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## ANNUAL PENSION INCREASES

On 01 April every year, all pensioners receive a basic increase in their monthly pensions. This year's increase is set at 5.8 %. This increase will apply to pensioners who retired on or before 1 April 2014, while those who retired after April 2014 will receive approximately 0.5% on a pro rata basis for each month from their date of retirement until 31 March 2015.

## CLAIM YOUR FUNERAL BENEFIT

### DID YOU KNOW THAT YOU QUALIFY FOR A FUNERAL BENEFIT?

The GEPF provides a funeral benefit for the funeral of an active member or a pensioner, as well as for the funeral of a spouse or eligible child of a member or pensioner. This benefit is intended to assist with the funeral preparations of the deceased. The benefit is paid within 72 hours of receiving a correctly completed application.

This benefit consists of R7 500 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 R3 000.

### An eligible child is considered to be:

1. A natural or legally adopted child under the age of 18 years.
2. A natural or legally adopted child between the ages of 18 and 22 years, who is a full-time student.
3. A still-born child. This is a child born after 26 weeks of pregnancy who shows no signs of life. The child must have died of natural causes (in a miscarriage) and not as a result of an abortion.

Step children and children of other family members do not qualify for this benefit, unless the member or pensioner has legally adopted them.

The funeral benefit is paid out as a taxable cash lump sum. The amount can be paid into a bank account or via the Post Office.





## FUNERAL BENEFIT

### How to access the funeral benefit:

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

1. The Funeral Benefit Claim form (Z300 form).
2. If the payment must be made into a bank account, the Banking Details form (Z894) should be completed. If payment must be made via the Post Office, faxed or emailed copies of all the original documents must be presented at the Post Office.
3. A certified copy of the ID document or valid passport of the applicant and the person who died.
4. A certified copy of the death certificate.
5. Proof of marriage.

### Additional documents needed when a child dies

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

1. A certified copy of the birth certificate.
2. Medical proof of disability if the child was over 18 and disabled.
3. Proof of student registration if the child was over 18 and a full-time student at a recognised institution.

4. Medical proof from the hospital or doctor if the child died in 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 died.

### When was this benefit implemented?

The funeral benefit was implemented from 1 December 2002 for all GEPF members as an additional non-contributory benefit, over and above their pensions.

### Do all pensioners qualify for a funeral benefit?

All pensioners are eligible for a funeral benefit provided they were pensioners on 01 December 2012 when the GEPF rules were amended.

### What supporting documents are required when claiming a funeral benefit?

1. Original certified copy of the death certificate (issued by the Department of Home Affairs).
2. A copy of the bar-coded ID, passport or birth certificate (in the case of a minor child) of the deceased.

# FUNERAL BENEFIT

3. Original certified copy of an ID (must be bar-coded), passport or birth certificate (in the case of a minor child) of the applicant – exceptions as per ID policy.
4. Original duly completed ABC Banking Particulars Form (Z894) where payments are to be made to a bank account. A bank statement should be attached.
5. In the absence of a Bank Particulars form (Z894), the payments will be directed to a Post Office with on-line access. Post Office payments are facilitated quicker than electronic bank transfers. The money can only be collected at the Post Office specified by the applicant and should be collected within 30 days after notification has been received from the GPAA for collecting the money.

## **The following additional documentation must accompany the Funeral Benefit Claim Form (Z300), where applicable:**

1. If your spouse is deceased, an original certified copy of the marriage certificate, lobola letter, or alternatively three affidavits from both families are required.
2. On the lobola letter we require: the names of the bride and bridegroom, amount of money payable, date and place where lobola took place, three witnesses from both families and the certification stamp of the chief or from the police station.
3. If a child is deceased or is the applicant in the case of a major child, proof of age is required by means of an original certified copy of a birth certificate, ID or passport.
4. If an adopted child is deceased or is the applicant in the case of a major child, an adoption order is required upon which the names of the adopted parents must appear.

1. If the benefit is payable to the estate, a copy of the letter of executorship and an estate late account is required.
2. If the child is deceased and was a full time student over 18 years of age, but less than 22 years of age, proof of registration is required from the institution. If the child is deceased and disabled and over 18, medical proof of the disability is required and proof of financial dependency on the member / spouse is required through an affidavit that states the following: the amount of financial dependency and the personal income of person concerned.
3. If the surname of the person applying for the benefit is different to that of the covered person or person entitled to payment (as depicted on the ID, passport or death certificate documents), an affidavit is required to prove the relationship.
4. If a member or spouse of a member had a still born child, a letter from the doctor stating the duration of the pregnancy is required.



5. If there are any discrepancies when determining who is entitled to the money, documentary proof of responsibility for the funeral cost will be required from the applicant through means such as a quote or invoice from the funeral undertakers.

**Certification of all documents must not be older than six months in relation to the date of application.**





## MONTHLY PENSION IS NOT TRANSFERABLE TO CHILDREN.

The GEPF pays a monthly pension to all the qualifying former members who are on retirement. The qualifying pensioners will receive and continue to receive their monthly pension regularly.

In the event a married GEPF pensioner passes away, his or her spouse will continue to receive either 75% or 50% of their deceased spouse's pension until they also pass away.

When both pensioners are deceased, the pension payment will cease and no other family member will receive any pension from GEPF, except in a situation where the deceased leaves behind a child who is under the age of 18 years.

In the event of the death of a pensioner who was never married, but has children over the age of 18, the pension will not be transferred to the children; it will cease to be paid.

If a pensioner passes away within the first five years of retirement, his or her surviving spouse or his or her family members are allowed to claim the difference for the remaining year(s).

**Once the difference is paid out, no other money will be paid to family members, but the surviving spouse will continue to receive a spouse pension until he or she passes.**

## PENSION REDRESS

GEPF is still receiving a lot of enquiries from pensioners regarding the pensions redress on Past Discriminatory Practices.

**Pension redress is the provision of compensation to government employees who suffered various forms of discrimination by government pension funds under apartheid.**

GEPF is only tasked with the sole responsibility of communicating the process of applying for the pension redress to its pensioners.



But the processing of the applications remains the responsibility of the Public Service Coordinating Bargaining Council (PSCBC).

**The closing date for the submission of applications was on 31 March 2012.**

# THE FOLLOWING CRITERION WAS USED IN ORDER TO IDENTIFY PENSIONERS WHO DO NOT QUALIFY TO APPLY FOR THE REDRESS:

1. A member cannot claim for a period for which there was no discrimination.
2. Members admitted to the fund after 02 September 1998 or those who exited the fund before 02 September 1998, do not qualify.

For example, a member who only started contributing to the Fund for the first time on 01 September 1999 or terminated pension on 01 September 1998.

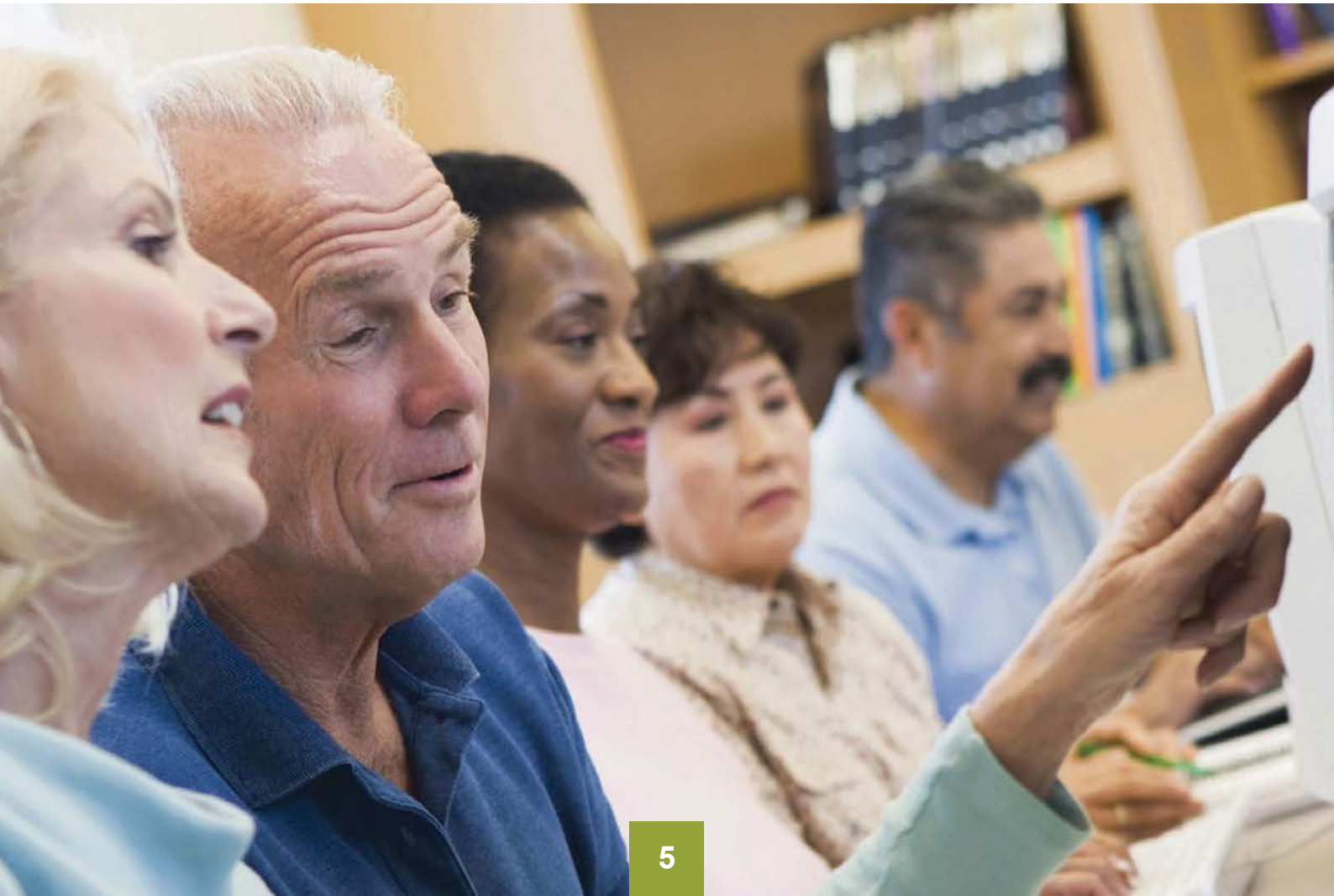
3. A member who applied for a period which is already a contributing period For example, a member started contributing to the Fund on 01 January 1985 and

applied for Past Discriminatory Practices (PDP) period starting on 01 January 1985.

4. A member who has had a break in service.

For example, a member who started contributing on 01 May 1980 and terminated service 30 April 1985 on his / her own account, and was therefore not in service on 02 September 1998.

The member therefore had a waiting period attached to the above period. The above work period does not qualify in terms of the resolution. The member joined government again in 01 August 1998 and no waiting period was applicable to this current period.



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**Durban:** 8th Floor, Salmon Grove Chambers, 407 Anton Lembede Street  
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**Thohoyandou:** 2nd Floor, South African Post Office, (SAPO) Building

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