP.

Some families make the mistake of thinking it is only when there is a surviving spouse that a Funeral Benefit can be applied for.

Unquestionably, if the deceased was married, his wife is the first we consider regarding the application of a Funeral benefit and she is required to submit proof of their marriage amongst other documents necessary when

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

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

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

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



2

Register your Customary Marriage

The Fund is often confronted with disputes related to marital status of deceased members. This is because many of our members and pensioners, particularly those who were married under customary law have not officially registered their marriages at the Department of Home Affairs (DoHA).

This can present many problems and may be difficult for the Fund to determine the validity of the marriage and who the lawful beneficiaries are so that they can pay what is due to them. It is even more difficult in instances of very old marriages where the lobola letter has been lost and there isn't sufficient proof available for the Fund to validate the marriage. It becomes even more complex when the two families don't co-operate to provide affidavits supporting the existence of the marriage.

The South African Constitution makes provision for and recognises customary marriages. A customary marriage is defined as "one that's negotiated, celebrated or concluded according to any of the systems of indigenous African customary laws which exist in South Africa". In keeping with this provision, the GEFP recognises customary marriages. GEFP members who are married under customary law are urged to register their marriages as this prevents delays in the payment of benefits. The Recognition of Customary Marriages Act became effective in November 2000.

Registration of customary marriages
Customary marriages must be registered within three months of taking place. This can be done at any office of the Department of Home Affairs or through a designated traditional leader in areas where there are no Home Affairs offices.

The following people should present themselves at either a Home Affairs office or a traditional leader in order to register a customary marriage:

- the two spouses (with copies of their valid identity books and a lobola agreement, if available);
- at least one witness from the bride's family;
- at least one witness from the groom's family;
- And/or the representative of each of the families.

In the event that the spouses were minors (or one was a minor) at the time of the customary marriage, the parents should also be present when the request to register the marriage is made.

Customary marriages are registered by completing BI-1699 and paying the required fees. An acknowledgement of receipt BI-1700 will then be issued by DoHA. It is important that all members who are married under Customary Law go to DoHA to formally register their marriages.

This will help the Fund to pay out the correct benefits to the right beneficiaries when the time comes.



3

If I am in a polygamous marriage, will all my spouses receive a Spouse Pension when I pass away?

GEPF Spouse Pension Benefit provides for a monthly pension annuity (payment) for life to the member's surviving spouse/s. The GEP Law recognises civil marriage, registered life- partner and customary marriage. A life partner or spouse will receive the Spouse Pension upon benefit until they pass away.

For a spouse to claim Spouse Pension benefits, they have to fill all the relevant forms and attach a recognised marriage certificate or lobola letter to the GEPF. In a case where there is no lobola letter, the affected spouse must submit affidavits from both families stating that they were married to the deceased member.

Is it possible to **transfer my benefits** to an approved financial service provider when I exit the public service for a new career?

Yes, transferring your resignation benefit to an approved retirement fund is allowed. One advantage of this option is that you do not pay tax on your resignation payment when it is transferred straight into an approved retirement fund.

This is subject to certain rules and limitations. However, you will generally have to pay tax if and when you exit or withdraw beneficiaries from the new fund into which you transferred.

Many GEFP members make the mistake of resigning from their jobs and transfer into other funds (even when they are not assuming a new job) thinking that it is a way to avoid tax. This is not true and it is detrimental to their financial well-being. All transfers from a fund to a personal bank account will be taxed and this fact applies to all other funds, not only the GEFP. To qualify for the transfer option, you must first,

choose an approved retirement fund.

How to transfer your payment to an approved retirement fund:
You would need to give your Human Resources department the following documents:

- A certified copy of your bar-coded ID or valid passport (the copies 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)
- A correctly completed Resignation Choice form
- If you are married, a certified copy of your marriage certificate
- If you are divorced, the divorce order and settlement agreement
- If you have children, certified copies of their birth certificates

Next, your Human Resources department will complete a Withdrawal-From-Fund Application form (Z102 form) and submit it to the GEFP, along with all the other documents you have supplied.

It is important to note that this information applies to clients who wish to continue saving for their retirement.

If you exit the public service by resigning near the age of retirement, you will unfortunately, 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, spouse pension, funeral benefit as well as post-retirement medical subsidy from the State if you qualify.

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 GEFP's toll-free Call Centre on **0800 117 669**, or visit your nearest GEFP Walk-in Centre.

5

Check your pensionable service start date

Your pensionable service start date and your employment date are not the same thing.

Your employment date is the date on which you were appointed at your employment, that is, the date on which you started to work for your employer.

A pensionable service start date is the date on which you and your employer started to contribute

financially to the GEPF towards your pension benefits.

The difference between the two dates is due to two possible reasons. Firstly, you might have been working in the public service for a while but under a non-permanent contract/s, therefore you did not qualify for GEPF membership. This means you were not contributing to the Fund during this period. You might have later become a

permanent employee, joined the GEPF and consequently became a contributing member. The date on which you started contributing is the beginning of your pensionable service.

We encourage our members to remember their pensionable service start date by safely keeping their first pay slip, which shows their first contributions to us. The pay slip also shows the service date.

6

The importance of saving for retirement

Government Employees Pension Fund (GEPF) members have a myriad of benefits that they will receive when they retire with the GEPF. Members are eligible for an annuity and/or gratuity depending on their pensionable service.

Upon retirement, members who have been with the GEPF for more than ten years receive a gratuity (once-off lump sum) and

an annuity (monthly pension) whereas those with less than ten years of service will only receive a gratuity (once off payment).

One of the challenges faced by some members is that their pension may not be sufficient to meet all their financial needs. Retirement often means that members have to rely solely on their pensions for their financial needs. Members come from different backgrounds and they have different needs. Saving for retirement is one of the solutions that can bring financial assistance when members are unable

to earn an income. GEPF members are encouraged to save for retirement and to supplement their retirement. Saving for retirement is a safety net against unexpected economic, social and health changes.

All members are encouraged to save for their retirement. Life can be unpredictable and have severe consequences for members when they are unable to earn a living. When a member retires, they may encounter some unexpected and expensive challenges. We should all try and have some savings in addition to our pension benefits.

7

Have you submitted or updated your Nomination of Beneficiaries form?

GEPF's Nomination of Beneficiaries form is one of the most important documents that helps GEPF to pay benefits to a member's beneficiaries when a member passes away.

It assists to reduce the time it will take for GEPF to pay benefits to your beneficiaries. When you, as a GEPF member fail to complete or update (whenever there are changes to your beneficiaries) a Nomination of Beneficiaries form, it is difficult for GEPF to know exactly how you wish for your benefits to be shared. The possibility is that legitimate

beneficiaries may come forward and claim but their names are not on the form. This will require the GEPF to investigate and ascertain the validity of the claims before benefits are paid.

As an active GEPF member, it is crucial for you to complete a Nomination of Beneficiaries form. When you complete your form, please ensure that you fill in your correct personal details, pension number, full details of your beneficiaries and their contact details. Make sure that the contact details of your beneficiaries are correct. Also, ensure that you have two witnesses fill in their details and sign the form. Attach your certified ID copy and those

of your nominated beneficiaries. In the case of minor children without identity documents, please attach certified copies of their birth certificates. A completed form accompanied by certified copies of ID document and birth certificates have to be submitted to your Human Resource department for permission to GEPF. Your Human Resource department and the GEPF are bound by the rules of confidentiality to keep your information secret.

Save your beneficiaries the pain of waiting too long for their benefits; complete or update a Nomination of Beneficiaries form. It is the right thing to do.

8

Why you cannot withdraw your pension while remaining a member of the GEPF?

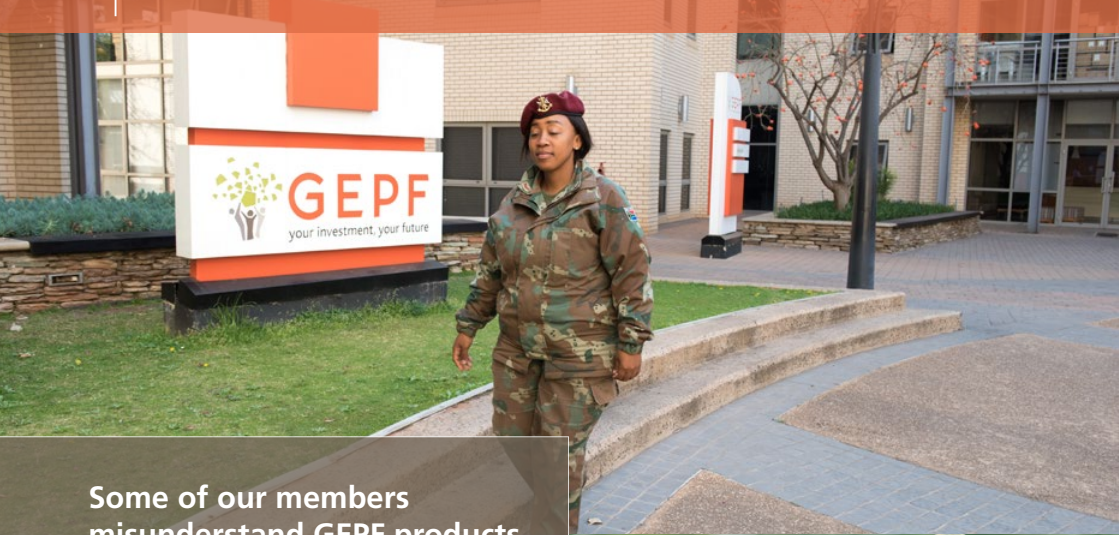
One of the most frequently asked questions the GEPF has been receiving is whether or not members can withdraw from their pension benefits prior to going on retirement.

It is important for members to note that the GEPF does not fall under the jurisdiction of the South African Pension Fund Act and it is thus not guided by the rules and provisions of the Pension Fund Act, 24 of 1956. The GEPF is governed by the Government Employees Pension Law of 1996 and under this law

the Fund does not have provision to allow members to withdraw from their pension benefits in advance.

The GEP Law defines the criteria that applies to the benefits that are due to members as well as the processes that must be followed to claim those benefits. The GEP Law does not allow withdrawals from the Fund prior to exiting the GEPF nor the provision of loans. The law allows us to only pay benefits when a member exits the fund as a result of resignation, retirement, discharge or death.

Understanding the A to Z of your pension fund



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

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



Annual Pension Increase

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

Appointment date

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



Beneficiaries

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

Benefits

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



Contact details

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

Email: enquiries@gpaa.gov.za

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

Twitter: **@GEPF_SA**

Facebook: Government Employees Pension Fund

Self-service system: Access the link from our website

<www.gepf.co.za>

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

Child's Pension

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

Clean Break Principle

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



Death in service

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

Death after retirement

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

Defined Benefit Pension fund

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



Establishment of the Fund

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

Early retirement

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

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

Estimate of Benefit statement

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



Fraud Line

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

Funeral Benefit

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



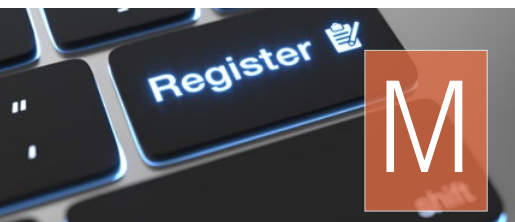
GEP Law

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



Life Certificate

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



Membership

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



Nomination of beneficiaries

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

Normal retirement

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

Non-contributory benefits

These are benefits that a member does not contribute towards.

Pensionable service years

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

Public Investment Corporation (PIC)

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



Resignation

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



S

Spouse Pension

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

Self-Service Platform and App

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

Taxation

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

T

The Government Pensions Administration Agency (GPAA)

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



U

Unclaimed and unpaid benefits

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



Walk-in Centres

W

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

Do you know where to find us?

GEPF has a national toll free Call Centre number, **0800 117 669**.
Calls to this number are free from any Telkom line.
We also have regional Client Service Centres in all nine provinces of South Africa.

Contact Details

Toll free number: **0800 117 669**
Email: enquiries@gepf.co.za
Website: www.gepf.co.za

Postal address:
GEPF Private Bag X63
Pretoria
0001

Twitter: @GEPF_SA

Client Service Centres

Eastern Cape

No. 12 Global Life Centre,
Circular Drive, Bhisho

Free State

Brandwag Centre, 20 Stapelberg Street
Brandwag, Bloemfontein

Gauteng

Trevenna Campus, Building 2A,
Corner Meintjies and Francis Baard
Streets,

Sunnyside, Pretoria

Kwa-Zulu Natal

Brasfort House, 3rd Floor,
262 Langalibalele Street,
Pietermaritzburg

Limpopo

87 (a) Bok Street,
Polokwane

Mpumalanga

Imbizo Place, Shop no 5,
Samora Machel Street, Mbombela

North West

Mega City, Entrance 4,
Ground floor, Office no 4/17,
Mmabatho, Mahikeng

Northern Cape

11 Old Main Road, Kimberley

Western Cape

No 1 Thibault Square,
Standard Bank Building, 21st Floor,
Long Street, Cape Town

Satellite Offices

Durban

Salmon Grove Chambers, 12th Floor,
407 Anton Lembede Street

Johannesburg

UCB House, 2nd Floor,
78 - 74 Marshall Street, Marshalltown

Thohoyandou

2010 Centre, next to Phalaphala FM (SABC)

Mthatha

Manpower Building, Ground Floor,
Corner Elliot & Madeira streets,

Phuthaditjhaba

Mandela Park Shopping Centre,
712 Public Road

Gqeberha (Formerly Port Elizabeth)

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

Rustenburg

149 Leyds Street

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For more information contact us at:

