

# Pensioner TALK

Meet the Head of RFO  
**Mr Joey Sankar**



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Tribute to Mrs Maria  
Josephus



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# Editor's Note

**W**elcome to the new-look, revamped Pensioner Talk designed with you, the pensioner, in mind. In this issue, we bring you news on recent events, profiles on pensioners and EPPF employees as well as some lifestyle articles on topics that might affect you as a pensioner.

## **Keeping you updated and informed**

This edition looks at ways to stay healthy as a pensioner, how the EPPF invests your money responsibly, upcoming pensioner functions and general news updates to keep you informed and up-to-date on developments at the Fund.

## **Want to be featured in the next edition?**

As part of ensuring that the newsletter is focused on the lifeblood of Fund, our members, we have profiled Mr Joey Sankar the Head of Retirement fund operations.

Are you interested in being featured in the next edition?

Email us on [eppfcommunications@eppf.co.za](mailto:eppfcommunications@eppf.co.za) and you could be on the cover of the next Pensioner Talk! Or contact the Communications team on (011) 709 7400.

## **We want to hear from you!**

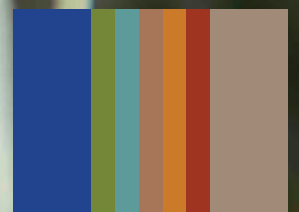
Your opinions and suggestions on our new approach to the Pensioner Talk are important to us – we want to hear from you. Do you like the new look and feel? What other topics could we cover in the newsletter? Would you like to see any further changes?

Send us a mail to [eppfcommunications@eppf.co.za](mailto:eppfcommunications@eppf.co.za) with your thoughts and ideas - we look forward to hearing from you.

All the best and happy reading...

*Thato*

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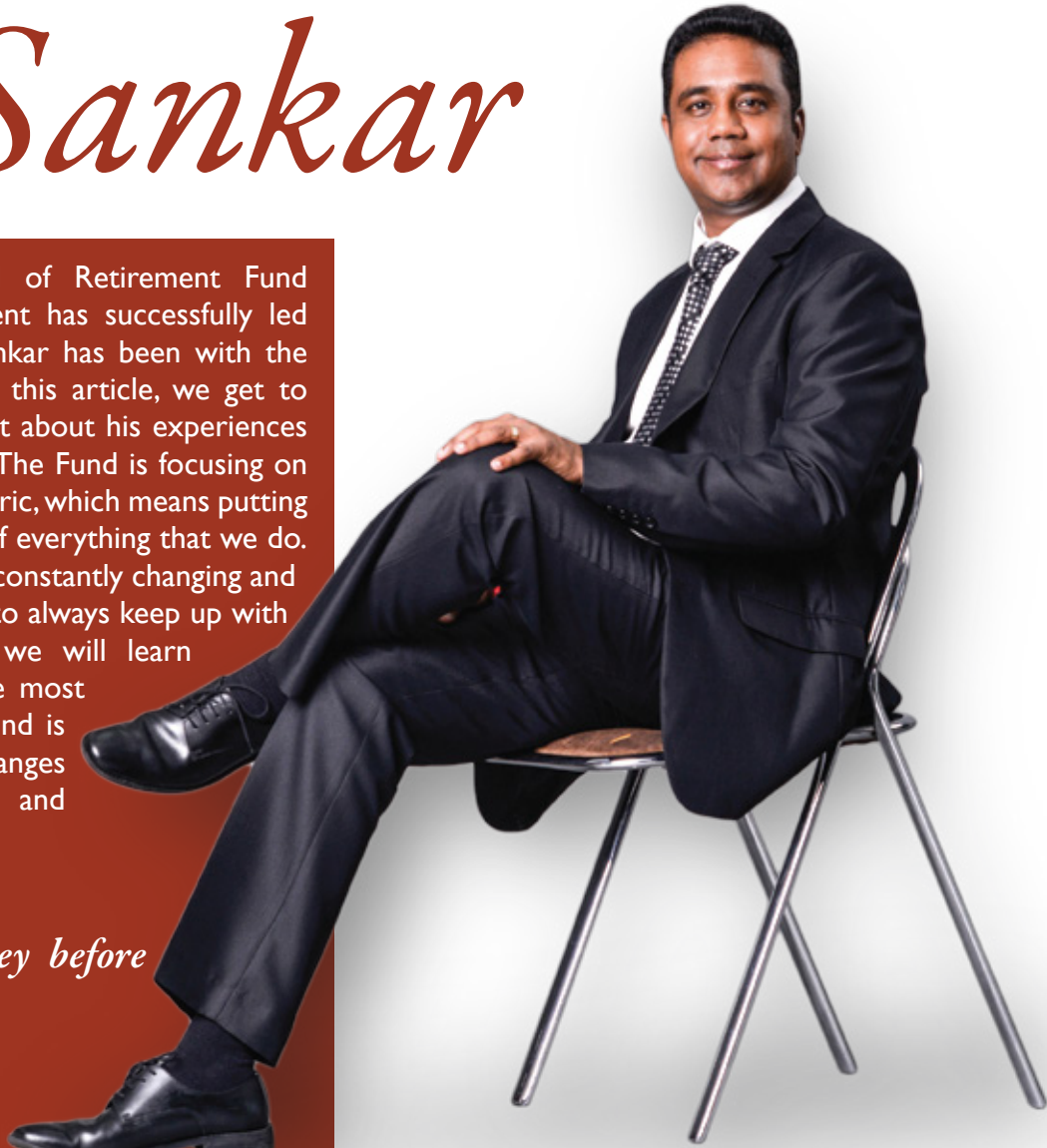


# Meet the Head of Retirement Fund Operations (RFO), *Joey Sankar*

Mr. Joey Sankar, the Head of Retirement Fund Operations (RFO) department has successfully led the team since 2014. Mr. Sankar has been with the Fund for many years and in this article, we get to know him better and find out about his experiences since being part of the EPPF. The Fund is focusing on becoming more member-centric, which means putting our members at the centre of everything that we do. The pension fund industry is constantly changing and it is imperative for the EPPF to always keep up with the trends. In this article, we will learn (through its leader) how the most critical department in the Fund is keeping up with industry changes through customer service and innovation.

## 1. *Tell us more about your career and journey before joining the EPPF*

My career started when I landed a job at Alexander Forbes as an administrator within pension backed lending, moved onto NBC Holdings (Pty) Ltd as an assistant manager managing two Funds and then into IT to assist with the migration onto a new platform. This led to me joining Deloitte Consulting as a Senior Manager within the technology space advising clients within the Financial sector which included transformation programmes, technology enhancements and implementation within an operational environment.



## 2. *You mentioned that you worked as a consultant servicing the fund while you were working for Deloitte – what made you want to join the Fund as a permanent employee?*

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The Fund has been a pillar of strength for over 60 years and it has helped members manage their pension Fund savings. The Fund was ready for change and was geared towards enhancing its vision and mission. It consists of team members that are highly motivated and willing to embrace change. The overall backing rendered by the Executive team and the Board was overwhelming in that support of change within turbulent times – an elegant, true formula for success, growth, and transformation. This is what I personally look forward to and when the opportunity arose to be part of such an organisation, one could not hold back.

3. *One could say that the RFO department is the heart of the EPPF – in a nutshell, what is RFO's contribution to the Fund and its members?*

Retirement Fund Operations exists because of its members, the objective is to target, amongst others, the improvement of its cost per member per month ratio and to facilitate the efficient delivery of services which entails managing member data, payment of benefits, social worker services in investigating death benefits through the call centre, face to face interaction and communications culminating in superior customer experiences for its members. As an outcome, it serves the Fund in becoming an administrator of choice.

4. *You have been the Head of RFO since 2014 and so much has happened since then. What have been your highlights since joining the EPPF?*

The highlight of my time since joining the Fund was that of the initial transformation programme which set the foundation for the Fund in driving towards becoming the most admired pension fund. While allowing the newly established “engine to oil”, the focus shifted towards the stepping stones of:

- Ensuring that the Fund operates an efficient administration based on good customer service and compliance with the regulatory requirements.
- To foster continuous People development in order to enhance the skills of the staff complement to enable the Fund to meet the challenges and demands that may be brought about by the changing retirement fund industry and the
- suggested new legislative requirements that have the potential to affect the Fund's operating model.
- To always strive for a more cost-efficient business model where the division will continuously look for opportunities to reduce costs which entailed:
- Digitisation of all historical documentation and tapes thus enabling easy and accurate query resolution and retrieval of information
- Enabling an interactive website
- Placing additional resources within the core provinces, an initiative born from member needs
- Eliminating non-value add systems
- Process re-engineering and optimisation which was benchmarked against industry standards by an external service provider.

5. *Even with these great achievements, we have had our fair share of challenges. Take us through how the Fund has responded and turned these obstacles into opportunities.*

One of the greatest challenges since joining RFO was the one that tested the principles relating to Fund membership and eligibility. The obstacle presented itself at Board level and which has prompted changes in the Funds operating model especially when dealing with participating employers.

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A relationship that is predicated on good faith resulted in the Fund revisiting historical practices, process alignment and a revisit of the way the Fund rules were structured linked to the historical nature of the Fund. This fostered enhanced relationships with participating employers, industry experts and most importantly, the regulators.

*6. Our industry is one that is constantly evolving. What are some of the plans that your team has put in motion to ensure that we adapt to industry developments and trends?*

Change is the only constant where the world is characterised by volatility, uncertainty, complexity, and ambiguity. The team is gearing towards building core skills, becoming more adaptive, innovative and agile so that they enable themselves to constantly learn. This helps keep them focused on the changing needs of members. A member-centric enterprise architecture initiative has been completed with a laser focus on the member journey and education through communication and interaction.

*7. The EPPF is a defined benefit fund, which means that sustainability and solvency are of paramount importance. What are we doing to futureproof the organisation?*

The Fund strives to remain at the forefront in managing cost and risk. An asset-liability modelling exercise is conducted annually alongside the Fund valuation where the statutory requirement is every three years. The Fund has also adopted a risk budgeting framework in managing investments which have been embedded with its Investment Policy Statement. This has helped in a steady growth with the assets under management and maintaining a funding ratio above 100% thus enabling the Fund to adhere to its promise to continuously and successfully pay member benefits. A funding ratio of such nature is complimentary when one compares this to some of the largest Funds in the world.

*8. Our tagline is “Invested in our members” and one of our key drivers is member-centricity. Please explain what member-centricity means to our members and how we as a Fund show up for them.*

The EPPF is characterised as being a member-centric organisation, an organisation where the entire operating model is built as the member being the heart of its operations. Every action, decision, innovative thoughts are culminated in what the member needs. This is done with reduced costs and high return on investment. The RFO department executes on this mandate by ensuring that processes that result in member payments are done so accurately and efficiently, constant member education around their benefits as defined in the rules, communication utilising multiple channels of technology, face to face interaction, speaking to the belief and practices on collecting, sharing and responding to the challenges, needs and expectations of members. Segmentation i.e. developing profiles of and understanding specific groups, or segments, of members to deliver on their expectations.

*9. You head up one of the most critical departments within the Fund and this means dealing with challenges on a daily basis. How would you describe your leadership style?*

For me, exhibiting leadership is an extension of my personality that speaks volume about my credibility as a working professional.

My tenure has displayed to me as one that has a democratic leadership style, participative in nature where I more often than not involve my team members while making critical decisions.

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members



especially where my team members are highly skilled and experienced. In light of this approach, I strive to allow team members to voluntarily make decisions that will enable the long term success of the Fund. This also keeps them motivated with a drive for continuous improvement.

**10. *Right now you're in the prime of your life. But when it's all over, many years from now, how would you like to be remembered?***

Personally, I strive to always be fully engaged, driven by energy and not time. Maintaining a equilibrium between the mental, physical, emotional and spiritual states of mind will always render a balanced, self-fulfilled life and with this in hand, the psychological contract that one holds with the organisation he/she belongs to will be a highly enriched one that results in the organisations success and ultimately your success as well, therefore, remain fully engaged.



## *Quick facts about Joey*

- **Where were you born and where did you grow up?**

Kwa-Zulu Natal aka the “Garden province” – grew up in Durban

- **What hobby would you get into if time and money weren't an issue?**

Amazing what time can do, however, will do the simplistic thing, play more sport, especially volleyball.

- **What is your personal motto?**

Opportunities don't happen, you create them.

## *Getting to know Joey*

- **What's the best and worst thing about getting older?**

In the words of Helen Worland “I can honestly say that life just gets better and better. The only downside is there is less time left.”

- **Of all the books you have read, which one stands out the most for you and why?**

The Power of Full Engagement by Jim Loehr and Tony Schwartz. For me, of a Type A personality, managing energy and time remains key to high performance and personal renewal.

- **What are the most surreal places you have visited?**

India, the banks of the river Ganges, brings about the greatest sense and feeling of peace, bliss, and serenity.

Invested in our  
*members*



# Your Finances: Understanding your Pensioner Payslip

*All you need to know in order to understand your payslip better.*

Now that you are a pensioner, we have put together a quick guide to help you with our payroll terminology as well as an in-depth explanation of your monthly payslip. If you still have questions - please contact your Eskom Pension and Provident Fund consultants on our call centre toll-free number: 0800 11 45 48 or call centre landline: 011 709 7400.

EPPF logo for you to identify the payslip's authenticity



Private Bag X50, Bryanston, 2021  
0800 114 548  
0866 815 449

Fund's address and contact details

## Pensioner Payslip

Your name and address

Ms R JANE DOE  
UL HKLSANFJ 20  
SDUIOAS  
GAUTENG  
2005

Page	1 of 1
Date	01 February 2019
Pensioner No.	000578497

Payroll date

Unique number

Deduction descriptions (descriptions may vary from pensioner to pensioner)

Details	Deductions	Earnings
MA Pension 000578497		10296.74
MB Additional Benefit 000578497		502.61
PA TAX-MONTHLY EARNINGS YE	128.88	
SB TAX STOP ORDER + OUTST BAL GD	500.00	
UJ ESKOM DEATH BENEFIT FUND EX	11.88	
	R 640.76	R 10799.35
	Net Pension	R 10158.59

Normal earnings

Monthly deductions

Gross pension

### PAYE ACCUMULATED TOTALS FOR TAX YEAR

Gross pension paid for the year

Gross pension <small>Including all allowances in cash or kind</small>	Lump sum	Medical Aid	PAYE
R 131438.60	R 0.	R 0.00	R 1878.95

Medical aid contribution paid for the year

Payment date and email address the pensioner provided to the fund

<b>General Notes</b> • Please advise of your change of address • PENSIONS PAY DATE 31-JAN-2019 RWQSDA@YAHOO.COM	Your pension has been deposited into the following account: <b>Account Name:</b> <b>Bank:</b> NEDBANK LIMITED <b>Branch:</b> MILNERTON <b>Account Number:</b> *****9478 <b>Amount:</b> R 10158.59
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Banking details of the Pensioner

Message from the Fund on key issues affecting pensioners

<b>Personal Message</b> Please note that you have an (AA88) garnishee order from SARS that we will be deducting. The 1st instalment is from this month, to resolve this, please visit the nearest SARS branch.
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Invested in our members





# Jou finansies: Dis hoe jou Pensioenaris-betalstrokie werk

*Alles wat jy moet weet om jou betaalstrokie beter te verstaan.*

Noudat jy 'n pensioenaris is, het ons ons 'n paar vinnige riglyne bymekaargesit om jou met jou betaalstaat-terminologie te help, asook 'n deeglike verduideliking van jou maandelikse betaalstrokie. As jy nog vrae het, moet jy asseblief die konsultante van jou Eskom Pensioen- en Voorsorgfonds by ons tolvrye inbelsentrumnommer kontak: 0800 11 45 48 of skakel die sentrumlandlyn: 011 709 7400.

EPPF-logo sodat jy die eghtheid van die betaalstrokie kan sien



Private Bag X50, Bryanston, 2021  
0800 114 548  
0866 815 449

Fonds se adres en kontakbesonderhede

## Pensioner Payslip

Jou naam en adres

Ms R JANE DOE  
UL HKLSANFJ 20  
SDUIOAS  
GAUTENG  
2005

Page	1 of 1
Date	01 February 2019
Pensioner No.	000578497

Betaalstaat-datum

Unieke nummer

Beskrywing van aftrekkings (beskrywings kan verskil van pensioenaris tot pensioenaris)

Details	Deductions	Earnings
MA Pension 000578497		10296.74
MB Additional Benefit 000578497		502.61
PA TAX-MONTHLY EARNINGS YE	128.88	
SB TAX STOP ORDER + OUTST BAL GD	500.00	
UJ ESKOM DEATH BENEFIT FUND EX	11.88	
	R 640.76	R 10799.35
	Net Pension	R 10158.59

Normale verdienste

Monthly deductions

Total deductions

Gross pension

Bruto pensioen betaal vir die jaar

PAYE ACCUMULATED TOTALS FOR TAX YEAR			
Gross pension <small>Including all allowances in cash or kind</small>	Lump sum	Medical Aid	PAYE
R 131438.60	R 0.	R 0.00	R 1878.95

Mediese fonds-bydrae betaal vir die jaar

Betaaldatum en e-posadres wat die pensioenaris vir die fonds gegee het

<b>General Notes</b> • Please advise of your change of address • PENSIONS PAY DATE 31-JAN-2019 RWQSDA@YAHOO.COM	Your pension has been deposited into the following account: Account Name: Bank: NEDBANK LIMITED Branch: MILNERTON Account Number: *****9478 Amount: R 10158.59
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Bankbesonderhede van die pensioenaris Pensioner

Boodskap vanaf die Fonds oor sleutelkwessies wat pensioenarisse raak

<b>Personal Message</b> Please note that you have an (AA88) garnishee order from SARS that we will be deducting. The 1st instalment is from this month, to resolve this, please visit the nearest SARS branch.
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# Ditjheletse tsa hao: Ho Utlwisisa Setlankana sa hao sa Mokgolo wa Mopenshenara

*Sohle seo o lokelang ho se tseba hore o utlwisise setlankana sa hao sa mokgolo haholwanyane.*

Hona jwale kaha o se o le mopenshenara, re lokela ho hlophisa tokomane e ka o tataisang habobebe ho o thusa hore o tsebe mantswe ao re a sebedisang bakeng sa mokgolo hammoho le tlhaloso e keneletseng ya setlankana sa hao sa mokgolo wa kgwedi le kgwedi. Haeba o ntse o na le dipotso - ka kopo iteanye le mosebeletsi wa Letlole la Penshene le la ho Beha Meja Fatshe la Eskom setsing se letsetswang mahala nomorong ena: 0800 11 45 48 kapa o letsetse nomoro ya mohala wa setsi ho: 011 709 7400.

Letshwao la EPPF ho o thusa ho tseba setlankana sa mokgolo seo o ka se tshepana



Private Bag X50, Bryanston, 2021  
0800 114 548  
0866 815 449

Aterese le dintlha tsa boiteanyo tsa Letlole

## Pensioner Payslip

Lebitso la hao le aterese

Ms R JANE DOE  
UL HKLSANFJ 20  
SDUIOAS  
GAUTENG  
2005

Page	1 of 1
Date	01 February 2019
Pensioner No.	000578497

Letsatsi la ho kgola  
Nomoro e ikgethang

Tlhaloso ya tjehelete e hulwang (tlhaloso e ka fapana ho ya ka mapenshenara ho fapana)

Details	Deductions	Earnings
MA Pension 000578497		10296.74
MB Additional Benefit 000578497		502.61
PA TAX-MONTHLY EARNINGS YE	128.88	
SB TAX STOP ORDER + OUTST BAL GD	500.00	
UJ ESKOM DEATH BENEFIT FUND EX	11.88	
	R 640.76	R 10799.35
	Nett Pension	R 10158.59

Lekeno le tlwaelehileng  
Tjhelete e hulwang kgwedi le kgwedi

Tjhelete yohle e hulwang

Penshene yohle

Penshene yohle e lefuwang ka selemo

Gross pension <small>Including all allowances in cash or kind</small>	Lump sum	Medical Aid	PAYE
R 131438.60	R 0.	R 0.00	R 1878.95

Tjhelete e lefuwang ka selemo bakeng sa thuso ya tsa bongaka

Letsatsi la mokgolo le aterese ya imeile eo mopenshenara a e fileng letlole

<b>General Notes</b> <ul style="list-style-type: none"> <li>Please advise of your change of address</li> <li>PENSIONS PAY DATE 31-JAN-2019</li> <li>RWQSDA@YAHOO.COM</li> </ul>	<b>Your pension has been deposited into the following account:</b> <p>Account Name: Bank: NEDBANK LIMITED Branch: MILNERTON Account Number: *****9478 Amount: R 10158.59</p>
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Boitsebiso ba banka ba Mapenshenara

Molaetsa wa Letlole ditabeng tse ka sehloohong tse amang Mapenshenara

<b>Personal; Message</b> <p>Please note that you have an (AA88) garnishee order from SARS that we will be deducting. The 1st instalment is from this month, to resolve this, please visit the nearest SARS branch.</p>
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# Izimali zakho: Ukuqonda Iphepha Lakho Lokuholela umhlala-phansi

*Okudingeka ukwazi ukuze uliqonde kangcono iphepha lakho lokuhola.*

Njengoba manje usuthathe umhlala-phansi, sihlanganise isiqondiso esisheshayo esizokusiza uqonde amagama asetshenziswayo lapho uhola kanye nencazelo yephepha lakho lokuhola lanyanga zonke. Uma usenemibuzo sicela uxhumane ithimba lesikhwama Sakwa-Eskom Sokunakekela Nomhlala-phansi kule nombolo yamahhala: 0800 11 45 48 noma ushayele le nombolo yasehhovisi: 011 709 7400.

Isiqubulo se-EPPF  
ukuze ubone ukuthi  
iphepha elangempela



Private Bag X50, Bryanston, 2021  
0800 114 548  
0866 815 449

Ikheli lesikhwama  
neminingwane  
yokuxhumana

## Pensioner Payslip

Igama nekheli lakho

Ms R JANE DOE  
UL HKLSANFJ 20  
SDUIOAS  
GAUTENG  
2005

Page	1 of 1
Date	01 February 2019
Pensioner No.	000578497

Usuku

Inombolo

Ukuchazwe kwemali  
edonswayo (kuyehluka  
kumuntu ngamunye)

Details	Deductions	Earnings
MA Pension 000578497		10296.74
MB Additional Benefit 000578497		502.61
PA TAX-MONTHLY EARNINGS YE	128.88	
SB TAX STOP ORDER + OUTST BAL GD	500.00	
UJ ESKOM DEATH BENEFIT FUND EX	11.88	
	R 640.76	R 10799.35
	Nett Pension	R 10158.59

Umholo ovamile

Monthly deductions

Total deductions

Gross pension

Imali yomhlala-phansi  
yonyaka wonke

Gross pension <small>Including all allowances in cash or kind</small>	Lump sum	Medical Aid	PAYE
R 131438.60	R 0.	R 0.00	R 1878.95

Izindleko zeMedical  
aid zonyaka

Usuku lokuhola nekheli  
le-e-mail esilithole  
kothatha  
umhlala-phansi

<b>General Notes</b> <ul style="list-style-type: none"> <li>Please advise of your change of address</li> <li>PENSIONS PAY DATE 31-JAN-2019</li> <li>RWQSDA@YAHOO.COM</li> </ul>	<b>Your pension has been deposited into the following account:</b> <p>Account Name: Bank: NEDBANK LIMITED Branch: MILNERTON Account Number: *****9478 Amount: R 10158.59</p>
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Imininingwane  
yasebhange yothatha  
umhlala-phansi

Umyalezo ovela  
esikhwameni ngezindaba  
ezibalulekile ezithinta  
othatha umhlala-phansi

<b>Personal; Message</b> Please note that you have an (AA88) garnishee order from SARS that we will be deducting. The 1st instalment is from this month, to resolve this, please visit the nearest SARS branch.
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# A Healthier you -

## *TB Awareness*

The Eskom Pension and Provident Fund (EPPF) joins the world at large in observing World TB month in order to remind you once again of the dangers of TB and the high impact it has on South African citizens.

World TB (Tuberculosis) Day, is commemorated annually on 24 March. TB Day is observed on the day in which Dr Robert Koch astounded the scientific fraternity by announcing that he had discovered the cause of TB, the TB bacillus in 1882.

At the time of Koch's announcement in Berlin, TB was raging through Europe and America, leading to the deaths of one out of every seven people. Dr Koch's discovery opened the way towards diagnosing and curing TB.

TB Day is intended to raise public awareness about the epidemic of TB in much of the world, causing the deaths of nearly one-and-a-half million people each year, mostly in developing countries and efforts of eliminating the disease. The theme for this year's World TB Day is: It's Time!

TB continues to cause thousands of deaths every year in South Africa and the rest of the world.

### **Facts about TB**

- Tuberculosis (TB) is second only to HIV/AIDS as the greatest killer worldwide due to a single infectious agent.
- In 2012, 8.6 million people fell ill with TB and 1.3 million died from TB.
- Over 95% of TB deaths occur in low- and middle-income countries, and it is among the top three causes of death for women aged 15 to 44.
- In 2012, an estimated 530 000 children became ill with TB and 74 000 HIV-negative children died of TB.
- TB is a leading killer of people living with HIV causing one fifth of all deaths.
- Multi-drug resistant TB (MDR-TB) is present in virtually all countries surveyed.
- The estimated number of people falling ill with tuberculosis each year is declining, although very slowly, which means that the world is on track to achieve the Millennium Development Goal to reverse the spread of TB by 2015.
- The TB death rate dropped 45% between 1990 and 2012.
- An estimated 22 million lives saved through use of DOTS and the Stop TB Strategy recommended by World Health Organisation (WHO).



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# 'n Gesonder jy - *Wereld TB Dag*

Die Eskom Pensioen- en Voorsorgfonds (EPPF) sluit by die res van die wêreld aan terwyl hulle Wêreld-TB-dag herdenk om ons net weer te herinner aan die gevare van TB en die groot impak wat dit op Suid-Afrikaanse burgers het.

Wêreld-TB- (tuberkulose) dag word jaarliks op 24 Maart herdenk. TB-dag word herdenk op die dag waarop Dr. Robert Koch die wetenskapsgemeenskap verstom het toe hy in 1882 aangekondig het dat hy die oorsaak van TB, die TB-basillus, ontdek het.

Ten tye van Koch se aankondiging in Berlyn, het TB deur Europa en Amerika gewoed en die dood van een uit elke sewe mense veroorsaak. Dr. Koch se ontdekking het die weg gebaan vir die diagnosering en genesing van TB.

TB-dag is daarop gemik om openbare bewustheid te skep oor die TB-epidemie in 'n groot deel van die wêreld, waar dit tot die dood van byna een-en-'n-halfmiljoen mense elke jaar lei – hoofsaaklik in ontwikkelende lande, asook die pogings om die siekte uit te roei. Die tema vir hierdie jaar se Wêreld-TB-dag is: It's Time!

TB veroorsaak nog steeds elke jaar die dood van duisende in Suid-Afrika en die res van die wêreld.

## Feite oor TB

- Naas MIV/Vigs veroorsaak tuberkulose (TB) die grootste aantal sterftes vanweë 'n enkele aansteeklike agens wêreldwyd.
- In 2012 het 8.6 miljoen mense siek geword weens TB, en 1.3 miljoen mense het aan TB gesterf.
- Meer as 95% van TB-sterftes vind plaas in lae- en middel-inkomstelende, en dit is onder die top drie oorsake van sterftes onder vroue tussen die ouderdom van 15 en 44.
- In 2012 het 'n geraamde 530 000 kinders siek geword aan TB, en 74 000 MIV-negatiewe kinders het aan TB gesterf.
- TB is een van die vernaamste oorsake van sterfte by mense wat met MIV lewe, waar dit een-vyfde van alle sterftes veroorsaak.
- Multi-middel- weerstandige TB (MDR-TB) kom voor in byna alle lande waar daar opnames gedoen is.
- Die geraamde aantal mense wat elke jaar siek word aan tuberkulose, neem af – dit gebeur wel baie stadig, maar dit wys dat die wêreld goed vorder om die Millennium-Ontwikkelingsdoelwitte te bereik om die verspreiding van TB teen 2015 om te swaai.
- Die TB-sterftesyfer het met 45% gedaal tussen 1990 en 2012.
- 'n Geraamde 22 miljoen lewens is gered deur die gebruik van DOTS en die Stop TB-strategie wat deur die Wêreldgesondheidsorganisasie (WHO) aanbeveel word.



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*members*



# Ho ba ya phetseng hantle - *Letsatsi la lefatshe la TB*

Letlole la Eskom la Peshene le la ho Beha Meja Fatshe (EPPF) le ikopanya le lefatshe kaofela ho keteka Kgwele ya Lefatshe ya TB e le ho ikgopotsa hape ka dikotsi tsa TB le kamoo e amang baahi ba bangata kateng Afrika Borwa.

Letsatsi la Lefatshe la TB (Lefuba), le ketekwa selemo le selemo ka la 24 March. Letsatsi la TB le ketekwa ka letsatsi leo Dr Robert Koch a ileng a makatsa sehlopha sa ditsebi tsa saense ka ho phatlalatsa hore o sibolotse sesosa sa TB, e leng TB bacillus ka 1882.

Nakong eo Koch a phatlalatsang sena Berlin, TB e ne e etsa mofela Europe le Amerika, e bolaya motho a le mong ho ba bang le ba bang ba supileng. Tshibollo ena ya Dr Koch e ile ya bula tsela ya ho fumana le ho phekola TB.

Letsatsi la TB le reretswe hore le lemose batho ka sewa sa TB lefatsheng, kaha e bolaya batho ba ka bang milione le halofo selemo le selemo, haholoholo dinaheng tse ntseng di hola, hammoho le ho etsa boiteko ba ho fedisa lefu lena. Sehlooho sa selemong sena sa Letsatsi la lefatshe la TB ke: Ke Nako!

TB e tswela pele ho bolaya batho ba dikete selemo le selemo Afrika Borwa le lefatsheng ka bophara.

## Dintlha ka TB

- Lefuba (TB) ke lefu la bobedi le latelang HIV/AIDS ka ho bolaya batho ba bangata ka ho fetisisa lefatsheng lohle ka lebaka la kokwanahloko e le nngwe e tshwaetsanwang.
- Ka 2012, batho ba dimilione di 8.6 ba ile ba tshwarwa ke TB mme ba dimilione tse 1.3 ba bolawa ke TB.
- Diphesente tse ka hodimo ho 95 tsa batho ba bolawang ke TB di dinaheng tse moruo o tlaase kapa o mahareng, mme e wela disoseng tse tharo tse kahodimodimo tse bolayang batho ba basadi ba dipakeng tsa dilemo tse 15 le 44.
- Ka 2012, bana ba hakanyetswang ho ba 530 000 ba ile ba tshwarwa ke TB mme ba 74 000 ba neng ba se na HIV ba ile ba bolawa ke TB.
- TB ke yona e itlhomeng pele ho bolaya batho ba phelang le HIV, e bolaya a le mong ho ba bang le ba bang ba bahlano ba hlokalalang.
- TB e sa phekolwang ke meriana e mengata (MDR-TB) e teng hoo e ka bang dinaheng tsohle tseo ho entsweng phuputso ho tsona.
- Ho hakanngwa hore palo ya batho ba tshwarwang ke lefuba ya fokotseha selemo le selemo, le hoja e le ka sekgahla se fokolang haholo, ho bolelang hore lefatshe le motjheng wa ho finyella Sepheo sa Tswelopele ya Mileniamo sa ho fedisa ho jaleha ha TB.
- Sekgahla sa batho ba bolawang ke TB se theohile ka 45% dipakeng tsa 1990 le 2012.



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# Yiba nempilo -

## *Usuku lwesifo sofuba*

Isikhwama sakwa-Eskom Sokunakekela Nomhlala-phansi (Eskom Pension and Provident Fund [EPPF]) sizibandakanya nezwe lonke ekugcineni inyanga Yesifo Sofuba (TB) kazwelonke ukuze siphinde sikukhumbuze ngezingu ze-TB negalelo elikhulu lesi sifo esibe nalo ezakhamuzini zaseNingizimu Afrika.

Usuku Lwesifo Sofuba, lugcinwa minyaka yonke ngezi-24 zikaMashi. Usuku lwe-TB lugcinwa ngosuku uDkt. Robert Koch amangaza khona ozakwabo abangososayensi lapho ememezela ukuthi useyitholile imbanga nge-TB, igciwane le-TB ngo-1882.

Ngesikhathi uKoch ememezela lokho eBerlin, i-TB yayisisakazeke kulo lonke elaseYurophu nelaseMelika, libulala umuntu oyedwa kwabayisikhombisa. UDkt. Koch wavula indlela yokuhlonza nokwelapha isifo sofuba (TB)

Usuku Lwesifo sofuba luhloselwe ukuqwashisa umphakathi ngobhubhane lwe-TB emhlabeni wonke, olubulala abantu abasondela esigidini nengxenywe unyaka nonyaka, ikakhulukazi emazweni asathuthuka, nangemizamo yokuqeda leli gciwane. Isihloko soSuku Lwe-TB salo nyaka sithi: Yisikhathi!

I-TB iyaqhubeka ibulala izinkulungwane zabantu unyaka nonyaka eNingizimu Afrika nasemhlabeni wonke.

### **Amaqiniso Nge-TB**

- Isifo Sofuba (TB) silandela igciwane le-HIV/AIDS njengom bulali kazwelonke ngenxa yokuthi siyathelelana.
- Ngo-2012, abantu abayizigidi ezingu-8.6 baphathwa yi-TB yabulala izigidi ezingu-1.3.
- Abantu abangamaphesenti angaphezu kuka-95 ababulawa yi-TB bavela emazweni anemali encane kuya kwanemali ephakathi, futhi iyona ephakathi kwezimbanga ezinkulu ezintathu ezibulala abantu besifazane abaneminyaka esuka kwengu-15 kuya kwengu-44.
- Ngo-2012, kulinganiselwa ukuthi izingane ezingu-530 000 zahlaselwa yi-TB futhi ezingu-74 000 ezazinegciwane le-HIV zabulawa yi-TB.
- I-TB iyona ehamba phambili ekubulaleni abantu abanegciwane le-HIV okwenza kube iyona ebulala ingxenywe yesihlanu yabo bonke abafayo.
- Uhlobo lwesifo sofuba esingezwa mishanguzo (Multi-drug resistant TB [MDR-TB]) lutholakale kuwo wonke amazwe acwaningiwe.
- Inani elisikiselwe labantu abaguliswa yi-TB unyaka ngamunye liyehla, nakuba lehla kancane kakhulu, okusho ukuthi izwe lisendleleni yokufinyelela uMgomo Wentuthuko Wenkulungwane Yeminyaka wokuhlehlika ukusakazeka kwe-TB ngo-2015.
- Inani labantu ababulwa yi-TB lehla ngamaphesenti angu-45 phakathi kuka-1990 no-2012.



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# Pension Funds made easy



## The EPPF's Protection of Personal Information Act Campaign

The Eskom Pension and Provident Fund (EPPF) puts the protection of our members and pensioners' privacy on top of our priority list and that is why we had to ensure that we meet the requirements of POPIA.

But what is POPIA you might ask – POPIA stands for the Protection of Personal Information Act. It is an all-inclusive piece of legislation that safeguards the integrity and sensitivity of personal information. Not all of the sections of the POPIA have come to effect yet, however, the Fund has elected to be proactive and implement POPIA requirements due to the risks our members could face should the security and integrity of their personal information be compromised. We currently await the announcement of the commencement date of the inactive sections of the POPIA.

POPIA defines Personal Information (PI) as:

“Information relating to an identifiable, living, natural person, and where it is applicable, an identifiable, existing juristic person, including, but not limited to:

- Information relating to the race, gender, sex, pregnancy, marital status, national, ethnic or social origin, colour, sexual orientation, age, physical or mental health, well-being, disability, religion, conscience, belief, culture, language and birth of the person;

- Information relating to the education or the medical, financial, criminal or employment history of the person;
- Any identifying number, symbol, e-mail address, physical address, telephone number, location information, online identifier or other particular assignment to the person;
- The biometric information of the person;
- The personal opinions, views or preferences of the person;
- Correspondence sent by the person that is implicitly or explicitly of a private or confidential nature or further correspondence that would reveal the contents of the original correspondence;
- The views or opinions of another individual about the person; and
- The name of the person if it appears with other personal information relating to the person or if the disclosure of the name itself would reveal information about the person;”

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Therefore, your personal details, your employment history, the deductions that come of your payslip, your payslip, the names of your beneficiaries, their ages, etc, all constitute personal information. The POPIA requires organisations such as the EPPF to carefully manage the collection, capture and storage of personal information by outlining the lawful framework within which these activities take place. Failure to comply with the POPIA may result in hefty penalties and possible imprisonment.

Accordingly, in applying the POPIA compliance framework, the principle that the Fund should consider is "privacy by design". This means that the Fund should consider privacy implications in all its processes and systems and build security and privacy concepts into its the day-to-day operations.

The Fund has started a strategic project focusing on the implementation of requirements of the POPIA.

The objectives of the EPPF POPIA project are to:

1. evaluate the requirements of the Act and to document all gaps that may exist that will prevent EPPF from being compliant;
2. establish the required POPIA governance structures,
3. develop and implement all required policies, procedures, standards and processes required by the act, where they do not exist and
4. ensure that the POPIA processes are understood by all key stakeholders through good communication and training.

To date, all the policies, standards and procedures required for the Fund to claim compliance have been developed. The governance structures have been identified and established and we are now commencing with a comprehensive implementation, awareness and communication drive.

Once all the policies and procedures have been approved, the Fund would be ready for a first internal compliance audit that would serve as a baseline for the improvement of the management of PI.

### What does this mean for members of the Fund?

- You can be assured that your personal information held by the Fund, is protected;
- Procedures are in place for you to query, update or request the erasure of incorrect personal information.
- In the event that you are not happy with how your personal information is held, you can submit a complaint to the Fund's Information Officer

Any enquiries on the Fund's POPIA project can be directed to the following:

### INFORMATION OFFICER AND CONTACT DETAILS OF EPPF

The Chief Executive and Principal Officer of the EPPF is the designated Information Officer of the Fund.

Name	Contact Details
 Principal Officer and Chief Executive	Telephone no.: 0800 11 45 48/ 011 709 7400 E-mail: info@eppf.co.za

The contact details for the Head Office of the EPPF are as follows:

 Physical Address Head Office	Isivuno House EPPF Office Park 24 Georgian Crescent East Bryanston East Johannesburg, 2191
 Postal Address Head Office	Private Bag X50 Bryanston 2152

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# Pensioen Fondse maklik gemaak



## Die EPPF se Wet op Beskerming van Persoonlike Inligting-projek

Die Eskom Pensioen- en Voorsorgfonds (EPPF) stel die beskerming van ons lede en pensioenarisse se privaatheid heel bo aan ons lys van prioriteite, en daarom moes ons seker maak dat ons aan POPIA se vereistes voldoen.

Maar wat is POPIA, vra jy dalk – POPIA staan vir die Wet op Beskerming van Persoonlike Inligting. Dit is 'n omvattende deel van die wetgewing wat die integriteit en sensitiwiteit van persoonlike inligting beskerm. Nog nie alle afdelings van POPIA is in werking nie, maar die Fonds het verkies om proaktief te wees en POPIA-vereistes in te stel weens die risiko's wat dit vir ons lede kan inhou indien die sekuriteit en integriteit van hulle persoonlike inligting in gevaar gestel sou word. Ons wag tans op die aankondiging van die aanvangsdatum vir die onaktiewe afdelings van POPIA.

POPIA definieer Persoonlike Inligting (PI) soos volg: "Inligting met betrekking tot 'n identifiseerbare, lewende, natuurlike persoon, en, waar van toepassing, 'n identifiseerbare, bestaande regspersoon, insluitend maar nie beperk nie tot:

- Inligting met betrekking tot 'n persoon se ras, geslag, geslagtelikheid, swangerskap, huwelikstatus, nasionale-, etniese of sosiale oorsprong, kleur, seksuele voorkeur, ouderdom, fisiese of

verstandelike gesondheid, welstand, gestremdheid, godsdiens, gewete, geloof, kultuur, taal en geboorte;

- Inligting met betrekking tot die opvoedkundige of die mediese, finansiële, kriminele of werksgeskiedenis van die persoon;
- Enige identifiserende nommer, simbool, e-pos-adres, fisiese adres, telefoonnommer, liggingsinligting, aanlyn identifiseerder of enige ander spesifieke verwysing na die persoon; Biometriese inligting van die persoon;
- Die persoonlike opinies, sienings of voorkeure van die persoon;
- Korrespondensie, gestuur deur die persoon, wat onvoorwaardelik of uitdruklik van 'n private of vertroulike aard is, of verdere korrespondensie wat die inhoud van die oorspronklike korrespondensie sal openbaar;
- Die sienings of opinies van 'n ander individu oor die persoon, en
- Die naam van die persoon as dit saam met ander inligting verskyn met betrekking tot die persoon, of indien bekendmaking van die naam self inligting oor die persoon sal openbaar."

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Dus, jou persoonlike besonderhede, werksgeskiedenis, aftrekkings op jou salarisstrokke, jou salarisstrokke, die name van jou begunstigdes, hulle ouderdomme, ens. – al hierdie dinge word as persoonlike inligting beskou. POPIA vereis dat organisasies, soos die EPPF, die versameling, vaslegging en berging van persoonlike inligting noukeurig bestuur deur die regsraamwerk uiteen te sit waarbinne hierdie aktiwiteite uitgevoer word. Versuim om aan POPIA te voldoen kan hewige boetes en moontlik gevangenisstraf tot gevolg hê.

Daarom moet die Fonds, wanneer hulle die POPIA-nakomingsraamwerk volg, die beginsel van “privaatheid kom eerste” toepas. Dit beteken dat die Fonds privaatheid-implikasies in ag moet neem in alle prosesse en sisteme, en sekuriteit- en privaatheidskonsepte by hulle daaglikse bedrywighede moet inwerk.

Die Fonds het begin met 'n strategiese projek wat fokus op die implementering van POPIA se vereistes. Die doelwitte van die EPPF-POPIA-projek is om:

1. die vereistes van die Wet te evalueer, en om dan alle moontlike gapings wat dalk bestaan te dokumenteer wat sal verhoed dat die EPPF aan die vereistes voldoen;
2. die vereiste POPIA-beheerstrukture te vestig;
3. alle vereiste beleide, prosedures, standaarde en prosesse wat deur die wet benodig word, te ontwikkel en te implementeer waar dit nie bestaan nie, en
4. te verseker dat die POPIA-prosesse deur al die sleutel-belanghebbendes verstaan word deur middel van goeie kommunikasie en opleiding.

Tot op hede is alle beleide, standaarde en prosedures vir nakoming wat deur die Fonds vereis word reeds ontwikkel. Die beheerstrukture is geïdentifiseer en gevestig en ons begin nou met 'n omvattende veldtog vir implementering, bewusmaking en kommunikasie.

Sodra al die beleide en prosedures goedgekeur is, sal die Fonds gereed wees vir die eerste interne voldoenings-oudit wat sal dien as 'n basislyn vir die verbetering van die bestuur van PI.

### Wat beteken dit vir lede van die Fonds?

- Jy kan daarvan seker wees dat jou persoonlike inligting wat deur die Fonds gehou word, veilig is;
- Daar is prosedures in plek sodat jy navraag kan doen en persoonlike inligting kan bevraagteken, bywerk of vra dat verkeerde persoonlike inligting geskrap word
- As jy dalk nie tevrede is met hoe jou persoonlike inligting hanteer word nie, kan jy 'n klag indien by die Fonds se Inligtingsbeampte

Enige navrae met betrekking tot die Fonds se POPIA-projek kan gerig word aan:

### INLIGTINGSBEAMPTTE EN KONTAKBESONDERHEDE VAN DIE EPPF

Die Hoof- Uitvoerende Beampte en Bestuurshoof van die EPPF is die aangewese inligtingsbeampte van die EPPF.

NAAM	KONTAKBESONDERHEDE
 Hoof- Uitvoerende beampte Bestuurshoof	Telefoonnr.: 0800 11 45 48/ 011 709 7400 E-pos: info@eppf.co.za

Die kontakbesonderhede van die Hoofkantoor van die EPPF is:

 Fisiese adres Hoofkantoor	Isivuno House EPPF Office Park 24 Georgian Crescent East Bryanston East Johannesburg, 2191
 Posadres Hoofkantoor	Private Bag X50 Bryanston 2152

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# Ho fumana tjhelete ya penshene ho nolofaditswe



## Porojeke ya EPPF ya Molao o Sireletsang Tlhahisolededing ya Botho

Letlole la Eskom la Penshene le la ho Beha Meja Fatshe (EPPF) le beha tshireletseho ya ditho tsa rona le tlhahisolededing ya sephiri ya mapenshenara kahodimodimo, ke ka hona re netefatsang hore re iphaphatha le POPIA.

Empa o ka nna wa botsa, POPIA ke eng – POPIA e emela Molao o Sireletsang Tlhahisolededing ya Botho (Protection of Personal Information Act). Ke molao o akaretsang tsohle o sireletsang botshepehi le sephiri sa tlhahisolededing ya botho. Hase dikarolo tsohle tsa POPIA tse seng di sebetsa, leha ho le jwalo, Letlole le nkile bohato ba ho latela dintho tse hlokwang ke POPIA ka lebaka la dikotsi tseo ditho tsa rona di ka tobanang le tsona haeba ho sireletseha le botshepehi ba tlhahisolededing ya bona ya botho di ka se bolokehe. Hona jwale re emetse ho phatlalatswa ha letsatsi leo dikarolo tse so sebetse tsa POPIA di tla qala ho sebetsa.

POPIA e hlalosa tlhahisolededing ya botho e le:

“Tlhahisolededing e amanang le motho ya ka qollwang, ya phelang, wa sebele, mme moo ho sebetsang, motho ya ka qollwang, eo molao o mo nkang e le motho ya phelang, ho akarelletsa, le hoja ho sa felle ka:

- Tlhahisolededing e amanang le morabe, bong, botona kapa botshehadi, boimana, boemo ba lenyalo, botjhaba, setso kapa moetlo, mmala,

tshekamelo ya bong, dilemo, bophelo bo botle ba mmele kapa ba kelello, boiketlo, kgolofalo, bodumedi, letswalo, tumelo, setso, puo le tswalo ya motho;

- Tlhahisolededing e amanang le thuto kapa nalane ya motho ka tsa bongaka, tsa ditjhelete, tsa tlolo ya molao kapa tsa mosebetsi;
- Nomoro leha e le efe e ka qollang motho, letshwao, aterese ya imeile, aterese ya sebaka, nomoro ya thelefono, tlhahisolededing ya sebaka, ntho e ka qollang motho inthaneteng kapa mosebetsi o itseng ka ho kgetheha wa motho;
- Tlhahisolededing ya ditshobotsi tse kgethollang motho;
- Maikutlo a botho, tsela eo motho a bonang dintho ka yona kapa dintho tseo a di kgethang;
- Mangolo a rometsweng ke motho ao ka tsela e sa tobang kapa e tobileng e leng a sephiri kapa a lekunutu kapa mangolo leha e le afe a ka senolang seo qalong ho neng ho buuwa ka sona;
- Tsela eo motho a bonang dintho ka yona kapa maikutlo a motho e mong ka motho e mong; le
- Lebitso la motho haeba le hlaha tlhahisolededing ya botho e amanang le motho kapa haeba ho bolela lebitso ka bo hona ho ka senola tlhahisolededing ka motho;”

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Kahoo, dintlha tsa hao tsa botho, tlaleho ya mosebetsi, tjelete e fokotswang setlankaneng sa hao sa mokgolo, setlankana sa mokgolo wa hao, mabitso a bajalefa ba hao, dilemo tsa bona, jwalojwalo, kaofela diwela tlasa se hlalotswang e le tlhahisoleseding ya botho. POPIA e hloka hore mekgatlo e kang EPPF e laole ka hloko pokello, ho ngola le ho boloka tlhahisoleseding ya botho ka ho thathamisa moralo wa molao oo dintho tsena di lokelang o etswa tlasa ona. Ho se iphaphathe le POPIA ho ka fella ka dikotlo tse boima le monyetla wa ho kwalla teronkong.

Ka lebaka leo, e le ho iphaphatha le moralo wa POPIA, leano leo Letlole le lokelang ho nahana ka lona ke la "sephiri ka mokgwa wa tswelopele". Sena se bolela hore Letlole le lokela ho nahana ka dintho tse amehang tsa sephiri mehatong yohle ya lona le ditsamaisong tsa lona le ho haha tshireletso le dikgopolo tsa sephiri mesebetsing ya lona ya letsatsi le letsatsi.

Letlole le qadile porojeke e hlwahlwa e shebileng ka ho kgetheha ho kenya tshebetsong dintho tse hlokwang ke POPIA.

Sepheo sa porojeke ya EPPF POPIA ke ho:

1. hlahloba se hlokwang ke Molao le ho ngola dintho tsohle tse haellang tseo e ka nnang yaba di teng ho qoba hore EPPF e se iphaphathe le molao;
2. ho fumana tlhophiso ya tsamaiso e hlokahalang ya POPIA,
3. ho theha le ho kenya tshebetsong dipholisi tsohle tse hlokahalang, mehatong, melawana le mekgwa e hlokwang ke molao, moo di leng siyo le
4. ho netefatsa hore mehatong ya POPIA e utlwisiswa ke ditho tsohle ka ho ba le puisano e ntle le kwetliso.

Ho fihlela jwale, dipholisi tsohle, melawana le mehatong e hlokahalang bakeng sa hore Letlole le tleime e thehilwe. Tlhophiso ya tsamaiso e se e hlwauwe le ho thewa mme hona jwale re qala ka ho kenya tshebetsong tsohle tse amehang, ho lemosa le ho kgothalletsa puisano.

Hang ha dipholisi tsohle le mehatong di tjhaetswe monwana, Letlole le tla be le loketse ho etsa tlhahlobo ya pele kahare ho lona mme seo e tla ba motheo wa hore ho ntlafatswe botsamaisi ba tlhahisoleseding ya botho.

### See se bolelang bakeng sa Ditho Tsa Letlole?

- O ka kgodiseha hore tlhahisoleseding ya hao ya botho e matsohong a Letlole e sireletsehile;
- Ho entswe mehatong ya hore na o ka botsa dipotso jwang, ho fana ka tlhahisoleseding ya hao ya moraorao kapa ho kopa hore ho phumule tlhahisoleseding ya botho e sa nepahalang.
- Haeba ho ka etsahala hore ha o a thaba ka tlhahisoleseding ya botho eo re nang le yona, o ka kenya tletlebo ho Mohlanka wa Letlole wa Tlhahisoleseding

Dipotso leha e le dife porojekeng ya POPIA ya Letlole di ka lebiswa sebakeng se latelang:

### MOHLANKA WA TLHAHISOLESERING LE DINTLA TSA BOITEANYO TSA EPPF

Mophethahatsi ya ka Sehloohong le Mohlanka e Moholo wa EPPF ke yena ya kgethilweng ho ba Mohlanka wa Tlhahisoleseding wa EPPF.

#### LEBITSO



Mohlanka e Moholo le Mophethahatsi ya ka Sehloohong

#### DINTLHA TSA BOITEANYO

Nom. ya Mohala:  
0800 11 45 48/  
011 709 7400  
Imeile: info@epf.co.za

Dintlha tsa boiteanyo tsa Ntlokgolo ya EPPF ke tse latelang:



Aterese ya ofisi  
Ntlokgolo

Isivuno House  
EPPF Office Park  
24 Georgian Crescent East  
Bryanston East  
Johannesburg, 2191



Aterese ya Poso  
Ntlokgolo

Private Bag X50  
Bryanston  
2152

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# Izimali zomhlalaphansi zenziwe lula



## Umthetho Wokuvikela Imininingwane Yomuntu We-EPPF

Isikhwama sakwa-Eskom Sokunakekela Nomhlala-phansi (Eskom Pension and Provident Fund [EPPF]) sibeka imininingwane eyimfihlo yamalungu ethu kuqala, futhi yingakho kudingekile ukuba siqiniseke ukuthi sihambisana ne-POPIA.

Kodwa ungase uzibuze, iyini i-POPIA— igama elithi POPIA limelela ukuthi Umthetho Wokuvikela Imininingwane Yomuntu (Protection of Personal Information Act). Umthetho ovikela imininingwane yomuntu eyimfihlo. Akuzona zonke izici zomthetho we-POPIA esezisebenza, kodwa Isikhwama sinqume ukuba sithathe isinyathelo sibe nezimfuneko ze-POPIA ngenxa yezingozu amalungu ethu angase ahlangebezane nazo futhi imininingwane yawo eyimfihlo iputshuke. Okwamanje silinde isimemezelo sosuku okuzoqala ngalo ukusebenza kwezingxenywe ze-POPIA.

I-POPIA iyichaza kanjena imininingwane yomuntu:

“Imininingwane ehlobene nomuntu engamenza abonakale, futhi lapho kwenzeka, umuntu okwazi ukumthola, ukutholakala kwakhe ngokomthetho, okuhlanganisa, kodwa okungapheleli kuphela:

- Imininingwane ephathelene nohlanga, ubulili, ukukhulelwa, isimo sakhe sokushada, isizwe, uhlanga noma isizinda, ibala, iminyaka, impilo yakhe engokomzimba noma engokwengqondo, isimo sakhe sempilo, ukukhubazeka, inkolo, unembeza,

inkolelo, isiko, ulimi noma ukuzalwa komuntu;

- Imininingwane ehlobene nemfundo noma ezempilo, ezomnotho, umlando wakhe kwezomthetho noma kwezomsebenzi;
- Inombolo kamazisi, uphawu, ikheli le-email, ikheli lalapho ahlala khona, inombolo yocingo, yindawo akuyo, indlela abonakala ngayo kuyi-Internet nanoma yikhuphi okuveza loyo muntu;
- Imininingwane yomuntu ngezofuzo;
- Imibono yomuntu, indlela azizwa ngayo noma ukukhethwa komuntu;
- Izincwadi ezithunyelwe yilowo muntu ezicacile noma ezingacacile eziyimfihlo noma ezinye izincwadi ezingaveza obekuqukethwe yizincwadi zokuqala;
- Imibono yomunye umuntu ngalowo muntu; kanye
- Igama lomuntu uma livela kanye nemininingwane yakhe noma uma ukucela kwegama lakhe kukodwa kungase kuveze imininingwane yalowo muntu;”

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Ngakho-ke, imininingwane yakho, umlando wokuqashwa kwakho, ukuncozulwa kwemali ephepheni lakho lokuhola, iphepha lakho lokuhola, amagama alabo abazodla ifa lakho, iminyaka yabo njll. Konke kubekwa njengemininingwane yakho eyimfihlo. I-POPIA ifuna ukuba izinhlangano ezifana no-EPPF zihlole ngokucophelela imininingwane ezinayo, zigcine imininingwane eyimfihlo ngokubeka imithetho ezolandelwa lapho kuthathwa leyo mininingwane. Ukwehluleka ukulandela imithetho ye-POPIA kungaholela ekuhlawuliweni kanzima ngisho nasekuboshweni imbala.

Ngokuvumelana nalokho, ekusebenziseni imithetho ye-POPIA isimiso sesikhwama kufanele sicabangele "ukuklama ngendlela eyimfihlo ". Lokhu kusho ukuthi isikhwama kufanele sicabangele ukuvikela izinto eziyimfihlo kuzo zonke izinqubo zaso futhi zihilele ukuvikela izimfihlo ekusebenzeni kwansuku zonke. Isikhwama siqale umsebenzi wokugxila ekulandelweni kwezimfuneko ze-POPIA.

Imigomo yomsebenzi we-EPPF POPIA ukuba:

1. ukubuka izimfuneko zoMthetho nokuvala zonke izikhala okungenzeka zikhona ezingavimbela ukuba i-EPPF ifaneleke;
2. ukuthola izinhlanga ezilawula i-POPIA,
3. ukuthola nokusebenzisa wonke amapholisi adingekayo, izinqubo, izindlela nokunye okudingwa umthetho, laho zingatholakali khona
4. uqinisekise ukuthi izinqubo ze-POPIA ziqondwa yiwo wonke amalungu ngokuxhumana okuhle nokuqeqeshwa.

Njengamanje, zonke izinqubo namazinga esikhwama okuhambisana nalo mthetho kuthuthukisiwe. Izinhlanga ezilawulayo sezibonakele futhi zatholakala futhi manje seziqala ngokufundisa, ukuqwashisa nokuxhumana.

Uma zonke izinqubo namapholisi sekuphasisiwe, iSikhwama sizolungela ukulungisa yonke imininingwane esinayo ukuze ivumelane nomthetho futhi lokhu kuyoba isisekelo sokuthuthukiswa kokuqondisa kwe-imininingwane yomuntu.

### Kusho ukuthini lokhu ngamalungu eSikhwama?

- Ungaqiniseka ukuthi imininingwane yakho eyimfihlo eyaziwa isikhwama iphephile;
- Kukhona izinqubo ezilandelwayo uma ufuna ukubuza, ukunikeza imininingwane ethuthukisiwe noma ukushintsha imininingwane enganembile.
- Uma ungajabule ngemininingwane yakho, ungaletsa isikhalazo kumphathi wemininingwane yesikhwama

Uma unemibuzo ngomsebenzi weSikhwama ngokuphathelele ne-POPIA ungabuza kulezi zindawo:

### IMINININGWANE YEHHOVISI NEMINININGWANE YOKUXHUMANA YE-EPPF

Umpathi oyinhloko Nehhovisi eliyinhloko le-EPPF yihhovisi elikhethelwe ukunikeza imininingwane ye-EPPF.

IGAMA	IMINININGWANE YOKUXHUMANA
 <p>Umpathi oyinhloko nehhovisi eliyinhloko</p>	<p>Ucingo: 0800 11 45 48/ 011 709 7400 Ikheli le-E-mail: info@eppf.co.za</p>
 <p>Ikheli Lendawo Lehhovisi Eliyinhloko</p>	<p>Isivuno House EPPF Office Park 24 Georgian Crescent East Bryanston East Johannesburg, 2191</p>
 <p>Ikheli Leposi Lehhovisi Eliyinhloko</p>	<p>Private Bag X50 Bryanston 2152</p>

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# Pensioner Profile

## Tribute to my mother who lived her life fully, by Ms Elizabeth Olkers

*It is not very often that one receives a contribution for a newsletter that they find themselves moved to tears. The piece below, submitted by a devoted and loving daughter, is such an instance. Ms Elizabeth Olkers was so inspired by her mother's life and legacy that it was only fitting that she pen down a tribute from the whole family...*

*(For Maria Josephus: born 30 December 1913 – Died 08 December 2018)*

For most of history people lived long enough to see their children and their children's children, however today you are truly lucky to live past 55 years. My mother, Mrs Maria Josephus, is longevity personified after she was blessed enough to live past 100 years.

Ma, as we affectionately referred to her, hailed from Facticeon, Cape Town in the Western Cape. She was a daughter, sister, wife, mother grandmother, great- grandmother and great- great grandmother. Imagine how truly blessed one would be to see four generations in a life time.

Ma was born on 30 December 1913 in Mowbray Cape Town.

She was the daughter of the late

Johannes and

Lena Bruintjies,


and has a sister

Elizabeth Birch, who is now

90 years old.

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As a child, Ma lived with her parents on a farm in Caledon; after working on the farm for a few years she left and for Cape Town where she met her late husband, our father, Adriaan Josephus.

My parents were blessed with eight children, six daughters and two sons, they had 37 grandchildren, 75 great grandchildren and 72 great-great grandchildren. Ma was a follower of Jesus Christ - she loved the Lord dearly and served him passionately. She was independent, very strict and raised her children to fear of the Lord. She was a praying woman who was always neatly dressed and fully dependent on God. Ma was very respectful and always supported and contributed to the house of the Lord.

As a hardworking widow she was coming home from work one day and was involved in a serious vehicle accident. The doctors gave up hope but our family and the church never stopped praying and believing in her recovery. Ma made a full recovery and lived a normal life until the age of 105 years, when the Lord called her home.

Ma gave her best to her children and loved having them around. Her words were always that there must be love and peace. We bid farewell to Ma ... we all love her and salute her.

*“She have fought a good fight, and have finished her course, I have kept the faith.  
- 2 Timothy 4:7 (KJV)*

*If you have an extraordinary story to share with us and want to be profiled on the next edition of Pensioner Talk, please send it to [eppfcommunications@eppf.co.za](mailto:eppfcommunications@eppf.co.za). We look forward to receiving touching contributions like the one above that show how truly amazing our EPPF pensioners are.*

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## Hot Topic

# *Meet the Team: The Benefits Investigation team - protecting the vulnerable*



In this edition's Hot Topic, we took some time out to go and meet one of the key departments at the EPPF who ensure that pension savings and benefits end up in the right hands. It's time to meet the Benefits Investigation team!

The EPPF's Benefit Investigation Team, who form part of the Retirement Fund Operations (RFO) department, focuses on two key areas: death benefits investigations and ill-health retirements.



### Ill-Health retirements

The team ensures that members who retire early due to poor health do so comfortably and get the support they need from a professional, diligent and knowledgeable EPPF representative.

Ill-Health administration deals with in-service members who retire before the age of 65 due to ailing health, including a Life Long Pension which consists of differently-abled children of deceased in-service members or pensioners who died and are not survived by a spouse or any dependents.

experts such as a General Practitioner, Psychiatrist, Special Physician and an ESKOM Doctor who then assesses the applications and make recommendations based on the medical evidence provided by the applicants. Those recommendations are then sent to the EPPF Benefits Committee and Board of Trustees and once the application has been approved, the applicant is then notified of the outcome.



### Death benefits and how they work

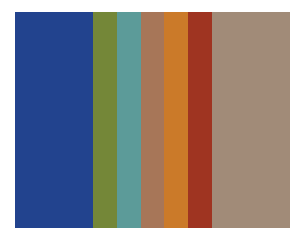
The Benefits team is ruled over by the Section 37C of the Pension Funds Act 24 of 1956 ("the Act") which governs the distribution and payments of benefits payable on the death of a member of a pension fund. The Benefits Investigation Team is responsible for investigating death benefits in relation to the death of in-service members, death of pensioners, death of single pensioners (without a spouse or/and minor children).



### So how does it work?

The EPPF's Ill-health administrator receives applications from ESKOM, she screens the applications for completeness and submits them to the medical panel. The medical panel consists of

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## Working with passion

The team is very passionate about the work that they do, travelling to all nine provinces and making sure that every single child with special needs who qualifies for a lifelong pension receives their benefits. For the social workers, this means time away from their homes and their loved ones – a true sacrifice demonstrating their commitment. The same process is followed when applying for Life Long pensions.

“We take pride in the work that we do, which is why we render excellent services to our pensioners and beneficiaries; we aim to put smiles on widow/ers and child dependants who are mourning the loss of a loved one” beams Lucy Nkosi, the Benefits Investigation Manager.



## Teamwork makes the dream work

The Team does not work in isolation, they work very closely with the EPPF Payroll department making sure that every single benefit is paid timeously and to the right people as they are the first point of contact and receive complaints from beneficiaries when there are occasional outstanding death benefits. The team also services the Benefits Committee, the Management Benefits Committee, Medical Panel and the Board of Trustees.



**Lucy Nkosi –**  
Benefits Investigation manager



**Azwinndini Netshivhambe –**  
Ill-Health Administrator



**Ignatia Molokomme –**  
Social Worker



**Seipati Velaphe –**  
Social Worker

The EPPF tagline “invested in our members” serves as an inspiration to this team especially because the team has such a massive impact on our members, beneficiaries and pensioners, dealing with them directly when they are at their most vulnerable state.

*“We practice the value of member-centricity with every case we work on with so much tenacity, sensitivity and professionalism.” Nkosi concluded.*

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# Industry News -

## *Feedback from the 24<sup>th</sup> annual PLA Conference*

**A**s one of the largest and most well-attended industry conferences on the calendar, the Pension Lawyers Association (PLA) Conference was hosted in Sandton, Johannesburg on 3-5 March 2019. This year's conference was the 24th edition of the event which always boasts an array of knowledgeable and respected speakers.

Every year, the EPPF ensures that we send a delegation of attendees from across the business as the subject matter covered during the conference is critical to the Fund. With the 2019 conference touted to touch on legislation such as 'default' regulations, the Protection of Personal Information Act (POPIA) and lessons from the Steinhoff litigation, delegates from the EPPF attended the sessions diligently. The insights shared at this conference, including presentations from the regulators, were invaluable and the summary below is meant to give a brief overview:

The Financial Sector Conduct Authority (FSCA) – presented by Naheem Essop from the FSCA. Naheem Essop presented on behalf of the FSCA and laid out their strategy and what will be driving them as an organisation. The mandate of the FSCA, one of the country's most significant regulators, is to:

- enhance the efficiency and integrity of financial markets
- promote fair customer treatment by financial institutions
- provide financial education and promote financial literacy; and
- assist in maintaining financial stability.

As part of his presentation, Mr Essop shared with the delegates the FSCA's six priority areas for the next three years as below:

- (i) Building a new organisation;
- (ii) An inclusive and transformed financial sector;
- (iii) A robust regulatory framework that promotes fair customer treatment;
- (iv) Informed financial customers;
- (v) Strengthening the efficiency and integrity of our financial markets; and
- (vi) Understanding new ways of doing business and disruptive technologies.

Many of the priorities expressed by the regulator are being entrenched into the EPPF's strategy through our member-centric approach, especially inclusivity, treating customers fairly, member education and optimising technologies for the benefit of our members.

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**Update from the Pension Funds Adjudicator – presented by Adv. Muvhango Lukhaimane, the Pension Funds Adjudicator (and former EPPF Principal Officer)**

Advocate Muvhango Lukhaimane has served as the Pension Funds Adjudicator since 2013 and is a respected figure head in the pension funds industry. Whenever she speaks at event such as the PLA Conference, her words carry significant weight and provide valued insight. The vision of the office of the adjudicator is to resolve complaints in terms of the Pension Funds Act in order to uphold the integrity of the pension fund industry and to protect the interests of pension fund members.

As an organisation which strives to comply with the rules and regulations which govern our industry, the EPPF is always interested in hearing Adv. Lukhaimane's views and appreciates her straightforward approach.

During her presentation she spoke of the challenges her office faces due to an expanded portfolio with limited resources. She spoke about the fact that despite the capacity concerns, her team continues to be dedicated and produce high quality work. It was encouraging to hear that all the cases which reach the office of the Pension Funds Adjudicator are rigorously reviewed by numerous employees to ensure that quality that Adv Lukhaimane speaks of.

The Fund always makes an effort to go the extra mile in order to ensure that our members and pensioners need not seek intervention from the Pension Funds Adjudicator, we are heartened by the fact that our members will be treated fairly and advised accordingly.

The EPPF will continue to work hand in hand with the Pension Funds Adjudicator to help limit and manage the number of queries which reach their offices. One of the key areas where we will focus our attention is on member education ranging from pre-retirement counselling, member journey mapping and dynamic presentations and events for our pensioners.

Should you require assistance from the Pension Funds Adjudicator, you can contact them on:  
Call Center: 086 066 2837  
Email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za)  
Website: <https://www.pfa.org.za>

**Lessons from the Steinhoff litigation – presented by Zain & Zunaid Lundell from LHL Attorneys**

The experienced Lundells, who are driving one of the class action suits against Steinhoff International, presented a compelling overview of this ongoing case which has grabbed the spotlight and many news headlines since December 2017.

A fascinating summary on how the Steinhoff litigation is progressing, including the various class action suits and approaches, was provided by these gentlemen and gave context to the matter at hand. Even though the EPPF has joined the class action suit against the Netherlands-based Steinhoff International led by Barentskrans, reputable class action suit lawyers who are also based in the Netherlands, we are keeping a close eye on other legal undertakings.

The duo covered the key aspects of Steinhoff class action in South Africa as below:

1. The class action is the only real opt-out class for all investors in both Steinhoff companies
2. Support of all investors (retail and institutional) is helpful for court to exercise jurisdiction
3. Any global settlement of shareholder claims requires a South African solution for all shareholders alike
4. Steinhoff is a fragile company and has limited resources for any potential global solution/settlement
5. Private actions outside of the South Africa and Netherlands class actions may destroy any potential for a global solution and drive companies into bankruptcy

These are, of course, views expressed by the presentation and not legal views or opinions by the Fund. At the time of the conference, the presenters also advised that they believed that the much-anticipated PwC report will be released soon. The Fund's legal team and our advisors will be staying close to this matter as it develops and keep pensioners updated on the subject matter.

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# The Family Is Growing

**Name:** Aluwani Munyai  
**Role:** Benefits Supervisor



**Where did you start your career and what was your role?**

I started at a union called Transport and Allied Workers Union as a membership administrator. My benefits administration career started at the Government Pensions Administration Agency.

**When did you join the Fund; what was your role?**

I joined the fund on the 1st, well 2nd of January 2019 as a Benefits Supervisor.

**What makes you passionate about your new role or why do you love your job?**

What I love about my job is the opportunity to sometimes interact with the person behind the money, to hear their story and to show them that not only are we concerned about figures, we are concerned about their well-being. It is when I hear that “thank you” with sincerity and hope that makes me love my job. It constantly reminds me that we are impacting peoples lives.

**Name:** Seipati Moichela  
**Role:** Portfolio Manager- Real Assets



**Where did you start your career and what was your role?**

My career started at ABSA Bank Limited where I completed my accounting articles through the TOPP program. Post my articles, I joined the Corporate Credit division as a Credit Analyst for the Financial Services portfolio, and I proceeded to Nedbank Corporate as a Credit Manager. One of my greatest blessing and opportunity was working in the DFI space implementing economic development mandates assigned to the likes of Development Bank of Southern Africa (DBSA) (for bulk infrastructure development) where I was a Credit Risk Manager and a Senior Post Investment Associate at the Industrial Development Corporation (IDC) which is tasked with the industrial development mandate. My last role prior to joining this Fund was with the Public Investment Corporation (PIC) in the Isibaya Fund: Impact Investing division, where I was an Associate Fund Principal primarily responsible for the social infrastructure portfolio.

**When did you join the Fund; what was your role?**

I have just recently joined the Fund, in January 2019 in the role stated above.

**What makes you passionate about your new role or why do you love your job?**

It is always an honour and of great pleasure to serve our people who work very hard to earn an honest living. So besides the excitement and the thrill of pursuing investments and financial returns, I derive great pleasure in knowing that through our diligent pursuit of well-structured investments with mitigated risks and our insistence on adherence with the ESG-principles and our country's transformation policies and sector charters that one day, our combined efforts will ensure a secure and dignified retirement of the most vulnerable of the Eskom employee (s).

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**Name:** Keitumetse Valencia Magopa

**Role:** Communications Specialist



**Where did you start your career and what was your role?**

In 2012 my career started at the South African Police Service National media centre where I took part in an In-service training programme in order to qualify for graduation for my National Diploma in Business Communications. I was later permanently employed at the SAPS Corporate Communications Division. In 2017 I joined an education publishing and assessment service to schools and corporations International Group, Pearson South Africa as a Media and Communities coordinator. I worked my way up the ranks and got a Communication Officer role which led to me being blessed with my current role.

**When did you join the Fund; what was your role?**

I joined the Fund in February 2019.

**What makes you passionate about your new role or why do you love your job?**

I love my job because every single day is different, my current role comes with a lot of responsibility which requires me to wear many hats and assist with many projects which is quite exciting...I am passionate about writing and my job entails a lot of content development which is why I enjoy it so much.

**Name:** Pardon Nkuna

**Role:** Benefits Administrator



**Where did you start your career and what was your role?**

GEPF: Client service administrator

**When did you join the Fund; what was your role?**

15 April 2019.

**What makes you passionate about your new role or why do you love your job?**

I like my new role although it has its challenges. I have very good problem-solving and time management skills therefore working in a claims environment where one is required to deliver within tight deadlines keeps me on my toes. The role is challenging but when you manage your time well and are motivated you perform well.

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# Book Review



## **The New Retirementality - Mitch Anthony: Planning Your Life and Living Your Dreams...at Any Age You Want.**

"Stop making a living and start making a life with The New Retirementality. When Mitch Anthony first presented the concept of a new way of thinking about retirement in 2000, it was novel and many critics didn't buy into it. Originally written to get the attention of baby boomers who were approaching 55, Mitch started a revolution by showing people why they

needed to have a new attitude about retirement-a "new retirementality." More than a decade later, most of us are facing a very different retirement reality than previous generations-failing pensions, an endangered social security system, and inadequate savings. We have been forced to face the reality of a retirement that may never happen, or one that will take place much later in life than ever expected. Circumstances are redefining what it means to retire, and The New Retirementality, Fourth Edition is your roadmap. While most books focus on a "number," this reliable resource shows you that attitude is also an essential part of the equation-if you want to succeed you need both means and meaning. Includes new research and studies on the latest retirement realities, as well as introduce readers to Mitch's newest concept, investing toward a greater Return on Life™. Discusses what it means to retire on purpose, the expanding role of work in retirement, and how to self-direct your future by becoming your own benefits director. Written by top financial planner Mitch Anthony. Filled with engaging anecdotes and inspirational suggestions, this book will motivate you to rethink the meaning of retirement and put you in a better position to enjoy the new retirementality you deserve".



## **The Ultimate Guide to Retirement in South Africa - Cameron, Bruce and Fourie, Wouter.**

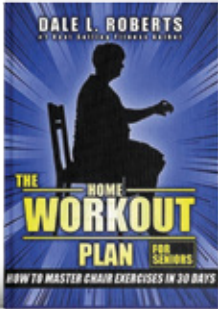
Most people are rich for a single day in their lives: the day they retire and receive their retirement savings. This moment is more critical than many people realise – it marks the change from saving for retirement to drawing an income from savings that will ideally sustain them until they die. All too often, pensioners end up struggling financially because they make the wrong decisions after they retire. It is crucial for retirees to apply themselves to securing a sustainable income.

This book provides a comprehensive overview of the vital issues that impact on retirement, such as taxation, investments, healthcare, estate planning and where to live when retired. It also identifies warning signs to look out for in order to avoid financial troubles.

Written in clear and straightforward language by well-known journalist Bruce Cameron and respected financial planner Wouter Fourie, this is the ultimate guide to help you achieve a secure and successful retirement.

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## **The Home Workout Plan for Seniors - Dale L. Roberts: How to Master Chair Exercises in 30 Days**

Are you concerned about your balance, building strength and maintaining independence? Wouldn't it be nice having a simple step-by-step exercise plan to do on your own at home? Most importantly, won't you have a better piece of mind knowing it's a safe and proven fitness routine specifically for senior citizens?

Then, The Home Workout Plan: How to Master Chair Exercises in 30 Days has your answer in a short, concise book you can read in less than an hour. That way you can get your information, exercise today and maintain a great quality of life .

### **In this health and fitness short read, you'll get:**

- 34 seated exercises with additional modifications
- Exercises ideal for the unconditioned to the active senior
- Brief and straightforward instructions of each exercise
- A reliable and tested 30-day workout plan
- Helpful guidelines and tips to get the most from your workouts
- Over 34 pictures for a better understanding
- And, so much more



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## Events -

# Upcoming pensioner functions 2019/2020

One of the ways that the Fund interacts with our members is through our events hosted across the country by our Client Liaison team. These events are an opportunity to engage with members where we provide education and awareness, as well as give members an opportunity to ask questions and get assistance. These events include member presentations and pensioner functions, organised and presented by our Retirement Fund Consultants.

Our pensioner functions, which are especially popular, have been finalised in terms of dates from August 2019 until February 2020. The Client Liaison team will be visiting towns in the KwaZulu-Natal, the Eastern Cape and the Western Cape. Please see attached list of events with dates and venues (where available). Some venues have been confirmed, others not, but the team does not anticipate the dates changing dramatically.

If you are interested in attending these events or need more information, contact Nadia on (013) 693 3240. Please note, however, that any travel costs incurred will be for your own department's cost centre.

## PENSIONER FUNCTIONS 2019 – 2020

### KWAZULU-NATAL

Area	Date
Kokstad	13 August 2019
Port Shepstone	14 August 2019
Pietermaritzburg	15 August 2019
Pinetown	16 August 2019
Newcastle	20 August 2019
Ladysmith	21 August 2019
Empangeni	22 August 2019
Pongola	23 August 2019

### WESTERN CAPE

Area	Date
Worcester	11 February 2020
Vredenburg	12 February 2020
Muizenberg	13 February 2020
Belville & Parow	14 February 2020
Milnerton	18 February 2020
Strand	19 February 2020
George	20 February 2020
Knysna	21 February 2020
Oakdale	22 February 2020

### EASTERN CAPE

Area	Date
Butterworth	9 September 2019
Mthatha	10 September 2019
Queenstown	11 September 2019
Aliwal North	12 September 2019
East London	17 September 2019
King Williams Town	18 September 2019
Port Elizabeth	19 September 2019

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Investing pension savings  
confidently for our greatest asset.

*People.*

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# Classifieds

## Statutory financial statements on EPPF website

In the interest of transparency and keeping stakeholders informed, the statutory financial statements are available on the EPPF website.

## Reminder: EOS Forms

Please send your completed EOS forms along with a certified copy of your ID or passport before the 31 October 2019 to avoid losing your pension benefits.

## POPIA notice

The EPPF puts the protection of our members and pensioners' privacy on top of our priority list and that is why we had to ensure that we comply with the POPI Act. We keep it confidential, we keep it safe – it's personal information.



## Connect with the EPPF on LinkedIn

As part of our goal to foster relationships and conversations

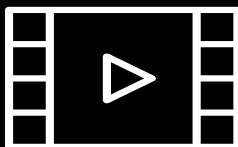


on LinkedIn with our employees, members and pensioners we decided that LinkedIn is a great place to be! With over 300 million users, LinkedIn is the place to be for professionals and organisations.

If you have a profile on LinkedIn, please connect with our page!

## Corporate Video

The EPPF corporate video will



launch in August with the aim of increasing understanding of our services, positioning ourselves as an employee of choice and to driving engagement.

## 2018 Integrated Report

The EPPF is pleased to announce that its 2018 Integrated Report is now available on the EPPF website.

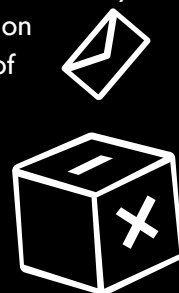


Our first ever integrated report can be viewed at

<https://www.eppf.co.za/resource-center/annual-reports>

## Trustee elections 2019

The 2019 Trustee Elections are almost here, where you will get to elect and vote for your representatives on the EPPF Board of Trustees. Check our website and other publications for latest updates and information.



## POPIA Consent forms

The Protection of Personal Information Act (POPIA) requires the Fund to obtain consent from all its members and pensioners to hold and process their personal information.



Please complete the consent form issued both in December 2018 and in March 2019 in order to ensure that we comply with legislation and that the Fund can process your personal information accordingly.

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# Wordsearch Puzzle

Good luck and enjoy!

J	E	A	T	N	E	M	E	R	I	T	E	R	A
I	T	T	U	B	E	R	C	U	L	O	S	I	S
A	U	R	P	W	D	O	N	K	M	V	S	P	A
V	B	T	Y	L	I	K	U	E	A	L	G	G	L
J	I	C	E	J	S	E	A	I	S	B	S	N	N
R	R	A	S	D	C	C	P	R	I	V	A	C	Y
E	T	G	N	A	O	N	G	U	A	R	D	I	A
G	I	Y	O	D	U	E	B	D	S	L	R	O	V
D	A	P	I	J	N	R	L	J	R	S	E	E	E
E	E	S	T	U	T	E	L	L	T	A	S	T	L
L	S	E	C	D	S	F	E	V	W	T	A	G	J
W	E	Y	E	I	Y	N	J	F	M	C	B	M	W
O	W	B	T	C	W	O	L	E	O	F	P	F	E
N	D	G	O	A	N	C	N	V	S	T	W	B	A
K	N	J	R	T	R	T	D	N	D	O	M	M	U
A	U	R	P	O	S	A	V	G	P	E	F	K	T
D	T	U	L	R	Y	G	L	K	M	A	Y	C	Y

ACT

ADJUDICATOR

ADVOCATE

CONFERENCE

LINKEDIN

MEMBER

PRIVACY

RETIREMENT

TUBERCULOSIS

INVESTMENTS

GUARDIAN

PROTECTION

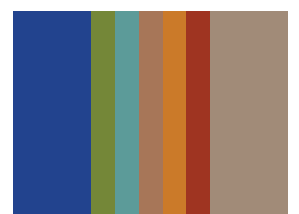
LUNGS

KNOWLEDGE

DISCOUNT

TRIBUTE

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## Pensioner Savvy

### *Discounts, Just for you!*



#### Every day 50% discount for 'over 60s'

Keen to take in the latest movie at your local Ster-Kinekor? You are in luck – over 60s are offered a 50% discount for all movies on weekdays and weekends, up to and including the 17h30pm shows.

For more information on how you can take advantage of this deal, visit [www.sterkinekor.com](http://www.sterkinekor.com) or call them on 086 166 8437.



#### Snap up a Senior Citizen's discount on Wednesdays

At Game stores nationwide, over 60s can qualify for a Senior Citizens' Discount Card. This card can be used on Wednesdays to capitalise on some exciting deals. Once you have received your card, the first R1 500 you spend will qualify you for a 10% discount (which does not apply to groceries, liquor, insurance products, cell phones, airtime and contracts).

To apply for the discount card and for more information about other deals, call Game on 0861 4263 2273 or visit the nearest Game store or go to [www.game.co.za](http://www.game.co.za).



#### Fly with Mango and get a 10% discount on selected days

Are you planning your next trip to visit family or go on your next bucket list adventure? With Mango flights, over 60s receive a 10% discounts on Tuesdays, Wednesdays and Saturdays. All you need to do is find a flight, provide proof of your age and book your ticket. Kindly note that your flights come with a 10% discount for over-60s. Your age will be checked against your ID when booking and at check-in.

Call them on 086 100 1234 or visit [www.flymango.com](http://www.flymango.com) to book your discounted tickets today!



#### Get your AA 60+ Advantage today!

With AA (Automobile Association) membership, you can enjoy peace-of-mind on the road knowing that they've got your back, anytime, anywhere. As an over 60s member, your AA 60+ Advantage roadside cover will include everything you need for any eventuality.

The AA uses all their resources to offer members real value within their financial means. With roadside assistance and medical rescue, to vehicle maintenance benefits and value-added services, your AA Membership covers you, not just your car.

Find out more calling them on 0861 000 234 or visiting their website on [www.aa.co.za](http://www.aa.co.za).

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# TRUSTEE ELECTIONS 2019/20

It's Trustee Election time again where EPPF members and pensioners have the opportunity to elect their representatives to the Board of Fund with nominations closing on **7 October 2019**.

These elections will be run by an Independent Electoral Officer to ensure that the process is **FREE** and **FAIR**.

Voting takes place in **January and February 2020** and the newly-appointed Board of Fund representatives will be announced in **April 2020**.

## For more information:

All enquiries should be directed to the Independent Electoral Officer on the toll-free number: **0800 128 452** between 08:30 and 16:30 weekdays only, and by email on **info@eppfelection.com**.



Scan me

## Update of Personal Information

It is important for the Fund to have accurate and up-to-date records of your personal information. We use this information to communicate with you and to be able to correctly administer your pension. We urge you to keep us informed if any of this personal information changes, including the correct spouse's date of birth and other personal details.

Should you experience a significant life event, such as a divorce, please ensure that you update the Fund with this information.

To update your personal information, call 0800 11 45 48 or visit our website and make the changes on our recently revamped member portal.



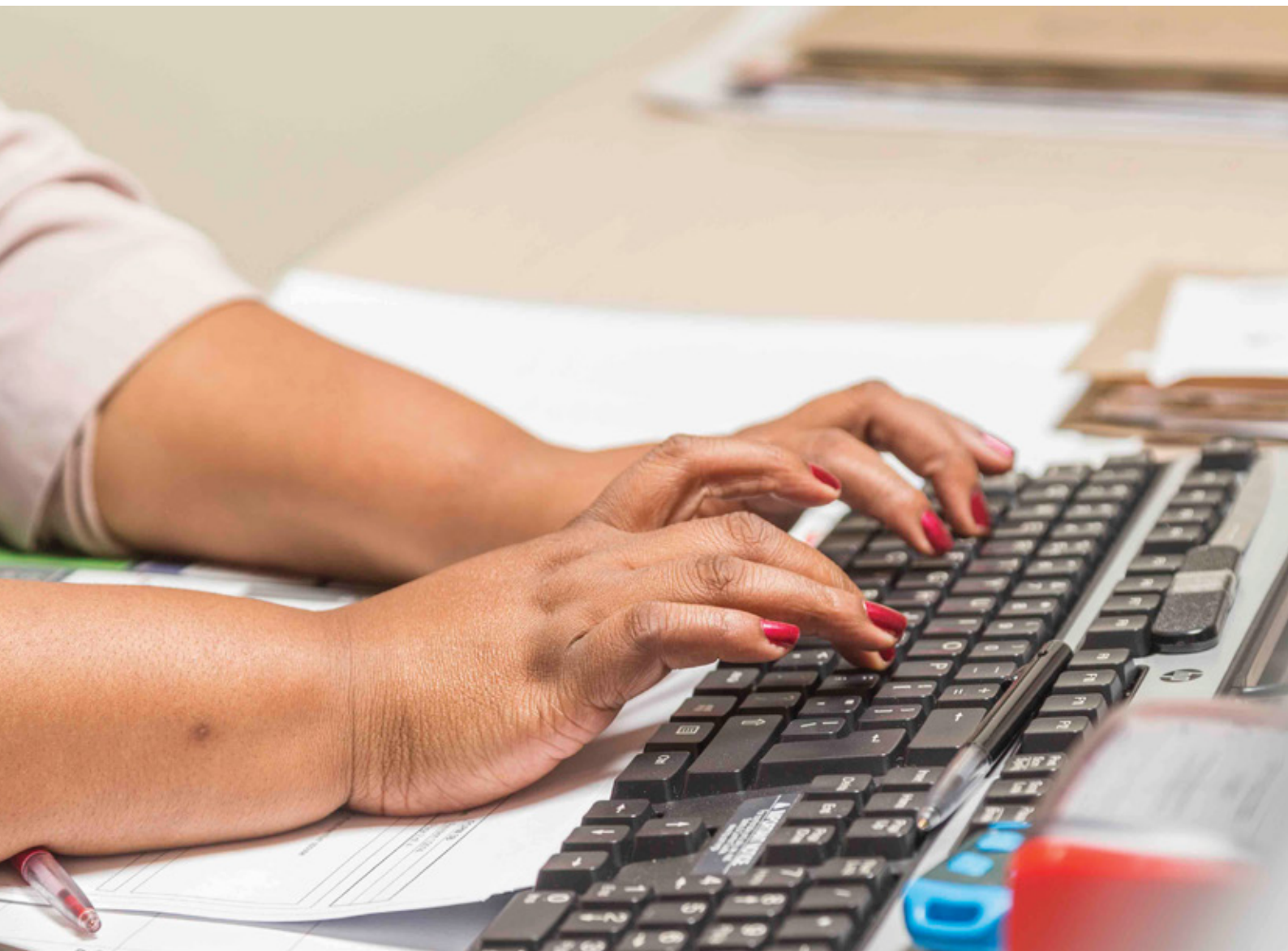


## Werk jou persoonlike inligting by

**D**it is vir die Fonds belangrik om akkurate rekords te hê wat jou jongste persoonlike inligting bevat. Ons gebruik hierdie inligting om met jou te kommunikeer en jou pensioen reg te administreer. Ons moedig jou ten sterkste aan om ons daarvan in kennis te stel as enige van hierdie persoonlike inligting verander, onder andere jou eggenoot se korrekte geboortedatum en ander persoonlike besonderhede.

As daar 'n groot verandering in jou lewe is, soos 'n egskeiding, moet jy seker maak dat jy hierdie nuwe inligting vir die Fonds stuur.

Om jou nuwe persoonlike inligting vir ons te gee, bel 0800 11 45 48 of gaan na ons webtuiste en doen die veranderinge op ons ledeportaal wat onlangs opgeknip is.



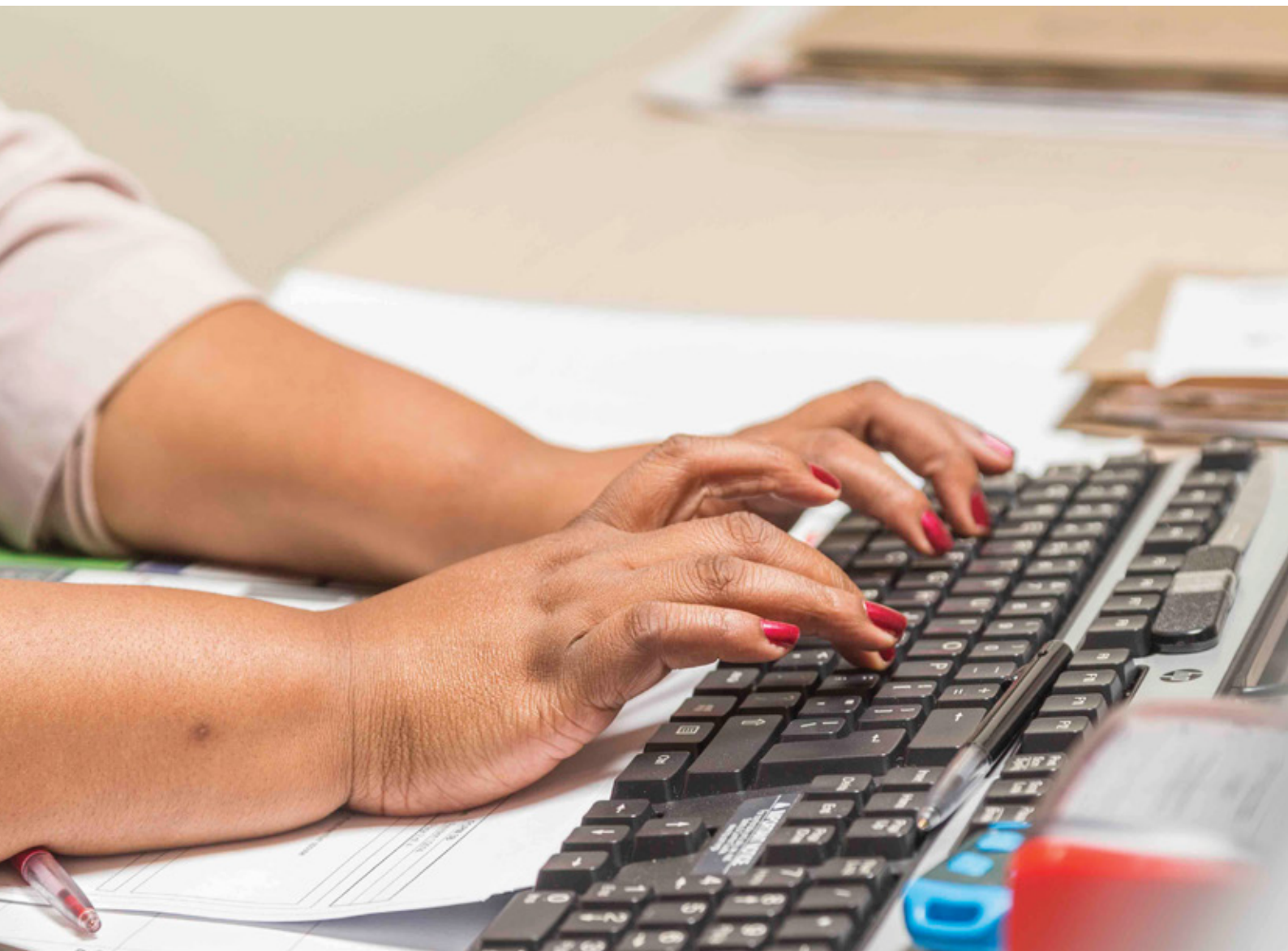


## Ho fana ka tlhahisoleseding ya moraorao mabapi le wena

**H**o bohlokwa haholo hore Letlole le be le ditlaleho tse nepahetseng le tsa moraorao tsa tlhahisoleseding ya hao. Re sebedisa tlhahisoleseding ena ho buisana le wena hape e re thusa hore re sebetsane le ditaba tsa penshene ya hao ka tsela e nepahetseng. Re kopa hore o dule o re tsebisa haeba tlhahisoleseding ena ya hao e fetoha, ho akarelletsa le letsatsi le nepahetseng la tswalo ya molekane wa hao le tlhahisoleseding leha ele efe e nngwe mabapi le wena.

Haeba ho ka ba le ntho e kgolo e fetohang bophelong ba hao, jwaloka ho hlalana le molekane wa hao, ka koponetefatsa hore o tsebisa Letlole ka tlhahisoleseding ena.

E le hore o fane ka tlhahisoleseding ya hao ya moraorao, letsetsa 0800 11 45 48 kapa o etele webosaete ya rona ebe o etsa diphetoho leqepheng la ditho tsa rona le sa tswa ntlafatswa.

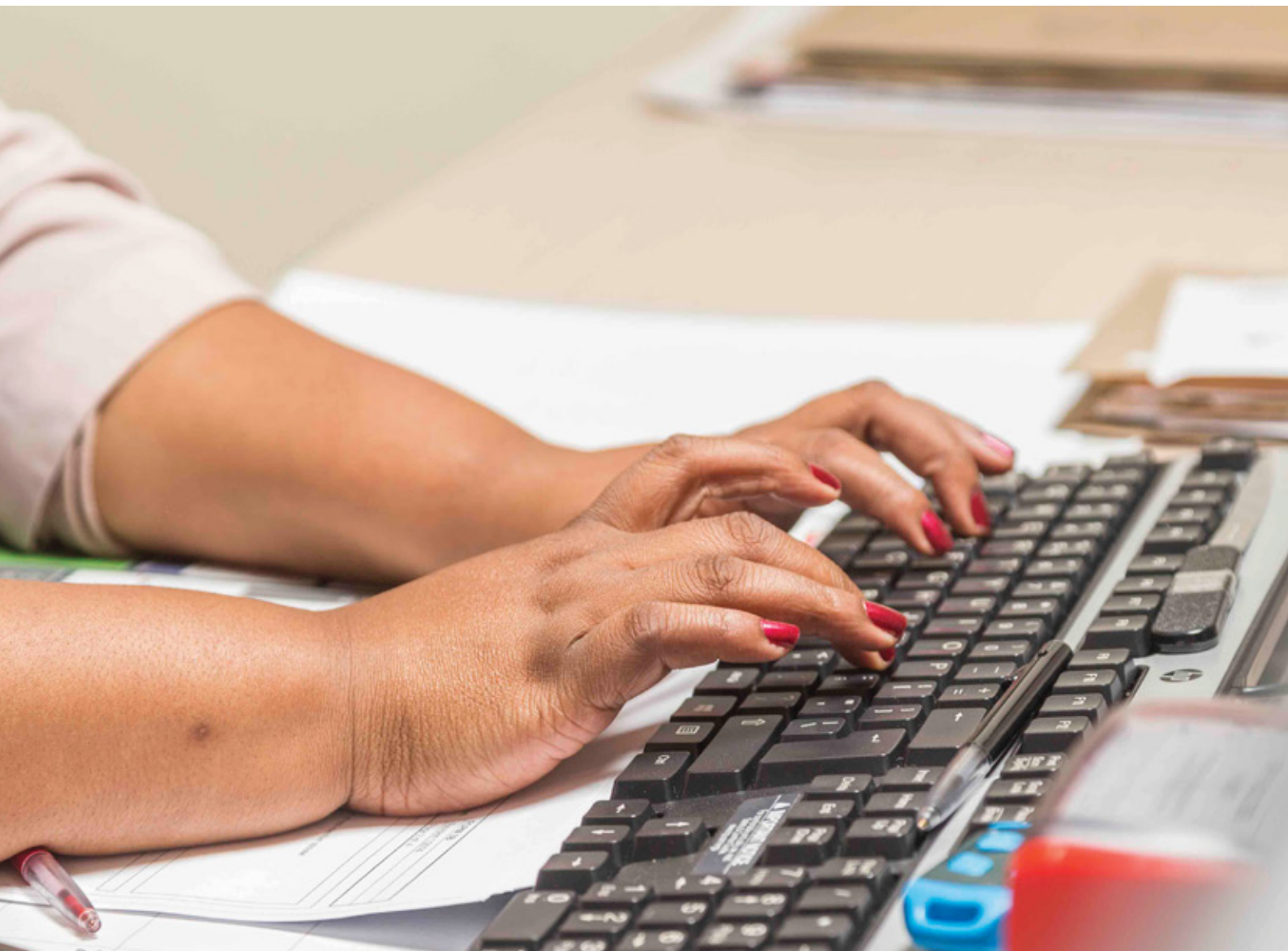


## Ukunikeza imininingwane yomuntu yamuva

**K**ubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenzisa le mininingwane ukuze sixhumane nawe futhi sikwazi ukulawula impesheni yakho. Sikunxusa ukuba uhlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlanganise nemininingwane enembile ngosuku lokuzalwa koshade naye neminye imininingwane yakho.

Uma kwenzeka ukuphila kwakho kushintsha ngendlela ephawulekayo, njengokuthi udivose, sicela uqiniseke ukuthi uyayazisa i-Fund ngaleyo mininingwane.

Ukuze uthuthukise imininingwane yakho, fonela u-0800 11 45 48 noma uvakashele ingosi yethu ukuze wenze izinguquko ohlwini lwamalungu ethu.



# Interest Rates

**E**ach quarter, the Board of Trustees of the EPPF reviews the interest rate applicable to the Additional Voluntary Contribution Scheme (AVC) and the Deferred Pension Scheme, taking into consideration the financial performance of EPPF's investments.

When considering the impact of our interest rates, one should consider the long-term nature of retirement funds and avoid looking at short-term rates only. There may be times when our interest rates are higher than those available in the open market, while at other times the rates may indeed be lower. This is due to the fact that our interest rates are based on past performance on a rolling four-year basis, thus lagging behind interest rates in the market. Over the longer term however, the end result should be comparable.

The graph and table below shows the EPPF interest rates applied for each quarter from 2006.

## Fund Interesting Rate

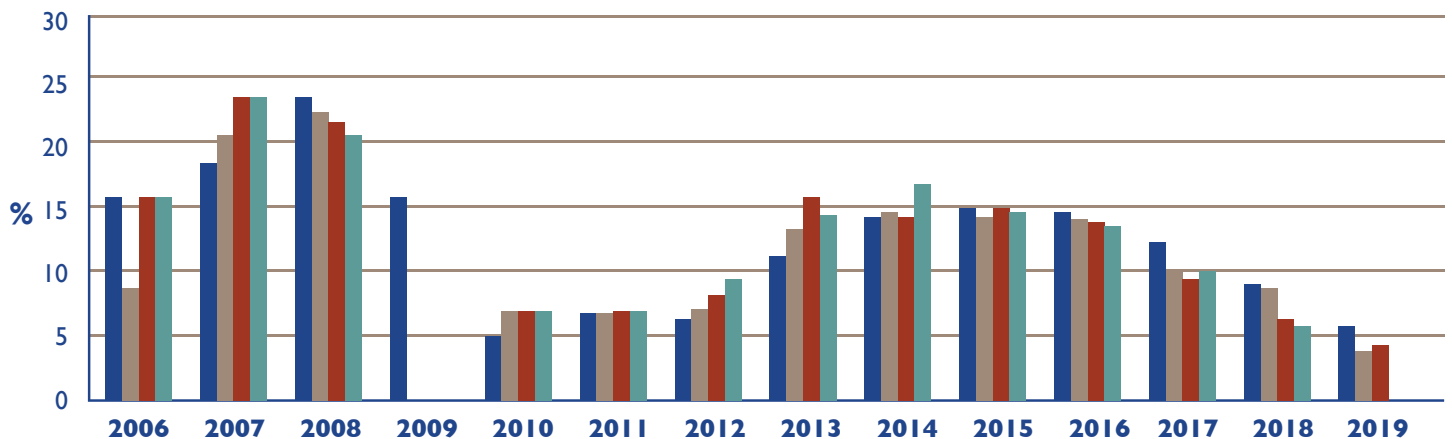
Quarter 1

Quarter 2

Quarter 3

Quarter 4

**Fund Interest Rates %**



YEAR

QUARTER 1

QUARTER 2

QUARTER 3

QUARTER 4

2006

16%

16%

16%

16%

2007

18.5%

21%

24%

24%

2008

24%

23%

22%

21%

2009

16%

0%

0%

0%

2010

5%

7%

7%

7%

2011

7%

7%

7%

7%

2012

6.5%

7.25%

8.25%

9.5%

2013

11.5%

13.5%

16%

14.7%

2014

14.5%

14.7%

14.63%

17.15%

2015

14.9%

14.5%

15.16%

14.84%

2016

14.93%

14.19%

13.96%

13.87%

2017

12.52%

10.25%

9.64%

10.18%

2018

9.13%

8.40%

6.21%

5.78%

2019

5.92%

4.06%

4.54%

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# POPIA Notice

In 2013, certain sections of the POPI Act came into effect. The POPI Act seeks to regulate the processing of personal information. The purpose of the POPI Act is to ensure that all South African institutions conduct themselves in a responsible manner when they are in possession of another entity or person's personal information. This includes prohibiting the sharing of member's personal information with third parties.

The Fund complies with the POPI Act to ensure that our members' information is secure and protected. Therefore, the EPPF does not provide pension information to third parties (e.g. financial advisors) unless compelled to do so by law.



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# Deceased pensioners

SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
HAWLEY, K	KAY,	1942/11/16	2018/11/25
NDULI	HLOYEKILE ANNA	1937/01/12	2018/11/25
SIWELA, N D	NOMAKALADI DOROTHY,	1930/09/09	2018/11/25
BEKKER, M M J	MATTHYS MACHIEL JOHANNES,	1952/12/28	2018/11/26
HENDRIKS, M S	MONNAPULA SAMUEL,	1939/07/30	2018/11/26
MOKAKATA, O R	ONICCA RAMATSOBANE,	1945/04/05	2018/11/26
SELALA, K	KGOLANE,	1936/07/31	2018/11/26
RANYABU	KOTI KOOS	1959/05/27	2018/11/27
PHAHLA	THEMBANI EMMA	1937/02/01	2018/11/27
VAN HEERDEN	ALETTA MAGDALENA	1925/09/12	2018/11/28
BVUMA, N A	NDUMEYA ALPHEUS,	1944/06/24	2018/11/28
RIVELE (LEBELE), M M	MAMAILA MARIA,	1939/10/17	2018/11/28
NKAMBULE, L T	LOMABONO TRAFINA,	1946/02/02	2018/11/29
NDWANDWE, M M	MALELANE MANAH,	1953/01/02	2018/11/29
DIPPENAAR, H J	HENDRIK JACOBUS	1952/07/19	2018/11/30
SEPHULA, B I	BUTIBUTI ISAK,	1942/01/01	2018/11/30
MDLETSHI, M A	MUNTUKAYISHAYI ALSON	1942/12/03	2018/12/01
LEBOGO	NKGOELELENG DAVID	1961/06/22	2018/12/01
SEKHU	MPABANE ALPHEUS	1957/11/06	2018/12/01
KEKAE	MADIMETJA ALFRED	1972/05/04	2018/12/01
NTSABO, S C	SITHEMBELE CASWELL	1979/05/30	2018/12/01
MBELE, M A	MMUSANA ANNA,	1946/07/18	2018/12/01
NKOSI, S	SMUTS,	1942/09/05	2018/12/02
NKOSI	HLEMBEKILE	1924/01/29	2018/12/03
BUSAKWE	NOMATYALA LYDIA	1938/08/12	2018/12/04
HAUPTFLEISH	TALITHA ISABEL	1977/11/25	2018/12/04
GOOSEN, H M E	HEILA MAGDALENA ELIZABETH,	1940/02/14	2018/12/05
STRYDOM, M S	MARIA SUSANNA,	1937/10/22	2018/12/05
TLELIMA, M Z	MONNAMOHLO ZACHARIA,	1938/01/01	2018/12/05
HLUNGWANI	RESENGA SAMUEL	1950/01/11	2018/12/05
CAULFIELD, M	MARJORIE,	1929/10/25	2018/12/05
DABNER, R J	RICHARD JAMES,	1935/09/26	2018/12/06
JACOBS, P F D	PIETER FREDRICK DANIEL	1951/05/31	2018/12/06
BOSCH	JOHAN HERMAN	1961/10/28	2018/12/06
MORAKE, M E	MODISAOTSILE ELIAS,	1945/12/12	2018/12/06
MTHOMBENI, F P	FANYANA PETRUS,	1948/09/02	2018/12/06
MOSS	ANTHONEY PETER	1956/08/27	2018/12/07
DU PLOOY, C M	CORNELIS MECHIEL,	1946/02/15	2018/12/07
BOTHMA, C D	CORNELIA DOROTHEA	1934/10/31	2018/12/07
MTHIMUNYE, G B	GEELBOOI BOYIKA	1961/03/12	2018/12/07
STEYNBERGH, J C	JACOBA CHRISTINA,	1933/08/26	2018/12/07
BOTHMA, C D	CORNELIA DOROTHEA,	1934/10/31	2018/12/07
MSWANE	BUSISIWE BETTY	1949/03/10	2018/12/07
NKOMO, S F	SIBONGILE FLORENCE,	1957/02/26	2018/12/07
JONES, R W	RUSSEL WALLER,	1947/02/20	2018/12/08
MYENDE, N	NKOSENYE,	1935/09/20	2018/12/08
DHLADHLA, B E	BEKUYISE ELFAS,	1939/04/19	2018/12/08
CALINI, N J	NOMATSILI JUNIOR,	1940/11/12	2018/12/08
MALI, K L	KATE LENA,	1941/08/05	2018/12/08
VAN DE VYVER, F H	FREDERICK HENDRICK,	1921/04/04	2018/12/09
MAHLANGU, S M	SANI MATTHEWS,	1936/12/26	2018/12/09
MODUTSOANE, S B	SEBOLAI BEN,	1951/02/27	2018/12/09
MOTAUNG, TI	TANKISO ISIAH	1958/09/09	2018/12/10
JENETE, M D	MLANDELI DAVID,	1937/05/03	2018/12/10
SITHOLE, Z M	ZONDEKILE MIYA,	1928/05/22	2018/12/10
HARMS	STEPHANUS JOHANNES PAULES	1951/06/04	2018/12/11
NHLAPO, A P	AUPA PAULUS,	1950/11/08	2018/12/11
MASHALA	TSELANE RACHEL	1948/08/01	2018/12/11

SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
HANCOCK, B	BRIAN	1955/09/23	2018/12/12
NGCOBO	LWAYIPHI	1929/04/16	2018/12/12
HARMSE, E H C	ELIZABETH HELENA CATHARINA,	1942/10/10	2018/12/13
FERREIRA, J P	JOHANNES PHILLIPUS,	1940/02/07	2018/12/13
NKOSI, K P	KRAAI PETRUS,	1918/03/01	2018/12/13
NKOE, E M	ESTERN MAKWENA	1985/09/21	2018/12/13
GIBENI, M M M	MOZUZILE MAMGEBE MOMALONGO,	1935/04/05	2018/12/13
MEY	JOHANNA ELIZABETH	1932/05/22	2018/12/13
MASETE, M A	MADIKE ANDRIES,	1945/08/10	2018/12/14
MSHENGU	DUDUZILE MAVIS	1951/12/17	2018/12/14
MPANZA, B	BUSISIWE,	1943/05/20	2018/12/14
DZONZE, P A	PULENG ALICE	1944/10/23	2018/12/14
O'ROURKE, P	PETER,	1939/10/02	2018/12/15
MASILELA, J	JONAS,	1945/04/13	2018/12/15
MASILELA, O J	OBED JAN,	1949/07/15	2018/12/15
MAYABA, V F J	VUSI FANA JOHN,	1961/04/22	2018/12/15
SITHOLE, Z T	ZEPHANIA TINABAKO,	1943/08/20	2018/12/15
FARRELL, M E	MARIA ELIZABETH,	1922/04/23	2018/12/15
JANSE VAN RENSBURG	PIETER DANIEL	1956/08/11	2018/12/16
BEKWA, SM	SIGEZA MBEKENI	1948/01/04	2018/12/16
MOHOSHO, M J	MOHOSHO JACOB,	1956/01/20	2018/12/16
PITIKOE, M M	MALINTELE MARIA,	1940/09/08	2018/12/16
MOKGAKO	EDWARD	1951/07/27	2018/12/16
CLOETE, T P	THOMAS PETRUS,	1946/10/29	2018/12/17
LANGA, M M	MIVUYO MSA,	2007/06/26	2018/12/17
KOBYZSKY, J	JAROSLAV	1935/08/03	2018/12/18
WILSON, S P G	SETON PAUL GORDON,	1948/08/26	2018/12/18
REGENSTEIN, N	NELINE,	1942/08/05	2018/12/18
GUNN, J J	JAMES JOSEPH,	1946/08/23	2018/12/18
OBERHOLZER, C G	CORNELIA GERTRUIDA,	1952/01/12	2018/12/18
SHIVAMBU, T N	TSARISA NDAHENI,	1956/10/31	2018/12/18
WILSON, S P G	SETON PAUL GORDON,	1948/08/26	2018/12/18
TSHELANE	TSHEPANG	2002/04/19	2018/12/18
MUDAU, M J	MUTSHINYALO JOHANNES,	1936/01/02	2018/12/19
KOLBERG, M I	MONYANE ISAK,	1945/05/12	2018/12/19
SINGO, P	PHINEAS,	1953/10/22	2018/12/19
MTSWENI, P	PIET,	1937/10/16	2018/12/19
MUSA	MOSEBATHO ANNA	1956/04/03	2018/12/19
MSIBI	MASESI LUCY	1940/07/12	2018/12/19
MAIN, G S	GEORGE SHIRLAW,	1934/02/16	2018/12/20
MAVUSO, C C	CHULANI CERVAN	1990/02/20	2018/12/20
MAGONGO A	JALENTIME DINAH	1947/11/18	2018/12/20
MLOTYA, N E	NOSILIVA ELINA,	1946/11/09	2018/12/21
MAHLANGU, B R	BADANILE ROSELINE,	1950/04/20	2018/12/21
LLOYD, J M	JEREMY MICHAEL,	1939/09/29	2018/12/22
MORABA, T J	TSAPISHE JOHANNES,	1947/01/29	2018/12/22
MOKGOMOGANA, B P	BOYBOY PIET	1958/01/03	2018/12/22
ZIBI	MZIWONKE	1975/04/24	2018/12/22
MATTHEE	FREDRIKA JOHANNA	1933/05/30	2018/12/22
TUTU, M	MTUZIMELE,	1942/03/12	2018/12/23
DLAMINI, M F	MASOABI FLORINA,	1955/02/26	2018/12/23
BORRAJEIRO, C G	CARLOS GONZALVES,	1948/03/01	2018/12/23
MMOWA, T P	TSOANE PETRUS,	1941/12/08	2018/12/24
FRANKLIN, J A	JOHN ARTHUR,	1941/12/04	2018/12/25
PRINSLOO, G W	GERRIE WILLIAM,	1938/11/15	2018/12/25
NKOSI	ALBERT CHRISTOPHER	1951/10/07	2018/12/25
KGAREBE, S S	SEGAMETSI SARAH,	1945/12/12	2018/12/25
JOSEPH, O B	OMPHEMETSE BETTY,	1943/11/08	2018/12/26
WALKER	ELLA NOREEN	1927/01/13	2018/12/26
NKUNA	HLAMARISA EVA	1937/07/30	2018/12/26
THALI, J	JANIE	1977/06/12	2018/12/27



SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
NDABA, M M	MTHANDAZO MANIE	1989/05/06	2018/12/27
HINDS	LEONORA LILLIAN	1923/08/10	2018/12/27
MOFOKENG, D E	DELIWE EVELIN,	1958/09/06	2018/12/27
VAN ASWEGEN, J A P	JACOBA ALETTA PIENAAR,	1938/03/05	2018/12/28
GALEBOE, I M	ISAAC MPHAKI,	1940/02/09	2018/12/28
NKOSI, N M	NTOMBI MARTHA,	1961/03/08	2018/12/28
RATHABA, M P A	MOLOI PATRICK AMOSE	1960/01/01	2018/12/29
MOLOANTOA, P J	PEREKO JOSEPH,	1946/03/01	2018/12/29
MLIPA, B J	BETTY JOYCE,	1960/03/23	2018/12/29
SKOSANA, K E	KULI ESTHER,	1956/10/10	2018/12/29
SIBIYA, S M	SENZENI MINAH,	1940/06/12	2018/12/29
NKOSI, T J	TWASILE JANE,	1953/06/25	2018/12/29
SKHOSANA, N D	NDODANA DANIEL,	1943/10/24	2018/12/30
KHUMALO	DOLLY SYLVIA	1949/11/29	2018/12/30
SHABANGU, L B	LOKUFU BUSISIWE,	1959/10/06	2018/12/30
MRUBATA	JEANETTE NTOMBOMZI	1962/01/05	2018/12/30
PENZHORN, G E M	GERTRUD ERNA MARTHA,	1928/01/30	2018/12/31
MATHELELE	DIOKE ABRAM	1953/05/05	2018/12/31
MOTLHABANE	JOYCE MARTHA	1955/03/15	2019/01/02
KWEYAMA, M A	MUZIWEMPI ALFRED,	1940/09/11	2019/01/02
TAIT, P	PATRICIA,	1937/01/12	2019/01/02
COETZEE, E A	EUNICE ANNETTE,	1946/10/26	2019/01/03
SHALE, Z A	ZITHULELE ALLEN,	1940/01/01	2019/01/03
VAN DER VYVER, I C	IZAK CHRISTOFFEL	1951/05/11	2019/01/05
MATHIBELA, M L	MAPHOKO LUCAS,	1948/09/06	2019/01/06
RASMENI	NONXAMLEKO EVELYN	1951/01/01	2019/01/06
PIETERSE	CATHARINA MARIA PETRONELLA EMI	1940/11/10	2019/01/07
VAN WYK, J D	JOHANNA DOROTHEA,	1936/05/21	2019/01/08
CORNELIUS, W J	WILLEM JACOBUS,	1941/07/25	2019/01/08
NDOU, M J	MASOTSHA JOHANNES,	1927/03/13	2019/01/08
NDLELA, B G	BEKIMPI GOVERNMENT,	1936/02/12	2019/01/08
MASEKO, N D	NORMAN DOCTOR	1964/12/16	2019/01/08
VAN SCHALKWYK, J	JAN,	1951/12/18	2019/01/08
PETERSEN	DINAH	1940/07/12	2019/01/08
CHOKWE	CHARLOTTE MAPHUTI	1954/04/21	2019/01/08
WATSON	DOROTHY SMITH	1927/09/02	2019/01/09
MSIBI, D T	DINGANE THOMAS,	1946/12/12	2019/01/09
VOLLGRAAFF	MARLENE	1961/03/25	2019/01/10
MANGQAYI, W P	WILFORD PAKADE,	1938/04/16	2019/01/10
BEYI, M J	MHLELI JOHNSON,	1939/10/12	2019/01/10
MASIMULA	NOBAYENI PHINA	1938/11/13	2019/01/10
MGUDU, G D	GQELEZAYO DANIEL,	1949/06/01	2019/01/11
RANGAKA, P I	PHOLO ISRAEL,	1944/04/25	2019/01/11
NDLAZI, M	MHLUPHEKI,	1952/12/04	2019/01/11
RADEBE, N M	NOMALANGA MERRIAM,	1944/09/30	2019/01/11
MABOTHA, S	SELINA,	1941/08/25	2019/01/12
MOKONE, B M	BOOI MEKIOS,	1947/06/02	2019/01/13
MASANGO	ABRAM	1953/05/01	2019/01/13
MARIMANE, N A	NYATHEYA ADELINA,	1927/01/08	2019/01/13
MOTHA, N R	NOMASONDO ROSELINE	1928/01/01	2019/01/13
SNEL	MAGDALENA MARIA	1944/05/12	2019/01/13
THOMPSON, J W	JOHN WILLIAM,	1928/10/23	2019/01/15
JOOSTE, J M M	JOHANNA MARIA MAGDELINA,	1942/09/11	2019/01/15
TORR, B S	BREGGIE SUSANNA,	1936/10/22	2019/01/16
MASONDO, M	MACALENI,	1940/04/01	2019/01/16
GILLHAM, K R G	KENNETH ROLAND GATHORNE,	1944/04/30	2019/01/17
PARISH, M	MARSHALL,	1946/02/06	2019/01/17
PEARSON, T B	TERENCE BRIAN,	1937/08/26	2019/01/17
SELOLO	GRACE RAMOKOME	1944/04/02	2019/01/17
MAGAGULA, M P	MAGUQU PHILLEMONT,	1948/08/07	2019/01/18
MOEKETSI, S R M	SELLO ROELF MOEKETSI,	1952/04/07	2019/01/18

SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
CISHE,Y	YOLISWA	1976/04/27	2019/01/18
MTHIMKHULU	THEMBA ABRRAM	1963/11/17	2019/01/19
NEL,A C M	ANNA CATHARINA MARIA,	1945/05/28	2019/01/19
BAILEY, C J	CATHERINE JEANNE	1932/06/03	2019/01/19
ROSEN, H B	HAROLD BERNARD,	1934/06/21	2019/01/21
WAGTER, J J	JOSEPH JIMMY	1968/08/12	2019/01/21
MATLAMELA, D T	DANIEL TLOU,	1951/09/28	2019/01/23
WARRICKER, S D S	SUSANNA DE SAVOYE	1935/02/15	2019/01/23
GREEF	RIKA	1957/04/20	2019/01/23
DU TOIT, H C W	HESTER CATHERINA WILHEMINA,	1931/10/05	2019/01/24
MOLEFE	SEEMOLE MAKWENA	1939/09/16	2019/01/24
LLOYD, C V	CHARLES VICTOR,	1948/05/09	2019/01/25
NICHOLSON, J M	JAMES MCCOLLIN,	1933/04/28	2019/01/26
TSHABALALA, M S	MNCENEKELWA SIMON,	1943/02/20	2019/01/26
SIBIYA	NYANKWABE ESELIN	1938/06/09	2019/01/26
SMAL, M S S	MARTHA SOPHIA SUSANNA,	1947/12/23	2019/01/26
HANSEN, L C	LYNETTE CAROL	1930/06/19	2019/01/27
RADEBE, N J	NOMDUBANE JOSEPHINA	1941/10/10	2019/01/28
JAMES	BERNICE MILLICENT	1940/02/14	2019/01/29
NDAWENI, M J	MAHLALELA JOHN,	1943/12/21	2019/01/29
BREEDT, C F	CECILIA FRANCINA,	1936/09/09	2019/01/29
NYOFANE, P M	PUSELETSO MERIAM,	1950/02/14	2019/01/29
JAMES	BERNICE MILLICENT	1940/02/14	2019/01/29
VENTER, M M	MANIE MARITZ,	1949/03/30	2019/01/31
MALHERBE, R B	ROBERT BURNETT,	1927/10/16	2019/01/31
TOKWE, Z	ZOLI,	1932/05/11	2019/01/31
KHUMALO, D P M P	DENNIS PETRUS MADODA PHESHE	1957/05/16	2019/01/31
MARAIS	PIETER JACOBUS	1958/10/20	2019/02/01
WEIDEMAN, H J	HENDRIK JACOBUS	1960/05/23	2019/02/01
PHILLIPS, K	KOOS,	1929/07/02	2019/02/01
MASHININI, E N	ELIZABETH NDHLOVU,	1927/06/22	2019/02/02
DZANIBE, F L	FAKAZELI LOCADIA,	1956/05/05	2019/02/03
MOSIA, L P	LEBAJOA PAUL	1966/09/17	2019/02/04
BALOYI, M J	MOSONGELA JAMES,	1941/04/14	2019/02/04
NGOMANI, M	MACANDISA,	1939/06/10	2019/02/04
CHAPMAN, E G	EDWARD GEORGE,	1924/12/31	2019/02/05
VAN RYN, J	JAKOB,	1953/02/28	2019/02/05
RAYNHAM, D S	DORINE SHEILLA,	1927/10/09	2019/02/05
POTGIETER, I P	IZAK PETRUS,	1935/05/26	2019/02/06
FOURIE, H J	HELENA JOHANNA,	1926/10/23	2019/02/06
MBELU	MAVIS BONGIWE	1958/12/22	2019/02/06
MVELASE, N V	NOMPUMELELO VERONICA	1970/02/22	2019/02/06
BREVET,A	ARNOLD,	1939/03/04	2019/02/07
MOHLALA, F P	FRANS PUKE,	1951/11/10	2019/02/07
JOSI, G J	GAONAKGOSI JOHNSON,	1944/10/11	2019/02/07
SIEBRITS, G E	GWENDOLINE ELFRIEDA,	1939/08/31	2019/02/07
REES, M S	MAUREEN SYLVIA,	1935/05/11	2019/02/07
MAGAGULA, F E	FIKELENI ELIZABETH,	1951/08/07	2019/02/08
SIBIYA	LINANDHLAMUNI LINA	1938/04/29	2019/02/08
STUURMAN	NONTEMBEKO	1958/01/06	2019/02/08
MOGOLA	MEISIE LINAH	1956/09/20	2019/02/09
NGEMA, S J	SIPIWO JAPHET,	1933/03/25	2019/02/10
DIMEMA, B D	BUTANA DAVID,	1937/09/17	2019/02/10
GOOSEN, E C	ELIZABETH CATHERINE,	1935/01/25	2019/02/10
NORTH, E F	ERIC FRANK,	1934/06/10	2019/02/11
YASO, N W	NDLALA WILSON,	1939/03/12	2019/02/11
CLARK, A B	ANNA BARBARA,	1946/05/13	2019/02/12
SMIT, C J B	CORNELIUS JOHANNES BRITS,	1940/03/27	2019/02/12
KOK	SUSARA DOROTHEA	1930/04/03	2019/02/12
DE BEER	ELLA SOPHIA	1946/05/10	2019/02/12
MAGUBANE, S B	SIBONGILE BEATRICE,	1953/09/05	2019/02/12

SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
ZIWANE, Z L	ZENZILE LEWIS,	1949/04/20	2019/02/13
DLADLA	FOHLIKANI NOMDUDU	1936/10/06	2019/02/13
DARBY	BRENDA	1946/07/21	2019/02/13
LOUBSER, J J	JACOB JOHANNES,	1928/06/26	2019/02/14
VAN DER TOORN, C	CORNELUS,	1937/08/19	2019/02/14
MOSIDILA	GAOPALELWE DANIEL	1949/06/16	2019/02/15
MATHEBULA	TAKATAKA CHRISTINA	1951/01/15	2019/02/16
SHELEMBE, K	KATE,	1941/12/25	2019/02/16
JACA, N D	NTOMENHLE DOREEN,	1947/12/26	2019/02/16
ERASMUS, CMF	CECILIA MARTINA FRANCINA	1926/05/16	2019/02/17
WHITTAL, V R	VERNON RHODES,	1933/12/09	2019/02/18
HULBERT, S C	SUSANNA CATHARINA,	1930/09/26	2019/02/18
MAVIMBELA, M J	MOSES JOHN,	1940/01/15	2019/02/18
SEPHIRI	BOJOSI DANIEL	1953/07/20	2019/02/18
HULBERT	SUSANNA CATHARINA	1930/09/26	2019/02/18
MOGOMANE, SS	SEHULARO SHADRACK	1950/05/27	2019/02/19
VENTER, P J	PAUL JOHANNES,	1939/08/16	2019/02/20
BEATON, C J	COLIN JOHN,	1952/07/02	2019/02/20
GOUWS, L J	LOUIS JOHANNES	1967/09/07	2019/02/20
PUKAYI, M	MCDONALD,	1925/04/16	2019/02/20
LANGA, K C	KHOLEKA CARAH,	1970/10/20	2019/02/20
BREEDT, J E	JOSEPH ERASMUS,	1939/05/10	2019/02/22
SAMELA, T N	TEMBEKILE NELSON,	1942/04/17	2019/02/22
LEFF, J V	JUELL VICTORIA,	1923/11/20	2019/02/23
JACOBS, F J	FREDERICK JULIES,	1924/10/05	2019/02/24
SIPHAHLANGA, M J	MADOSINI JOSCELINA,	1939/05/31	2019/02/24
BENADE, J P	JOHANNES PETRUS,	1948/06/11	2019/02/25
WEBB, H C	HEATHER CAMERON,	1921/12/09	2019/02/25
BOTHA, C F	CORNELIUS FRANCOIS,	1947/07/28	2019/02/26
MUKHACU, T J	TSAKISI JOHN	1948/03/19	2019/02/26
MAKGATHI	ROSINA RAMADIMETJE	1949/03/08	2019/02/26
VAN MANEN, M J C	MARGARETHA JOHANNA CORNELIA,	1922/10/27	2019/02/27
NKWANA, M J	MALESELA JOEL,	1941/05/19	2019/02/27
DUBASI, N I	NOMBUYISELO IDA	1949/08/17	2019/02/28
TELA, S J	SESI JOSEPHINA,	1936/06/22	2019/02/28
BOTES, M J	MARY JOHANNA,	1930/07/15	2019/02/28
GWABAVU, H N	HENRIETTA NOBETSWANA,	1928/10/11	2019/03/01
GOSS, D	DOUGLAS,	1934/06/02	2019/03/02
NIEUWENHOUT, J J	JAN JOHANNES,	1956/01/04	2019/03/02
MOKOENA, M S	MMATEBOHO SARAH,	1934/01/10	2019/03/02
NERO	ALICE	1922/04/02	2019/03/02
OOSTHUIZEN, J H C	JOHAN HENDRIK CHRISTOFFEL,	1953/07/30	2019/03/03
MOROBÉ, P J	PULE JACOB,	1945/09/08	2019/03/03
TOMS, L E M	LAURA ELIZABETH MAY,	1928/04/28	2019/03/03
VAN ZYL, A E	ANNA ELIZABETH,	1945/03/07	2019/03/03
GRAHN	VERONICA YVONNE	1928/02/20	2019/03/03
SAZELA	NKWALIZO	1950/04/29	2019/03/03
COETZEE, J C	JACOBUS CHRISTOFFEL,	1939/06/17	2019/03/04
CHABALALA, M M	MSENGE MACKSON	1951/04/16	2019/03/04
DAMOYI, K	KALIPILE,	1947/03/04	2019/03/04
MOTINGWE, A M	ANDREW MOSIMANYANA,	1936/07/13	2019/03/04
MSIMANGA	NJANYANA TIMOTHY	1964/03/11	2019/03/04
FENNIE, T J	TAMMIE JOHN,	1939/03/06	2019/03/04
COETZEE, J C	JACOBUS CHRISTOFFEL,	1939/06/17	2019/03/04
KRUGER, J G D	JOHAN GEORGE DUVENAGE,	1938/03/28	2019/03/05
SAMBOE	ROSINA	1943/02/19	2019/03/05
VAN DER WATH, B M	BAREND MATHEUS,	1943/11/14	2019/03/06
JEGEH, E L	EMILY LORRAINE,	1948/07/28	2019/03/06
NDABANDABA, K S	KHOBİ STEPHINA	1944/07/01	2019/03/06
WATSON	KIM ELIZABETH	1960/11/17	2019/03/06
RUTGERS, D Z	DORIS ZELMA,	1921/01/14	2019/03/07

SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
COOK, G J	GEOFFREY JAMES,	1932/09/03	2019/03/07
SIKHOSANA, J M	JOHANNES MAPHUNGULENI,	1938/10/15	2019/03/07
SIKHOSANA, J P	JESI PETRUS,	1940/12/12	2019/03/07
NOMLALA, L	LILLIAN,	1940/09/29	2019/03/07
BOSMAN, S P	SUSANNA PRISCILLA,	1931/05/24	2019/03/08
YUSI	NOPRIVATE	1950/11/29	2019/03/08
FRYLINCK	CHRISTINA ELIZABETH	1930/09/08	2019/03/09
KORVINK, G	GABRIEL,	1937/07/08	2019/03/10
SCHOEMAN, A J K	ANDRIES JACOBUS KRUGEL,	1937/10/25	2019/03/12
LE ROUX, G D	GERHARDUS DIRK,	1947/02/14	2019/03/12
KRUGER, B J	BAREND JACOBUS,	1934/02/22	2019/03/12
KOLA, S S	SHADI SALOME,	1933/12/16	2019/03/12
STIEGER	MARGARET MAGDELINE	1941/11/16	2019/03/12
NGUBENI, K A	KEN ALPHEUS,	1947/03/30	2019/03/14
DORFLING, I M	ISABELLA MAGDALENA,	1924/12/06	2019/03/14
MANYONI, N B	NKOMBOSE BETTY,	1929/03/23	2019/03/14
XIMBA, S E	SIZAKELE ELSIE,	1953/11/11	2019/03/15
JANSEVAN RENSBURG, H R	HENDRIK RUDOLF,	1941/05/20	2019/03/16
MOLOATSI, A M	ABRAM MADUMETJA	1938/02/02	2019/03/16
STOLTZ	ABRAHAM JOHANNES	1951/10/01	2019/03/17
JOSEPH, L	LIZA,	1944/09/01	2019/03/17
BIKO	JEAN JENNIFER	1956/12/22	2019/03/17
EVERT, C D	CHRISTINA DORETHEA,	1936/08/26	2019/03/18
MVUBU, M	MKHANYISENI,	1945/08/12	2019/03/18
STEYNBERG, C S M	CHRISTINA SUSANNA MAGRIETA,	1960/09/16	2019/03/18
BOTHA, C M E	CATHERINA MAGDALENA ELIZABETH	1943/04/02	2019/03/19
KWEYAMA, P E	PHIKUYISE ERICK,	1946/03/12	2019/03/19
MTOMBENI, E	ELIAS,	1941/07/23	2019/03/19
NYULIWE	KUNKUBELE PASMAN	1953/12/07	2019/03/19
NTINI, S M	SOPHY M,	1924/01/01	2019/03/19
MAHLANGU	NZABI SARA	1940/01/27	2019/03/19
BOTHA	CATHARINA MAGDALENA ELIZABETH	1943/04/02	2019/03/19
HENNING, J A	JAN ANDRIES,	1949/04/26	2019/03/20
MABUSELA, L A	LESIBA AMOS,	1934/04/06	2019/03/20
JAEKEL	MARIA MARE	1951/03/22	2019/03/21
MAEBELA, E J	EFINA JUDAIDA,	1939/12/12	2019/03/21
WOLF, D O	DANIEL OLEBOGENG,	1953/05/15	2019/03/22
NEL	FRANCINA SUSANNA LASEYA	1931/11/07	2019/03/22
SEBOPELA	MAFOLO NORA	1953/10/29	2019/03/22
MANYAKA, S F	SETSAKADUME FRANK,	1922/09/10	2019/03/23
SHABANGU, M E	MHLASELENI EPURAIM,	1947/11/23	2019/03/23
SIGONYELA, L	LATHU,	1940/11/30	2019/03/23
KHUMALO(ZULU), Z J	ZENZILE JOSTER,	1927/01/20	2019/03/23
FICK, N H	NICOLAAS HENDRIK,	1927/09/12	2019/03/24
POKINA, T	THEMBISILE,	1943/03/07	2019/03/24
MATUBA	CHABATSANE SIMON	1964/03/14	2019/03/24
COETZER	CHRISKA	1964/05/03	2019/03/24
NEZAR	GEORGINA LEWINA LATEGAN	1939/03/19	2019/03/24
MASANGO, Z S	ZANDRANE STEPHAANS,	1944/03/31	2019/03/25
SISHUBA, M L	MALEPERO LUCY,	1946/12/05	2019/03/25
RADEMAN	CORNELIS	1950/05/10	2019/03/25
NDLOVU, S M	SIPHIWE MESHACK,	1937/03/15	2019/03/26
LEKWABA, T S	THAKANE SUZAN,	1954/04/17	2019/03/26
SEPURU, K L	KGADI LETTIE,	1950/04/14	2019/03/26
MOSTERT, A J	ABRAHAM JOSIAS,	1935/10/28	2019/03/27
VAN NIEKERK, A C	ANDRIES CAREL	1947/03/23	2019/03/28
SIGENU, D E	DUMANI EDWARD,	1929/09/15	2019/03/28
KELI, B	BOSMAN,	1942/06/05	2019/03/28
ERASMUS, B P	BARBARA PHYLLIS,	1938/11/18	2019/03/28
HLUMBANE	KAIFAS ENOCK	1953/01/19	2019/03/29
RICHTER, J W	JACOB WILLEM,	1947/06/19	2019/03/30



SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
MAHLATHI, E M	ENOCK MBONGOZI,	1942/12/12	2019/03/31
PETERSEN, W P	WALTER PAUL,	1939/10/30	2019/03/31
MASILELA, Z H	ZABAZINI HARRIET,	1939/03/10	2019/03/31
MFANA	HLUNYISWA EDITH	1944/10/09	2019/03/31
DEDEKIND, H J	HEINRICH JOHANNES,	1940/03/06	2019/04/01
BOTHA, T C	THEUNIS CHRISTOFFEL,	1950/06/12	2019/04/01
MALOBOLA	SABELO	1958/05/15	2019/04/01
MDIYANA, G	GUKRULANA,	1944/12/30	2019/04/01
TYENI, M D	MZWANDILE DERRICK,	1942/07/14	2019/04/01
LEEPILÉ	KESEBELWANG REBECCA	1956/02/09	2019/04/01
JOHNSON, G G	GILBERT GILOWEY,	1927/07/19	2019/04/02
WALKER, G A	GRAHAM ANDREW,	1938/08/31	2019/04/02
LILISE, N N	NOMALI NOHOLAM,	1952/03/07	2019/04/02
DE BEER, M C	MARTHINUS CHRISTOFFEL,	1933/08/28	2019/04/03
SIBANYONI, J	JEREMIA,	1949/10/01	2019/04/03
MTSWENI, B A	BAJABISE AGNES,	1962/08/18	2019/04/03
SKOSANA, P A	PANDE AMOS,	1949/08/18	2019/04/04
THOBELA, N L	NOMAQALA LEAH,	1941/07/08	2019/04/04
LOOTS, C	CHRISTO,	1947/10/12	2019/04/05
MUNNIK, E J	ELIZABETH JOYCE,	1947/11/30	2019/04/05
MANANA, T G	THINI GRACE,	1954/12/25	2019/04/05
MUNNIK, E J	ELIZABETH JOYCE,	1947/11/30	2019/04/05
MATUKE, M P	MATELA PETROS,	1932/11/11	2019/04/06
MALIBA, N S	NDINISA SAMUEL,	1951/02/20	2019/04/06
MANAMELA, R M	RAMOKONI MAKWENA,	1929/01/30	2019/04/06
THEMBA, B M	BEAUTY MINTOKWANE	1956/01/01	2019/04/06
BESTER, M S	MARGARETHA SUSANNA,	1937/05/26	2019/04/07
MTOLO, N M	NONDLELA MONICA,	1963/04/01	2019/04/07
KOEKEMOER, E	ETHNE,	1940/12/02	2019/04/07
FORTUIN	CHRISTOPHER JACQUES	1963/11/14	2019/04/08
PIETERSEN, S	SALOME,	1929/05/28	2019/04/08
ZWART, J A	JAN ANDRIES,	1943/04/09	2019/04/09
MOOLMAN, W J	WYNAND JAKOBUS,	1943/02/04	2019/04/09
MLENGA, M S	MHLUPHEKI SIMON,	1945/08/31	2019/04/09
MASUNYANE	SEQHALA WILDEBEE	1960/09/05	2019/04/09
LOUBSER	JOHANNES THEODORUS	1952/01/09	2019/04/10
BAILEY, I	ILAN,	1958/10/14	2019/04/10
JANSEN VAN VUUREN, J H	JANETTA HENDRINA,	1928/03/26	2019/04/10
MASHILOANE, S L	SELEPE LUCAS,	1944/03/20	2019/04/11
MADONSELA, J N	JULIA NOKUSA,	1952/05/26	2019/04/11
WEPENER, E M M	ELIZABETH MARIA MAGRITHA	1944/02/26	2019/04/11
LABUSCHAGNE, E J	ELIZABETH JOHANNA,	1944/03/19	2019/04/12
LUSENGA, J L	JOYCE LIZZY	1982/10/25	2019/04/14
ELS	CAROLINA ALIDA	1935/04/15	2019/04/21

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# Contact Us

## Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48  
 Call Centre Landline: 011 709 7400  
 Call Centre Fax Number: 0866 815 449  
 Email: [info@eppf.co.za](mailto:info@eppf.co.za)  
 Postal address: Private Bag X50, Bryanston, 2152  
 Website address: [www.eppf.co.za](http://www.eppf.co.za)

## Head Office and Johannesburg Walk-In Centre

Reception Switchboard: 011 709 7400  
 Physical address: Isivuno House, EPPF Office Park,  
 24 Georgian Crescent, Bryanston East,  
 Johannesburg, 2191  
 GPS Coordinates: S26 02.437 E28 01.101

## Emalahleni Regional Office / Walk-in centre

Contact: 013 693 3240 / 013 693 3918  
 Physical address: House No. 27, Eskom Park, Visagie  
 Street, Emalahleni, 1035

## East London Satellite Office

Contact: 043 703 5772  
 Physical address: Sunilaws Office Park, Block A,  
 Corner Quenera Drive & Banza Bay road, East  
 London 5241

## Cape Town Satellite Office

Contact: 021 915 2721  
 Physical address: Eskom Western Cape Regional  
 Office, 60 Voortrekker Road Bellville, 7530

## Durban Satellite Office

Contact: 031 710 5206  
 Address: Kwazulu-Natal Eskom Regional Office, 25  
 Valley View Road New Germany, 3620

## Eskom Compulsory Death Benefit

Telephone Number: (011) 800 8597 or (011) 800 2612  
 Fax Number: 086 668 6065  
 Email Address: [tembisa.mahiti@eskom.co.za](mailto:tembisa.mahiti@eskom.co.za) or  
[piet.nkuna@eskom.co.za](mailto:piet.nkuna@eskom.co.za)

## Sanlam Contact Details (Voluntary Burial Scheme)

Queries related to the new scheme and your benefits  
 must be directed to Sanlam at:  
 Telephone Number: 0860 302 922  
 Email Address: [Eskomservicing@sanlamsky.co.za](mailto:Eskomservicing@sanlamsky.co.za)

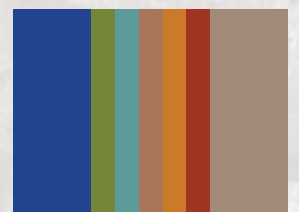
## Sanlam: Existing record amendments and claim submissions

Contact Number: 0860 302 922  
 Fax Number: 0860 276 884  
 Email for claims: [eskomclaims@sanlamsky.co.za](mailto:eskomclaims@sanlamsky.co.za)  
 Email for servicing: [eskomservicing@sanlamsky.co.za](mailto:eskomservicing@sanlamsky.co.za)

## Indwe (Care and household insurance claims)

Call Centre Number: 0860 843 244 / (011) 912 7300  
 Email Address: [hobackline@indwerisk.co.za](mailto:hobackline@indwerisk.co.za)  
 Homeowner new claims:  
[newclaims@indwerisk.co.za](mailto:newclaims@indwerisk.co.za)

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