

Pensioner Talk

*Meet our new
Member Experience Manager,*
**Ms Natasha
Doren**



A Healthier You

– Health Focus
from ICAS

Pg. 25



Know Your Pensioner

– Talking to
Mr Frans Marais

Pg. 39



In this Issue

- 2** People profile – Meet our new Member Experience Manager, Ms Natasha Doren
- 25** A Healthier You – Health Focus from ICAS
- 27** Know Your Fund – Divorce and Your Retirement Saving
- 37** Hot Topic – Why tax time doesn't need to be a taxing time
- 39** Know Your Pensioner – Talking to Mr Frans Marais

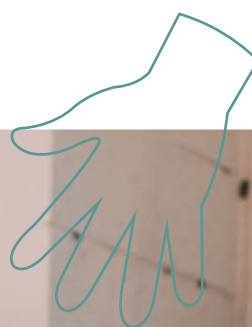
Invested in our
members



Contents



- 1 Editor's Note
- 2 People profile – Meet our new Member Experience Manager, Ms Natasha Doren
- 6 Your Finances – How to save money in retirement
- 23 Pensioner Savvy – How retirees benefit from many eggs in multiple baskets
- 25 A Healthier You – Health focus from ICAS: Habits linked to longevity
- 27 Know Your Fund – Divorce and Your Retirement Savings
- 37 Hot Topic – Compulsory Death Benefit
- 39 Know Your Pensioner – Talking to Mr Frans Marais
- 41 Fund Interest Rate
- 42 Update of Personal Information
- 44 Protection of Personal Information Act (POPIA)
- 45 Contact Us
- 46 Memorial



Invested in our
members



Editor's Note

It is incredible that we're already well into the second half of 2022. It seems we were ringing in the new year just the other day. The positive is that we're also well into the cold season. Welcome to the 2022 Winter Edition of Pensioner Talk. We're excited to introduce you to our new Member Experience Manager, Natasha Doren. She tells us her plan for the impactful new role at the EPPF. Read more on pages 3 to 5.

How to Save Money in Retirement

With the rising cost of living, we bring you money saving tips from a range of big brands on pages 6 to 8. And we learn that it's never too late, even when it comes to saving. Find out why you should put your eggs in multiple baskets on pages 23 and 24.

Know Your Pensioner

In this edition, we had the privilege of speaking to Mr Frans Marais. He's a fountain of knowledge and worked at Eskom for decades. And this pensioner isn't letting life pass him by. Mr Marais is an avid photographer and a voracious reader. Find out what advice he'd have given his younger self in this not-to-be-missed feature on pages 39 and 40.

Habits linked to Longevity

Are we really what we eat? You can find out on pages 25 and 26. It's wonderful to have emerged from the Covid-19 pandemic. Now that we are here, what can we do to ensure we stay healthy and live full lives. Maybe we really do need more sleep.



We want to hear from you!

Please take a moment to share what you'd like to see more of in the upcoming Pensioner Talk. If you'd like to be featured in the Know Your Pensioner segment, that would be awesome. Pop us an e-mail: eppfcommunications@eppf.co.za. Remember, if you have a general EPPF query, send it to info@eppf.co.za.

Happy reading!

Seema



*Meet our new
Member Experience Manager*

**Ms Natasha
Doren**



1. Congratulations on your appointment as the Fund's first-ever Member Experience Manager! How are you feeling and what's on your to-do list for the first 100 days in your new role??

Thank you, Pensioner Talk, for this opportunity. Excited to be here and join the Fund at this point in the journey.

Lots to do.

- Ask as many questions as possible (at least 20 per day) to understand the current lay of the land and how things work together to deliver the member experience
- Understand how we gather what members do and say and what we do with that information
- Based on the above, design a member experience path

2. Why the EPPF as an employer??

Why not?

- known product, proven track record
- defined Vision, Purpose and Strategy which emphasises and recognises the role of the member
- the buy-in and support of the leadership team.
- the CARE values
- to expand the current ways, we offer value to members

3. You have extensive experience in keeping customers happy. What's the secret to your success in this area?

No secret at all...

There must be a shared understanding of

- who the customer is and what the customer is trying to do?
- Recover quickly – things happen, and we fail our customers, it's how quickly we recover that makes all the difference
- Use the feedback – share the stories, it must become a new language

4. What can EPPF members and pensioners expect over the next year from a member experience perspective?

With the information we are gathering through daily member contacts, complaints and compliments, survey feedback. This information will be used to understand the gaps between what members expect and what we deliver. Action will be taken to address the gaps and we will continue to gather information to measure the impact of the actions.

The aim is to continuously close the gap, learn more about the member so we can enhance the experiences.

5. What's your advice to members and pensioners who want to raise challenges they may be experiencing?

It's so important to capture and use all feedback, which we receive.

This helps shape how we do things and what we do. It's therefore important for us, to have the right things in place so we can deal effectively with the feedback, act and give members feedback. For now, please continue to use our touchpoints. (Read more on how to contact us at the end of the publication)





6. How important is it to give feedback when things go well? What should members and pensioners do in this regard?

Very important. We're often so focused on finding the gaps and making things better, that when you receive feedback from members who have taken time out of their day to share ... it's an acknowledgement that there's improvement and we're one step closer. It's the best team feedback. We're working on improving these channels so we can give real-time responses to members and pensioners.

7. You have experience in shaping high performance teams. What's your plan for your team at the EPPF?

Simon Sinek says, that "Customers will never love a company, unless employees love it first". As a leader of a team, I must be the example to the team, in what I say and do towards them as my clients. There must be clear "line of sight" i.e., that connection between what the person does and the EPPF goal. Clearly define what success means per role, set the team up for

success through initiatives which help them grow and become self-managed. We must embrace the mindset of entrepreneurship, so staff approach the role as if it's their own business... they become vested.

8. We consider the EPPF to be a member-centric organisation. What does this mean to you and how do you intend firming up this culture?

As the EPPF, we are starting and that is progress.

Member Centricity requires change – our starting point is different. To me it means we must think beyond today and plan for what the member will desire tomorrow. This means we're able to anticipate needs and desires far into the future (without members asking for it), Like in any relationship, I must know you so well, learn how you behave. what you prefer and what success means to you.

As an organisation, it means re-thinking everything we do in EPPF. This includes, a change process, introducing a new channel, recruiting staff, or preparing communication we must start with the member, what the current experience is or how the change will add value to the member. There is always a centredness around the member.

As a start, we'll set up a Member Experience Collective to intentionally control and prioritise initiatives.

We will have many member immersions (to get to where our members are), get everyone to spend time in another department, to understand the different roles and how each one fits into the bigger scheme of things and how what they do impacts on that person's ability to deliver on their part.

Get everyone to spend time in the contact centre speaking to members.



9. Member experience and customer service teams are among the hardest working in any organisation. What's your advice to young people who want to enter this area of work? Where should they start?

It's the best place to be and start in any organisation.

In the contact centre where you interact directly with the customers. You will learn about the customer's needs and how the organisation meets or missed the needs. Understand who your customer is, and what they say – through their actions (or non-actions). Ask questions all the time.

Ask yourself: with every contact a client makes, what can be done to eliminate the need for the client to contact us.



10. What legacy do you want to leave at the EPPF, and why?

The question: we provide an income when someone stops working.

Every action we take, from the time a form is completed for joining the fund, impacts on the funds ability to deliver on that promise. There are so many things which go wrong, which can easily be fixed to help members.

Quick and Quirky

Fun facts about the EPPF's Member Experience Manager:

1. Favourite food

"Absolutely Mexican – the variety and the spice"

2. Favourite restaurant

"Bistro's (I like the exclusivity)"

3. Favourite movie

"Goodwill Hunting"

4. Favourite flower

"Sunflower – focused on the sun"

5. Cats or dogs?

"Dogs absolutely"

6. Mountains, the beach or the bush?

"Beach"

7. Favourite dinner party guest of all time:

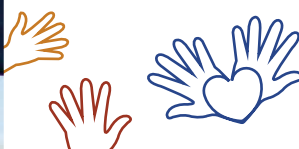
"Simon Sinek"

8. When you were a kid, what did you say you were going to be when you grew up?

"Accountant"

9. If you were stranded on an island and could only take one 'comfort' item, what would it be?

Nutribullet mini - for the coconut mixes



YOUR FINANCES:

How to save money in retirement

When you are living off your savings balancing your priorities can be a daunting task. If you consistently withdraw more money than you planned to, your nest egg may not last. And if your post-retirement investment returns don't produce the amount you thought they would, you could be left with a smaller nest egg than you envisioned.

Whatever situation you're in, there's one simple way to make your money last longer. By reducing your spending, you can keep withdrawals at a minimum and stretch your retirement funds as far as they can go. The best way to do this is to use the many senior discounts available at retail outlets. Here are some of the discounts offered to senior citizens:

SABC TV license rebate

If you are over 70 years of age, you can apply for a rebate on your TV license, which amounts to a saving of R191 a year as you will only pay R74 for your license. People under 70 who are eligible for a government pension or disability grant are also able to apply. When you are older than 74 years you may also qualify for a free license under certain conditions. Proof must be provided that no one younger than the stipulated age will be taking advantage of this benefit. To apply, phone SABC head office on 011 330 9555.

Hertz

If you are 55 years or older, a hire car from Hertz's 'A group' fleet can be as little as R200 per day. Rates include theft and damage waivers, airport surcharge, VAT, tourism levy and 200 kilometers free per day. Phone the Hertz car hire closest to you.

Sanparks

Enjoy the delights of any of the many parks under the Sanparks umbrella at a discounted tariff, if you are 60 years or older. This applies only to certain months of the year and excludes Fridays, Saturdays and long weekends. The discounts are for camping or staying in accommodation and can be up to 40% off the normal rate. Go to www.sanparks.org to find out more, or phone 012 4289111.

Ster Kinekor

Over 60s are offered a 50% discount for all movies at Ster Kinekor on a Tuesday. If you join the Ster-Kinekor Club you qualify for 22% discount on all other days of the week. For more information, go to the Ster Kinekor website – www.sterkinekor.co.za.

Nu Metro

Over 60s can enjoy up to 50% discount on movies at Nu Metro on a Tuesday, providing you bring along your ID. Absa Rewards members receive upfront discounts a Nu Metro when purchasing tickets from the kiosk. Check the website www.numetro.co.za.

Game

Every day is discount day at Game. Over 60s can qualify for a 10% discount every day of the week. Apply for your Senior Citizens' Discount Card in all Game stores, countrywide. The first R3000 spent will qualify for a 10% discount, though this does not apply to groceries, liquor, insurance products cell phones, airtime and contracts. Apply in store with your ID and a photo (this can be taken for you in store). Application forms and details are on the Game website www.game.co.za.

Pick n Pay

The managements of Pick n Pay hypermarkets, family markets and supermarkets are free to decide their own pensioner policies as regards discounts – some of them issue special booklets with discount coupons every month for pensioners, for meat, dairy, fish and other foods. Some have a pensioners' day once a week where a 5% discount is offered, and others have a Pensioners' Tea once a month. Senior citizens need to be 60-plus – bring along your ID. Phone the Customer Care Line on 0800112288 and ask what your local Pick 'n Pay offers.

Makro

Over 60s can qualify for Senior Citizens' Discount card which can be used only on a Wednesday in all Game stores countrywide. The first R1500 spent will qualify for a 10% discount.

Clicks

If you are 60 years or older and a ClubCard member, you can opt for Clicks' ClubCard Seniors programme and earn Double Points on the second Wednesday of the month on their exclusive Double Points Days. On these days, you get one additional ClubCard Point for every Point you earn.



Intercape

Their 'sleepliner' offers a 15% discount to all senior citizens over 60 years, and they are guaranteed a seat on the lower deck so there is no flight of stairs to negotiate and the toilet is nearby. For further details call 086 128 7287.

AA (Automobile Association)

Over 60s can pay R497.50 (instead of the normal R780) for an annual AA Membership on the AA Alliance option. This includes three call-outs per membership year. Call 083 843 22 to sign up for AA Alliance Membership today!

Dischem

Treats pensioners to a Double Points Day twice a month, and there is a 60+ Pensioners Tea once a year, where senior citizens are given a hamper of products. Apply at a store for your card, showing your ID book.

Torga Optical

Offers free eye testing and discounts on frames and lenses, nationally, to pensioners 60 and above. Phone 011 6786556, head office, or pop in to your local store for details.

Tsogo Sun Hotels

Tsogo Sun, which include Southern Sun hotels and resorts, The Palazzo, Suncoast Towers and Beverly Hills to name but a few, offer a 50% discount to those who are over the age of 63 on the Best Available Rate of the day, subject to availability. Phone 0861447744 to secure your booking.

Weighless

Ladies over 60 pay R145 a month and R120 to join. For men it's the same rate but they must be over 65. Pensioners who belong to Vitality Discovery pay R125 a month.

Shosholoza Meyl

This rail service offers pensioners and senior citizens a 25% discount on all their trips. You need ID for prove that you're over 60. Customer care line – 0860008888.

Greyhound

All over 60s travelling on the Greyhound bus service at any time of the week receive a 5% discount.

Orion

This hotel group offers pensioners over 60 a 40% discount on B&B rates. For more information call 011 7186452 and quote "senior".

Spar

All Spars are owned by franchisees and have their own service policies for over 60s. Their customer care line is 086 0313141, or you could ask at the Spar near you what pensioner benefits they offer.

Car Magazine

Subscribe to Car magazine and save 30% on your annual subscription of 12 issues. Phone 0860 100 205 for details.

Getaway magazine

Subscribe to Getaway magazine and save 30% on your annual subscription of 12 issues! Phone 0860 100 205 for details.

It can be overwhelming to keep track of every place that offers discounts for seniors, so get in the habit of asking for one, whether you're buying a new piece of furniture, a cup of coffee or shopping for insurance, always ask the person you're buying from if there are any discounts available.



Invested in our
members



JOU FINANSIES:

*Hoe om geld te spaar
wanneer jy afgetree het*

Hoe om geld te spaar wanneer jy afgetree het

Dit kan nogal moeilik wees om jou prioriteite te balanseer as jy van jou spaargeld lewe. As jy voortdurend meer geld trek as wat jy beplan het om te trek, sal jou neseier dalk nie hou nie. En as jou beleggingsopbrengs ná aftrede nie die bedrae lewer wat jy gedink het dit sal nie, kan jou neseier wat oorbly dalk baie kleiner wees as wat jy jou voorgestel het.

Maar in watter situasie jy jou ook al bevind, daar is 'n maklike manier om jou geld langer te laat hou. As jy minder geld spandeer, kan jy die geld wat jy onttrek tot 'n minimum beperk en jou aftreegeld so ver as moontlik rek. Die beste manier om dit te doen, is om die talle afslagaanbiedinge vir seniors by kleinhandelaars te gebruik. Hier is 'n paar van die afslagaanbiedinge vir senior burgers:



SABC TV-lisensiekorting

As jy 70 jaar of ouer is, kan jy aansoek doen vir 'n korting op jou TV-lisensie, wat jou 'n besparing van R191 per jaar in die sak bring, omdat jy dan slegs R74 vir jou lisensie betaal. Mense onder 70 wat 'n staatspensioen of ongeskiktheidstoelaag ontvang, mag ook aansoek doen. As jy ouer as 74 is, kan jy onder sekere omstandighede moontlik ook vir 'n gratis lisensie kwalifiseer. Bewys moet gelewer word dat niemand jonger as die gestipuleerde ouderdom hierdie voordeel benut nie. Om aansoek te doen, skakel die SABC-hoofkantoor by 011 330 9555.

Hertz

As jy 55 jaar of ouer is, kan 'n huurmotor uit die Hertz 'A group'-vloot so min as R200 per dag kos. Tariewe sluit diefstal-en skade-kwytskelding, lughawebybelasting, BTW, toerismeheffing en 200 gratis kilometer per dag in. Bel die Hertz-motorhuurplek naaste aan jou.

SANParke

Geniet die wondere van enige van die talle parke onder die SANParke-sambreel teen 'n afslagtariet as jy 60 jaar of ouer is. Dit geld slegs vir sekere maande van die jaar en sluit Vrydae, Saterdag en langnaweke uit. Die afslag is vir kampering of verblyf in akkommodasie en kan tot 40% laer as die normale tarief wees. Gaan na www.sanparks.org om meer uit te vind, of bel 012 4289111.

Ster Kinekor

Mense bo 60 kry op 'n Dinsdag 50% afslag op alle fliks by Ster Kinekor. As jy by die Ster Kinekor-klub aansluit, kan jy al die ander dae van die week vir 22% afslag kwalifiseer. Vir meer inligting, gaan na die Ster Kinekor-webtuiste – www.sterkinekor.co.za.

Nu Metro

Mense ouer as 60 kan op 'n Dinsdag tot 50% afslag op alle fliks by Nu Metro geniet, maar jy moet jou ID saambring. Lede van Absa Rewards kry dadelik afslag by Nu Metro wanneer hulle kaartjies by die kiosk koop. Gaan kyk by die webtuiste www.numetro.co.za.

Game

Elke dag is afslagdag by Game. Mense bo 60 kan elke dag van die week vir 10% afslag kwalifiseer. Doen aansoek vir die Senior burger-afslagkaart by alle Game-winkels in die land. Jy kwalifiseer vir die afslag op die eerste R3 000 wat jy spandeer, maar dit geld nie vir kruidentiersware, drank, versekeringsprodukte, selfone, lugtyd en kontrakte nie. Bring jou ID en 'n foto (wat in die winkel vir jou geneem kan word), en doen aansoek in die winkel. Aansoekvorms en besonderhede is op die Game-webtuiste by www.game.co.za.

Pick n Pay

Die bestuur van Pick n Pay se hipermarkte, familiewinkels en supermarkte mag hulle eie besluite maak oor afslag vir pensioenarisse – party van hulle reik spesiale boekies uit met afslagkoepons vir pensioenarisse vir vleis, suiwel, vis en ander kos. Party het 'n pensioenarisdag eenkeer 'n week waar hulle 5% afslag gee, en ander het eenkeer 'n maand 'n pensioenaris-tee. Senior burgers moet 60 plus wees – bring jou ID saam. Bel die kliëntesorglyn by 0800 112288 en vra wat jou plaaslike Pick n Pay bied.

Makro

Mense ouer as 60 kan vir 'n Senior burger-afslagkaart kwalifiseer wat slegs op 'n Woensdag in alle Makro-winkels landswyd gebruik kan word. Jy kwalifiseer vir 10% afslag op die eerste R1 500 wat jy spandeer.

Clicks

As jy 60 jaar of ouer is en 'n ClubCard-lid is, kan jy kies om aan te sluit by Clicks se ClubCard-program vir senior burgers, en elke tweede Woensdag van die maand dubbelpunte verdien op hulle eksklusiewe dubbelpuntdae. Op hierdie dae kry jy een ekstra ClubCard-punt vir elke punt wat jy verdien.





Intercape

Hulle 'sleepliner' bied 15% afslag aan alle senior burgers ouer as 60 jaar, en hulle word verseker van 'n sitplek op die laer onderdek; so hulle hoef nie trappe te klim nie en die toilet is naby. Vir meer besonderhede, bel 086 128 7287.

AA (Automobile Association)

Diegene bo 60 kan R497,50 betaal (in plaas van die normale R780) vir jaarlikse AA-lidmaatskap op die AA Alliance-opsie. Dit sluit drie uitroepdienste per lidmaatskapjaar in. Bel 083 843 22 om vandag nog aansoek te doen vir AA Alliance-lidmaatskap!

Dischem

Pensioenarisse kwalifiseer twee keer per maand vir dubbelpunttag, en eenkeer per jaar is daar 'n 60+ pensioenariss-tee waar senior burgers 'n geskenkpak met produkte ontvang. Doen aansoek by jou winkel vir jou kaart deur jou ID-boek te wys.

Torga Optical

Bied landswyd gratis oogtoetse en afslag op rame en lense aan pensioenarisse van 60 en ouer. Bel 011 6786556, hoofkantoor, of loer in by jou plaaslike winkel vir besonderhede.

Tsogo Sun Hotels

Tsogo Sun, wat die Southern Sun-hotelle en -oorde insluit, soos The Palazzo, Suncoast Towers en Beverly Hills, om net 'n paar te noem, bied 50% afslag aan diegene wat ouer as 63 is op beste tarief vir die dag, na gelang van beskikbaarheid. Bel 086 1447744 om jou bespreking te bevestig.

Weighless

Vroue oor 60 betaal R145 per maand en R120 om aan te sluit. Dis dieselfde tarief vir mans, maar dan moet hulle ouer as 65 wees. Pensioenarisse wat aan Vitality Discovery behoort, betaal R125 per maand.

Shosholoza Meyl

Hierdie treindiens bied pensioenarisse en senior burgers 25% afslag op al hulle ritte. Jy het jou ID nodig om te bewys dat jy ouer as 60 is. Kliëntesorglyn – 0860008888.

Greyhound

Almal ouer as 60 wat enige tyd van die week van die Greyhound-busdiens gebruik maak, kry 5% afslag.

Orion

Hierdie hotelgroep bied pensioenarisse wat ouer as 60 is 40% afslag op B&B-tariewe. Vir meer inligting, bel 011 7186452 en gebruik die woord "senior".

Spar

Alle Spar-winkels word deur franchisehouers besit en het hulle eie diensbeleid vir diegene oor 60. Hulle kliëntesorglyn is 086 0313141, of jy kan die Spar naby jou vra watter voordele hulle vir pensioenarisse bied.

Car Magazine

Teken in op Car-tydskrif en spaar 30% op jou jaarlikse intekening van 12 uitgawes. Bel 0860 100 205 vir besonderhede.

Getaway magazine

Teken in op Getaway-tydskrif en spaar 30% op jou jaarlikse intekening van 12 uitgawes! Bel 0860 100 205 vir besonderhede.

Dit kan oorweldigend wees om tred te hou met al die plekke wat afslag vir seniors aanbied, en daarom moet jy dit 'n gewoonte maak om vir afslag te vra, of jy nou nuwe meubels, 'n koppie koffie of versekering koop; vra altyd vir die persoon by wie jy koop of daar enige afslag beskikbaar is.



Invested in our
members



TJHELETE YA HAO:

Tsela ya ho boloka tjhelete nakong ya penshene

Ditsela tsa ho boloka tjhelete nakong ya penshene

Ha ho bonolo ho lekalekanya dintho tsa bohlokwa ha o se o phela ka tjhelete e bolokilweng. Haeba o dula o hula tjhelete e fetang eo o neng o rerile ho e sebedisa, tjhelete ya hao e keke ya o qhoba nako e telele. Hape, haeba tjhelete eo o tla e fumana ka mora ho beha meja fatshe e se eo o ne o e lebeletse, sena se bolela hore o tla fumana tjhelete e fokolang.

Ho sa tsotellehe hore na boemo ba hao ke bofe, ho na le tsela e bonolo ya ho netefatsa hore tjhelete ya hao e o qhoba nako e telele. Haeba o ka fokotsa ho reka haholo, o ke ke wa hloka ho hula tjhelete kgafetsa mme o tla phela ka tjhelete ya penshene nako e telele. O ka etsa jwalo ka hore o nke monyetla wa ho sebedisa ditheolelo tsa batho ba hodileng dishopong. Ditheolelo tse mmalwa tse fuwang batho ba hodileng ke tsena:

Phokoletso ya laesense ya SABC TV

Haeba dilemo tsa hao di feta 70, o ka kopa ho fumana phokoletso ya TV laesense, eleng se bolelang hore o tla lefa R74 feela mme o boloke R191. Batho ba ka tlaase ho dilemo tse 70ba tshwanelehang ho fumana tjhelete ya penshene ya mmuso kapa ya bokowa le bona baka kgona ho etsa kopo. Batho ba dilemo tse ka hodimo ho 74 bona ba tshwaneleha ho fumana laesense ya mahala tlaasa maemo a itseng. Ho hlokeha ho fanwe ka bopaki ba sena e le hore batho ba ka tlaase ho dilemo tse boletsweng ba se ke ba sebedisa tokisetso ena hampe. Ha o batla ho etsa kopo, letsetsa ntlokgolo ya SABC ho 011 330 9555.

Hertz

Haeba o le dilemo tse 55 kapa hodimo, o ka lefa R200 ka letsatsi ho hira koloi ya 'sehlopha sa A' sa Hertz. Tjhelete ena e thusa haeba koloi e utsuwa kapa e senyeha, ho lefa sebaka sa boema fofane, lekgetho, tefiso ya ho hahlula mme e kenyeleditse le dikhilomithara tse 200 tseo o di fuwang mahala ka letsatsi. Letsetsa Hertz e sebakeng sa heno.

Di Sanpark

Ha o le dilemo tse 60 kapa hodimo, o ka fumana ditheolelo ha o etela diphakeng tsa Sanpark. Tokisetso ena e sebetsa dikgwedi tse itseng feela mme ha e akareletse Labohlano, Moqebelo le mafelo beke a lelefaditsweng. Ditheolelo ke tsa camping kapa tsa marobalo mme o ka theolelwa ka 40%. Kena ho www.sanparks.org, e le hore o fumane dintlha tse eketsehileng, kapa o letsetse 012 4289111.

Ster Kinekor

Batho ba ka hodimo ho dilemo tse 60 ba lefa halofo ya tekete ho shebella movie leha e le ofe ka Labobedi Ster Kinekor. Haeba o le setho sa Ster-Kinekor Club, o ka fumana theolelo ya 22% matsatsing a mang kaofela a beke. Kena websaeteng ya Ster Kinekor, e leng www.sterkinekor.co.za, ho fumana dintlha tse eketsehileng.

Nu Metro

Batho ba ka hodimo ho dilemo tse 60 ba ka lefa halofo ya tekete ho shebella movie Nu Metro ka Labobedi, ha feela ba tshwere ID. Ditho tsa Absa

Rewards di fumana ditheolelo hadi reka ditekete tseo kiosk. Kena websaeteng ena www.numetro.co.za.

Game

Game e dula ena le ditheolelo. Batho ba ka hodimo ho dilemo tse 60 ba ka fumana ditheolelo tsa 10% matsatsi ohle. Etsa kopo ya Senior Citizens' Discount Card dishopong tsohle tsa Game naheng ka bophara. Ha o reka dintho tsa R3000 o tla theolelwa ka 10%, empa theolelo ena ha e kenyeletse dijo, dino, inshoreense, difouno, airtime le dikonteraka. Etsa kopo shopong o tshwere ID ya hao le senepe (se ka nkwa shopong). Diforomo tsa dikopo le dintlha tse feletseng di fumaneha websaeteng ya Game, e leng www.game.co.za.

Pick n Pay

Baokamedi ba dishopo tsa Pick n Pay hypermarket, family market le supermarket ba ka iketsetsa melao ya bona ya ho fa batho ba pensheneng ditheolelo—ba bang ba etsa dibukana tse bolelang ditheolelo tsa kgwedi le kgwedi bakeng sa batho ba pensheneng, tse kang ditheolelo tsa nama, lebeso, tlhapi le dijo tse ding. Dishopo tse ding di na le letsatsi leo di theolelang batho ba penshene dintho ka 5%, athe tse ding tsona di ba memela ho nwa Tee hanngwe kgwedding. Batho bana ba tlameha ho ba dilemo tse 60 kapa ka hodimo mme ba tle le ID tsa bona. Letsetsa Mohala wa Bareki nomorong ya 0800112288 mme o botse kaditheolelo tsa Pick 'n Pay e sebakeng sa heno.

Makro

Batho ba ka hodimo ho dilemo tse 60 ba tshwaneleha ho fumana karete ya Senior Citizens' Discount mme e ka sebediswa Laboraro dishopong tsohle tsa Makro naheng ya rona. Ha o reka dintho tsa R1500 o tla theolelwa ka 10%.

Clicks

Haeba o le dilemo tse 60 kapa hodimo mme o na le karete ya ClubCard, o ka kgetha ho kena tokisetso ya Clicks' ClubCard Seniors programme mme o fumane di points tse imenneng habedi ka Laboraro la beke ya bobedi kgwedding. Letsatsing leo o tla ekeletswa di points hodima tseo o tla di fumana.





Intercape

Batho ba ka hodimo ho dilemo tse 60 ba ka theolelwa 15% ha ba tsamaya ka bese ya 'sleepliner', mme ba tla dula mokatong o ka tlaase wa bese e le hore ba se ke ba tshwenyeha ka ho palama ditepisi hape matlwana a haufi le bona. Ho fumana dintlha tse eketsehileng letsetsa 086 128 7287.

AA (Automobile Association)

Batho ba ka hodimo ho dilemo tse 60 ba ka lefa R497.50 (ho ena le ho lefa R780 e tlwaelehileng) bakeng sa ho ba setho sa AA karolong ya AA Alliance. O ka kgona ho letsetsa AA ka makgetlo a mararo selemong ho kopa thuso. Letsetsa 083 843 22 haeba o batla ho ba setho sa AA Alliance!

Dischem

Habedi ka kgwedi, batho ba pensheneng ba na le menyetla ya ho fumana di points tse imenneng habedi, mme batho ba ka hodimo ho dilemo tse 60 ba etsetswa mokete wa tee hanngwe selemong moo ba fuwang dintho tse itseng mahala. Ingodise shpong e le hore o fumane karete mme o tle le ID ya hao.

Torga Optical

Ba hlahloba mahlo a batho ba dilemo tse 60 kapa ka hodimo mahala mme ba fana ka ditheolelo tsa diforeimi le dilense naheng yohle. Letsetsa ntlokgolo ho 011 6786556, kapa o etele shopo e sebakeng sa heno ho fumana dintlha tse eketsehileng.

Tsogo Sun Hotels

Tsogo Sun e akareletsa dihotele tsa Southern Sun le dibaka tsa ho phomola, tse ding tsa tsona ke The Palazzo, Suncoast Towers ha mmoho le Beverly Hills. Dibaka tsena di theolela batho ba ka hodimo ho dilemo tse 63 dintho ka 50% ho itshitlehile ka Ditefiso tsa Letsatsi. O ka letsetsa 0861447744 ha o batla bodulo.

Weighless

Bo mme ba ka hodimo ho dilemo tse 60 ba lefa R145 ka kgwedi mme ba lefa R120 ho ingodisa. Banna ba ka hodimo ho dilemo tse 65 le bona ba

patala tjhelete e tshwanang. Batho ba pensheneng bao e leng ditho tsa Vitality Discovery ba patala R125 ka kgwedi.

Shosholoza Meyl

Batho ba pensheneng le ba hodileng ba theolelwa ka 25% maetong ohle. O lokela ho tla le ID ya hao ho bontsha bopaki ba hore o fetile dilemo tse 60. Mohala wa Bareki – 0860008888.

Greyhound

Batho bohle ba ka hodimo ho dilemo tse 60 ba tsamayang ka bese ya Greyhound bafumana theolelo ya 5% matsatsi ohle.

Orion

Hotele ena e fa batho ba pensheneng ba ka hodimo ho dilemo tse 60 ditheolelo tse etsang 40% ditefisong tsa B&B. Letsetsa 011 7186452 ho fumana dintlha tse eketsehileng mme o bolele lentswe "senior".

Spar

Dishopo tsohle tsa Spar di na le beng ba tsona ba fapaneng mme shopo ka nngwe e na le ditokisetso bakeng sa batho ba ka hodimo ho dilemo tse 60. Mohala wa bona wa bareki ke 086 0313141, kapa o ka ya Spar se sebakeng sa heno mme o botse ka ditheolelo tseo bafanang ka tsona.

Car Magazine

Ingodise ho Car magazine mme o boloke diphesente tse 30 ditokollong tsa selemo tse 12. Letsetsa 0860 100 205 ho fumana dintlha tse eketsehileng.

Getaway magazine

Ingodise ho Getaway magazine mme o boloke 30% ditokollong tsa selemo tse 12! Letsetsa 0860 100 205 ho fumana dintlha tse eketsehileng.

E ka ba ntho e boima ho tseba ka ditheolelo tsohle tse fuwang batho ba hodileng, ka hona itlwaetse ho botsa, o ka botsa ha o reka thepa ya ka tlung, kofi kapa o batla inshoreense. Ka dinako tsohle botsa hore na ho na le ditheolelo tse fumanehang.



IZIMALI ZAKHO:

*Indlela yokonga imali lapho
usuthathe umhlalaphansi*

Indlela yokonga imali lapho usuthathe umhlalaphansi

Uma uphila ngemali yakho oyongile kungase kube nzima ukubeka eqhulwini izinto okufanele zize kuqala. Uma uyikhipha njalo imali eningi kunaleyo obuhlele ukuyikhipha, isidleke sakho okhipha kuso ngeke siqhubeke isikhathi eside. Futhi uma izinzuzo zakho zotshalomali zangemva kokuthatha umhlalaphansi zingakuniki imali obuyilindele, ungagcina ususele nokuncane esidlekeni sakho kunalokho

obukulindele. Kungakhathaliseki ukuthi yikuphi, kunendlela eyodwa elula yokwenza imali yakho ihlale isikhathi eside. Ngokunciphisa ukuyisebenzisa, futhi ungayikhipha kancane kakhulu imali bese uyelula kakhulu indlela ozisebenzisa ngayo izimali zakho zomhlalaphansi ngendlela ongakwenza ngayo. Indlela engcono kakhulu yokwenza lokhu ukusebenzisa izaphulelo eziningi ezinikezwa abantu abadala ezitholakala ezitolo ezinkulu. Nazi ezinye zezaphulelo ezihlinzekwa abantu abadala:



Isaphulelo selayisensi yakwa-SABC TV

Uma uneminyaka engaphezu kuka-70 ubudala, ungafaka isicelo sesaphulelo selayisensi yakho ye-TV, okungakongela imali engu-R191 ngonyaka futhi uzokhokha kuphela u-R74 ngelayisensi yakho. Abantu abaneminyaka engaphansi kuka-70 abafanelekela ukuthola impesheni kahulumeni noma isibonelelo sokukhubazeka nabo bangasifaka isicelo. Uma uneminyaka engaphezu kuka-74 ungaphinde ufanelekele ukuthola ilayisensi yamahhala ngaphansi kwemibandela ethile. Kufanele kukhishwe ubufakazi ukuze kungabi bikho umuntu ongaphansi kweminyaka yobudala ebekiwe ozuza kuleli lungiselelo. Ukuze ufake isicelo, shayela ihhovisi eliyinhloko le-SABC ku-011 330 9555.

I-Hertz

Uma uneminyaka engu-55 noma ngaphezulu, ukuqasha imoto kwa-Hertz's 'A group' kungaba imali encane engu-R200 ngosuku. Izindleko zibandakanya ukwebiwa nokuyekwa komonakalo, inhlawulo eyengeziwe esikhumulweni sezindiza, i-VAT, intela yezokuvakasha kanye namakhilomitha angu-200 amahhala ngosuku. Shayela abakwa-Hertz abaseduze nawe ukuze uqashe imoto.

I-Sanparks

Jabulela ubumnandi banoma yimaphi amapaki amaningi angaphansi kwe-Sanparks ngentengo enesaphulelo, uma uneminyaka engu-60 ubudala noma ngaphezulu. Lokhu kusebenza kuphela ezinyangeni ezithile zonyaka futhi akubafaki oLwezihlanu, iMigqibelo nezimpelasonto ezinde. Izaphulelo ngezokukhempa noma ukuhlala endaweni yokulala futhi zingafika ku-40% emalini ejwayelekile. Iya ku-www.sanparks.org ukuze uthole okwengeziwe, noma shayela ku-012 4289111.

I-Ster Kinekor

Abaneminyaka engaphezu kuka-60 banikezwa isaphulelo sika-50% kuwo wonke amamuvi e-Ster Kinekor ngoLwesibili. Uma ujoyina i-Ster-Kinekor Club ufaneleka ukuthola isaphulelo sika-22% kuzo zonke izinsuku zeviki. Ukuze uthole okwengeziwe, yana engosini ye-Ster Kinekor – www.sterkinekor.co.za.

I-Nu Metro

Abaneminyaka engaphezu kuka-60 bangajabulela

isaphulelo esifika ku-50% kumamuvi e-Nu Metro ngoLwesibili, inqobo nje uma uza noMazisi wakho. Amalungu e-Absa Rewards athola izaphulelo kusengaphambili e-Nu Metro lapho ethenga amathikithi esitolo. Bheka ingosi ethi-www.numetro.co.za.

I-Game

Nsuku zonke kwa-Game kunesaphulelo. Abaneminyaka engaphezu kuka-60 bangafaneleka ukuthola isaphulelo sika-10% nsuku zonke evikini. Faka isicelo sakho seKhadi Lesaphulelo Sabantu Abadala kuzo zonke izitolo zakwa-Game, ezweni lonke. U-R3000 wokuqala osetshenzisiwe uzokwenza ufanelekele ukuthola isaphulelo sika-10%, yize lokhu kungasebenzi ekudleni, utshwala, omakhalekhukhwini abayimikhiqizo enomshalense, i- airtime nezinkontileka. Faka isicelo ngoMazisi wakho esitolo nesithombe (lokhu kuyokwenziwa esitolo). Amafomu ezicelo neminingwane kuyatholakala engosini yakwa- Game ethi-www.game.co.za.

I-Pick n Pay

Abaphathi bezitolo ezinkulu zakwa-Pick n Pay, izitolo zemindeni nezitolo ezinkulu bakhululekile ukuzinqumela izinqubomgomo zabantu babo abahola impesheni maqondana nezaphulelo – abanye babo bakhapha amabhukwana anamakhuphoni ezaphulelo zanyanga zonke enzelwe abahola impesheni, awenyama, ubisi, inhlansi nokunye ukudla. Abanye baba nosuku lwabahola impesheni kanye ngeviki lapho benikezwa khona isaphulelo sika-5%, kanti abanye baba neTiye Labahola Impesheni kanye ngenyanga. Abantu abadala kudingeka babe neminyaka engu-60 nangaphezulu – uza noMazisi wakho. Shayela Inombolo Yokunakekela Amakhasimende ku-0800112288 bese ubuza ukuthi u-Pick 'n Pay wangakini uhlinzeka ngani.

I-Makro

Abaneminyaka engaphezu kuka-60 bangafanelekela ikhadi Lesaphulelo Labantu Abadala elingasetshenziswa kuphela ngoLwesithathu kuzo zonke izitolo zakwaMakro ezweni lonke. U-R1500 wokuqala osetshenzisiwe uzofanelekela isaphulelo sika-10%.





I-Clicks

Uma uneminyaka engu-60 noma ngaphezulu futhi uyilungu le-ClubCard, ungakhetha ukungena ohlelweni lwakwa-Clicks lwabantu Abadala le-ClubCard futhi uhlomule amaPhuzu Aphindiwe ngoLwesithathu wesibili enyangeni ngeZinsuku ezikhethekile Zamaphuzu Aphindiwe. Ngalezi zinsuku, uthola iPhuzu elengeziwe ngePhuzu le-ClubCard.

Intercape

I-'sleepliner' yabo ihlinzeka ngesaphulelo sika-15% kubo bonke abantu abadala abaneminyaka engaphezu kuka-60, futhi baqinisekise ngokuhlala esitezi esingaphansi ukuze bangakhuphuki izitebhisi uma beya endlini yangasese eseduze nabo. Ukuze uthole imininingwane eyengeziwe shayela ku-086 128 7287.

I-AA (Automobile Association)

Abangaphezu kweminyaka engu-60 bangakhokha u-R497.50 (esikhundleni sika-R780 ojwayelekile) ngoBulungu baminyaka yonke be-AA uma bekhetha i-AA Alliance. Lokhu kubandakanya ukubizwa kathathu ngonyaka ngobulungu. Shayela ku-083 843 22 ukuze ubhalisele uBulungu be-AA Alliance namuhla!

I-Dischem

Ujabulisa abahola impesheni ngoSuku Lwamaphuzu Aphindwe kabili ngenyanga, futhi kuba neTiye Labahola Impesheni abaneminyaka engu-60 nangaphezulu kanye ngonyaka, ngaleso sikhathi abantu abadala banikwa amaphakathe emikhqizo. Faka isicelo sekhadi lakho esitolo, ngokuveza uMazisi wakho.

I-Torga Optical

Ihlinzeka ngokuhlolwa kwamehlo mahhala nezaphulelo kumafreyimu namalensi, kubo bonke abahola impesheni abaneminyaka engu-60 nangaphezulu. Shayela ku-011 6786556, ehhovisi eliyinhloko, noma vakashela isitolo sangakini ukuze uthole imininingwane.

Amahhotela e-Tsogo Sun

I-Tsogo Sun, ebandakanya amahhotela nezindawo zokungcebeleka zamahotela e-Southern Sun, I-The Palazzo, i-Suncoast Towers ne-Beverly Hills uma sibala ezimbalwa nje, ihlinzeka ngesaphulelo

sika-50% kulabo abaneminyaka engaphezu kweminyaka engu-63 ubudala Ngenani Elingcono Kakhulu Elitholakalayo ngosuku, kuye ngokutholakala. Shayela ku- 0861447744 ukuze uzibhukhele indawo.

I-Weighless

Abesifazane abaneminyaka engaphezu kuka-60 bakhokha u-R145 ngenyanga no-R120 wokujoyina. Kwabesilisa yizinga elifanayo kodwa kumele babe ngaphezu kweminyaka engu-65. Abahola impesheni abangaphansi kwe-Vitality Discovery bakhokha u-R125 ngenyanga.

I-Shosholoza Meyl

Le nsizakalo yesitimela ihlinzeka abahola impesheni kanye nabantu abadala ngesaphulelo sika-25% kulo lonke uhambo lwabo. Udinga nje uMazisi ukuze uqinisekise ukuthi uneminyaka engaphezu kuka-60. Inombolo yokunakekelwa kwamakhasimende – 0860008888.

I-Greyhound

Bonke abagibeli abaneminyaka engaphezu kuka-60 abahamba ngebhasi lakwa-Greyhound noma nini evikini bathola isaphulelo sika-5%.

I-Orion

Leli qembu lamahhotela lihlinzeka abahola impesheni abaneminyaka engaphezu kuka-60 isaphulelo sika-40% emananini e-B&B. Ukuze uthole okwengeziwe shayela ku-011 7186452 bese uthi "senior".

I-Spar

Bonke o-Spar bangabanikazi bamafranchise futhi banezinqubomgomo zabo zesevisi zabantu abaneminyaka engaphezu kuka-60. Inombolo yabo yokunakekela amakhasimende ithi-086 0313141, noma ungabuza kwa-Spar oseduze nawe ukuthi yiziphi izinzuzo abazihlinzeka abahola impesheni.

Umagazini wezimoto

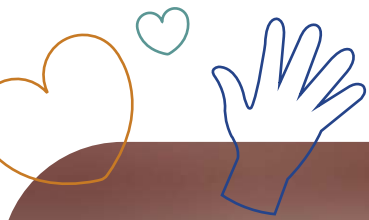
Bhalisela umagazini Wezimoto futhi wonge u-30% komagazini abangu-12 baminyaka yonke obatholayo. Shayela ku-0860 100 205 ukuze uthole imininingwane.



Umagazini we-Getaway magazine

Bhalisela umagazine we-Getaway futhi wonge u-30% komagazini abangu-12 baminyaka yonke abatholayo! Shayela ku-0860 100 205 ukuze uthole imininingwane.

Kungaba nzima ukulandelela yonke indawo ehlinzeka ngezaphulelo kubantu abadala, ngakho kujwayele ukubuza, kungakhathaliseki ukuthi uthenga ifenisha entsha, inkomishi yekhofi noma uthenga umshwalense, njalo buza umuntu othenga kuye ukuthi azikho yini izaphulelo ezitholakalayo.





PENSIONER SAVVY



*How retirees benefit
from many eggs in
multiple baskets*



This article shares some insight on some of the roadblocks to retiring with confidence and what you need to do to get on track.

The retirement conundrum:

- ✓ We start saving too late;
- ✓ We save too little;
- ✓ We spend what we can access when leaving employment;
- ✓ We retire with debt;
- ✓ We don't review our retirement savings periodically; and
- ✓ We don't get advice from a professional financial planner.

The reasons so many people face their retirement with anxiety and dread is as a result of:

- Half of South African retirees can't make ends meet;
- Half of retirees have adult dependants to support;
- More than half don't have funds saved for a rainy day;
- One in three can't cover medical expenses; and
- One in three retirees has debt to cover after they retire.

Added to this conundrum, are the risks at retirement. They include:

- Sequence risk – withdrawing from your retirement account at a time when the markets are not doing well and that could damage your overall return;
- Investment risk – the risk of negative performance in the markets; and
- Inflation risk – the risk that your income doesn't keep up with inflation.

Multiple eggs, many baskets

Against this backdrop, there are many important and complex financial decisions to make when you retire. There are many options available to provide for your retirement, and there really is no one-size-fits-all solution. Building a retirement solution to ensure sustainable retirement income is tricky and has to take into account many factors

that are unique to the person for whom the plan is being designed.

A financial adviser can tailor a plan for your unique needs and lifestyle

Here are some tips for people facing retirement, to help ease some of the anxiety you may be feeling:

1. It really isn't too late to plan. You may think you've left it too late, but putting a plan into motion, at any time, can only improve your financial situation down the line.
2. Don't take the journey alone – appoint an appropriately qualified financial adviser if you don't already have one. They have the tools and know-how to help you make better decisions as they are not emotionally involved in your finances. Even skilled professionals in financial services call upon the expertise of an adviser to help navigate the tricky journey of financial planning.
3. Don't put all your eggs in one basket. The strategy of diversification involves spreading your money among various investments (shares, bonds and cash) in the hope that if one investment loses money, the other investments will more than make up for those losses. An appropriately structured solution gives you the flexibility to benefit from different market circumstances.
4. Choose your solutions provider wisely. The brand behind the solution makes a big difference to your financial planning process and their track record cannot be underestimated. Your financial planner will help you choose a provider that has a platform that enables easy administration, like changes and switches.
5. Drown out the noise. It's easy to succumb to media hype or even the seemingly knowledgeable opinions of your family members or friends. However, it is best to leave expert advice to authorised experts. They are trained to take your unique lifestyle and needs into account – and their advice is based on solid research and investment industry insight.



A smiling woman with blonde hair, wearing a white shirt, is holding a clear glass bowl filled with a fresh salad. The salad contains green leafy vegetables, sliced red tomatoes, and other colorful ingredients. She is holding the bowl with both hands, and her nails are painted a light yellow color. The background is a solid dark teal color.

A HEALTHIER YOU

Health focus from ICAS



Habits linked to longevity, according to science

If there was a way to add years to your life, would you consider it? Well, according to science, there are a few healthy habits that you could include in your lifestyle at any age to add more years to your lifespan.

1 You are what you eat.

According to a research article published in PLOS Medicine, a recent study set out to “estimate the impact of food choices on life expectancy” determined that “eating a feasibility approach diet... translated into... more life expectancy gains for young adults... and substantial gains in older people.”

The paper describes an optimal diet as having “a substantially higher intake than a typical diet of whole grains, legumes, fish, fruits, vegetables including a handful of nuts, while reducing red and processed meats, sugar-sweetened beverages, and refined grains”. A feasibility approach diet is “a midpoint between an optimal and a typical Western diet”.

“Health gains from diet changes are generally linked to a reduction in cardiovascular disease, cancer, and diabetes mortality, all among the leading causes of mortality globally,” added the researchers. The World Health Organization further reports that “heart diseases are the leading cause of death globally with an estimated 17.9 million deaths per year”. Moreover, “Unhealthy eating” is listed as “one of the most important behavioural risk factors of heart disease and stroke”, alongside “physical inactivity, tobacco use and harmful use of alcohol.”

To preserve heart function and health”, clinician and nutrition advocate Shelley Wood suggests “avoiding foods high in sugar, sodium, saturated fat, and refined carbohydrates – especially those with high cholesterol”, she says in Healthline.

PLOS Medicine says, “optimizing diets could translate into more than a decade for young adults... and the feasibility approach diet may indicate increased life expectancy by 7% or more for both sexes across age groups”.

2 A healthy body composition matters.

Body composition refers to “the percentage of fat, bone, and muscle in your body... used by doctors to determine healthy individual body weight,” according to family medicine specialist Melinda Ratini in WebMD.

Ratini lists two types of fat in the body: non-mass fat and stored fat. “Non-mass fat – fat in our bones, liver, kidneys, intestines and muscles – is the essential fat needed for our body to function normally”, while “fat mass, also known as stored fat – surrounds our organs and insulates and cushions the body” – is found in our “adipose tissue and is the type of fat used as energy for our body”.

If we have excess stored fat, Ratini says this “could lead to chronic diseases, including heart failure and diabetes”. The Mayo Clinic adds that regular aerobic exercise, such as running, walking or cycling, can reduce excess stored fat while “lowering your risk of heart disease and improving your quality of life”.

3 Poor sleep may reduce lifespan by a few years.

Sleep is a vital aspect of longevity. Getting consistent and quality sleep is associated with maintaining vital bodily functions, according to the Division of Sleep Medicine at Harvard Health.

The article notes that “reducing sleep by just two or three hours per night can have dramatic health consequences... including diabetes, cardiovascular disease and hypertension, poor immune function and obesity” – which can ultimately affect life expectancy and day-to-day well-being”.

Moreover, the American College of Cardiology warns that “sleeping less than six hours a night could shorten your lifespan... by increasing heart risk and risk of death.” The National Sleep Foundation guidelines advise that “healthy adults get between 7 and 9 hours of sleep per night.”

Editor: Thato Tinte

Author: Aidan Tyler-Scott

Reproduced with kind permission from ICAS South Africa



KNOW YOUR FUND

Divorce and Your Retirement Savings



Divorce and Your Retirement Savings - Here are the Facts

Although the official statistics for South Africa's divorce rate during Covid-19 are yet to be released, globally, the pandemic sent divorce rates soaring by up to 30% or more during 2020. An issue that is often overlooked in the process leading up to a divorce, but equally messy to navigate, is what the implications of such a decision are on a couple's financial affairs.

Divorce is a traumatic and life-altering experience with wide-ranging implications, especially when it comes to retirement savings. A 'pension interest' deduction allows a non-member spouse to be eligible for a pension benefit from the member spouse's pension from the date of divorce. It doesn't take into consideration the duration

of the marriage or whether you were married when you first became a member of the retirement fund. A pension interest distinguishes between pension interest in a retirement annuity fund, and pension interest in any other retirement fund (e.g. a pension fund, provident fund, pension/provident preservation fund).

It is, therefore, important to be aware that a 100% pension interest deduction from a retirement annuity fund may not be the full value in the fund. Furthermore, if a member has multiple accounts in a retirement fund, pension interest is calculated at fund level and not at account level. The divorce order must, therefore, refer to the fund and not an individual account. However, the member may elect from which account in the retirement fund the pension interest deduction must be made.



Pensioner Talk

Does pension interest apply to all matrimonial property regimes?

There are three different matrimonial property regimes in South Africa namely:

- 1) Marriage in community of property;
- 2) Marriage out of community of property without accrual; and
- 3) Marriage out of community of property with accrual.

The default if you marry without concluding an ante-nuptial contract is a marriage in community of property. In this regime, you and your spouse each own 50% of the assets and liabilities in the estate (joint estate), and upon divorce, each spouse has a 50% claim against the other. If you do not want to have a joint estate, you must conclude an ante-nuptial contract, either with or without accrual. If without accrual, each spouse keeps their own assets and there is no claim against the other's assets. If accrual is included, at divorce, the spouse with the larger estate (assets less liabilities) must pay half of the difference between her/his estate and the estate of the other spouse to the spouse with the smaller estate. Putting it another way, the smaller estate must claim for an amount equal to half of the difference between the accruals of the respective estates. Importantly, if you are married out of community of property without accrual after 1 November 1984, your spouse has no claim for pension interest from your retirement savings. The Fund urges members/couples to consult with an attorney and financial planner before deciding which matrimonial property regime is best suited to their specific needs.

Who is responsible for the tax?

In terms of the provisions of the Income Tax Act, if the non-member spouse elects to take a cash lump sum, the benefit will be taxed in his/her hands. However, if the benefit is transferred to another retirement fund, the benefit will be transferred tax-free. When the non-member spouse retires or withdraws from that retirement

fund, he/she will be liable for tax on the retirement or withdrawal benefit.

The binding divorce order

If you are in the process of a divorce, ensure that the wording of the court order and settlement agreement is in line with legal requirements. If the order is granted and the wording is not competent, the Fund will not be able to give effect to the order, for instance, if the name of the Fund is not recorded correctly. Any errors will require the court to formally amend its original order, which is a lengthy and costly exercise.

A fund can only make a divorce payment if the divorce order is binding on the fund. Moreover, to be binding, it must meet certain conditions:

1. The divorce order must specify the pension interest assigned to the non-member spouse. In other words, the percentage or amount of pension interest (the decree must specifically use this term) assigned to the non-member spouse must be clear.
2. The fund must be identified by name or at least identifiable from the order. A simple reference to the member's 'retirement fund' does not suffice.
3. The fund must be ordered to pay the non-member spouse. In other words, there must be an order to pay, and the order must be directed at the fund (not the member, for example).
4. The divorce order must be valid, i.e. issued by a High Court, regional court or divorce court.
 1. The member must still be a member of the fund on the date the divorce is granted.

Most importantly, if you are in the process of a divorce, ensure that the wording of the court order and settlement agreement is in line with legal requirements.



KNOW YOUR FUND

Egskeiding en jou aftreespaargeld



Egskeiding en jou aftreespaargeld – Hier is die feite

Hoewel die amptelike statistiek vir Suid-Afrika se egskeidingsyfer tydens Covid-19 nog vrygestel moet word, het die pandemie egskeidingsyfers gedurende 2020 wêreldwyd met tot 30% of meer laat styg. 'n Kwessie waarvan daar dikwels vergeet word in die proses wat tot 'n egskeiding lei, maar wat net so morsig is om te navigeer, is wat die implikasies van so 'n besluit op 'n egpaar se geldsake is.

Egskeiding is 'n traumatiese en lewensveranderende ervaring met verskeie implikasies, veral wanneer dit by aftreespaargeld kom. 'n 'Pensioenrente'-aftrekking stel 'n eggenoot wat nie 'n lid is nie, in staat om in aanmerking te kom vir 'n pensioenvoordeel uit die lid se pensioen vanaf die datum van egskeiding. Dit neem nie die duur van die huwelik in ag nie en ook nie of jy getroud was toe jy aanvanklik lid van die aftreefonds geword het nie. 'n Pensioenrente onderskei tussen pensioenrente in 'n

uittree-annuïteitsfonds en pensioenrente in enige ander aftreefonds (bv. 'n pensioenfonds, voorsorgfonds, pensioen-/voorsorgbewaringsfonds).

Dit is dus belangrik dat jy moet weet dat 'n 100% pensioenrente-aftrekking uit 'n uittree-annuïteitsfonds moontlik nie die volle waarde in die fonds is nie. En as 'n lid veelvuldige rekeninge in 'n aftreefonds het, word pensioenrente op fondsvlak bereken, en nie op rekeningvlak nie. Die egskeidingsbevel moet dus na die fonds verwys en nie 'n individuele rekening nie. Die lid kan egter kies uit watter rekening in die aftreefonds die pensioenrente-aftrekking gemaak moet word.

Is pensioenrente van toepassing op alle huweliksgoederebedelings?

Daar is drie verskillende huweliksgoederebedelings in Suid-Afrika, naamlik:





1. Huwelik binne gemeenskap van goedere;
2. Huwelik buite gemeenskap van goedere sonder aanwasbedeling; en
3. Huwelik buite gemeenskap van goedere metaanwasbedeling.

As jy trou sonder om 'n voorhuwelikse kontrak te sluit, is die huwelik by verstek binne gemeenskap van goedere. In hierdie bedeling besit jy en jou huweliksmaat elk 50% van die bates en laste in die boedel (gesamentlike boedel), en by egskieding het elke huweliksmaat 'n 50%-eis teen die ander. As jy nie 'n gesamentlike boedel wil hê nie, moet jy 'n voorhuwelikse kontrak sluit, hetsy met of sonder aanwas. Indien sonder aanwas, hou elke huweliksmaat hulle eie bates en is daar geen eis teen die ander se bates nie. Indien aanwas ingesluit is, moet die huweliksmaat met die groter boedel (bates minus laste) by egskieding die helfte van die verskil tussen haar/sy boedel en die boedel van die ander huweliksmaat aan die huweliksmaat met die kleiner boedel betaal. Anders gestel, die kleiner boedel moet eis vir 'n bedrag gelykstaande aan die helfte van die verskil tussen die aanwas van die onderskeie boedels. Neem kennis, as jy ná 1 November 1984 buite gemeenskap van goedere getroud is sonder aanwas, het jou huweliksmaat geen eis vir pensioenrente uit jou aftreespaargeld nie. Die Fonds moedig lede/egpare aan om met 'n prokureur en finansiële beplanner te konsulteer voordat hulle besluit watter huweliksgoederebedeling die beste by hulle spesifieke behoeftes pas.

Wie is verantwoordelik vir die belasting?

Ingevolge die bepalings van die Inkomstebelastingwet sal die voordeel in die hande belas word van die nie-lid-huweliksmaat, indien hy/sy kies om 'n kontantlomsom te neem. Maar as die voordeel na 'n ander aftreefonds oorgeplaas word, sal die voordeel belastingvry oorgedra word. Wanneer die nie-lid-huweliksmaat aftree of uit daardie aftreefonds onttrek, sal hy/sy aanspreeklik wees vir belasting op die aftree- of onttrekkingsvoordeel.

Die bindende egskiedingsbevel

As jy in die proses is om te skei, moet jy seker maak dat die bewoording van die hofbevel en skikkingsooreenkoms voldoen aan wetlike vereistes. Indien die bevel toegestaan word en die bewoording nie bevoeg is nie, sal die Fonds nie uitvoering aan die bevel kan gee nie, byvoorbeeld as die naam van die Fonds nie korrek aangeteken is nie. Enige foute sal vereis dat die hof sy oorspronklike bevel formeel moet wysig, wat 'n lang en duur proses is.

'n Fonds kan slegs 'n egskiedingsuitbetaling maak waar die egskiedingsbevel bindend is vir die fonds. Verder, om bindend te wees, moet dit aan sekere voorwaardes voldoen:

1. Die egskiedingsbevel moet die pensioenrente spesifiseer wat aan die nie-lid-huweliksmaat toegeken is. Met ander woorde, die persentasie of bedrag pensioenrente (die bevel moet spesifiek hierdie term gebruik) wat aan die nie-lid-huweliksmaat toegeken word, moet duidelik wees.
2. Die fonds moet by naam geïdentifiseer word of ten minste uit die bevel identifiseerbaar wees. 'n Blote verwysing na die lid se 'aftreefonds' is nie voldoende nie.
3. Die fonds moet opdrag kry om die nie-lid-huweliksmaat te betaal. Met ander woorde, daar moet 'n bevel wees om te betaal, en die bevel moet aan die fonds gerig word (nie die lid nie, byvoorbeeld).
4. Die egskiedingsbevel moet geldig wees, d.w.s. uitgereik deur 'n hooggeregshof, streekhof of skeihof.
 1. Die lid moet steeds 'n lid van die fonds wees op die datum waarop die egskieding toegestaan word.

Die belangrikste is dat jy, as jy in die proses is om te skei, seker moet maak dat die bewoording van die hofbevel en skikkingsooreenkoms voldoen aan wetlike vereistes.



KNOW YOUR FUND

Tlhalo e Amang Tjhelete ya Hao ya Penshene Ka teng

Dintlha tsa Bohlokwa Mabapi le Ka moo Tlhalo e Amang Tjhelete ya Hao ya Penshene Ka teng

Le hoja dipalopalo tsa batho ba hlananeng Afrika Borwa nakong ya Covid-19 di eso lokollwe, ho bile le keketseho ya batho ba hlananeng ka 30% kapa ho feta lefatsheng lohle selemong sa 2020. Batho ba hlananang ha ba nahane ka hore na tlhalo e tla ama maemo a bona a ditjhelete jwang.

Batho ba hlananang ba iphumana ba le maemong a sitabetsang ebile bophelo ba bona bo fetoha ka tsela e tshosang, haholoholo ha ho tluwa tabeng ya ditjhelete tsa bona ha ba tlohela mosebetsi. 'Phaello ya penshene' e hulwang e dumella molekane wa setho sa ronaho fumana tjhelete ya penshene ho tloha letsatsing la tlhalo. Ha ho tsotellehe hore na

le nyalane nako e kae kapa hore na le ne le nyalane ha o ne o qala ho ba setho sa letlole la penshene. Tswala ya penshene e fapane le tswala ya penshene e letloleng la penshene ya selemo, le tswala ya penshene e letloleng le leng (mohlala, letlole la penshene, letlole lapokello).

Ka hona, ho bohlokwa ho ela hloko hore phaello ya penshene e hulwang e ke ke ya akareletsa tjhelete yohle ya letlole. Hape, haeba setho se na le di account tse ngata letloleng la penshene, tswala ya penshene e balwa ho nahannwe ka letlole eseng ka account. Ka hona, lengolo la tlhalo le lokela ho bontsha tjhelete ya letlole, eseng account ka nngwe. Leha ho le jwalo, setho se ka kgetha account e letloleng la penshene moo phaelloya penshene e ka hulwang ho yona.





Na tswala ya penshene e sebetsa mefuteng yohle ya lenyalo e molaong?

Ho na le mefuta e meraro ya lenyalo e molaong naheng ya Afrika Borwa, e leng:

1. Lenyalo ka kopanelo ya thepa;
2. Lenyalo ntle le kopanelo ya thepa pele le ka mora lenyalo
3. Lenyalo ntle le kopanelo ya thepa pele ho lenyalo.

Haeba le nyalana ho se na tumellano ya hore na lenyalo ke la mofuta ofe, ho tla nkwa lenyalo la lona e le la kopanelo ya thepa. Lenyalong la mofuta ona, molekane ka mong o fumana 50% ya thepa eo lenang le yona, mme ha le hlalana, molekane ka mong o tla fumana halofo ya thepa ya e mong. Haeba le sa batle ho kopanela thepa, le lokela ho saena konteraka pele ho lenyalo, e bontshang hore na lenyalo la lona ke la mofuta ofeng. Haeba e le lenyalo ntle le kopanelo ya thepa pele le ka mora lenyalo, molekane ka mong o boloka thepa ya hae mme e mong a ke ke ae fumana. Haeba e le lenyalo ntle le kopanelo ya thepa pele ho lenyalo, nakong ya tlhalo, molekane ya nang le tjhelete e ngata (tjhelete e salang ka mora ho fokotsa dikoloto) o lokela ho lefa halofo ya sekgeo pakeng tsa tjhelete ya hae le ya molekane wa hae. Ka mantswe a mang, molekane ya nang le tjhelete e nyenyane o lokela ho fumana halofo ya tjhelete e etsang sekgeo tjheleteng ya hae le ya molekane wa hae. Ntlha ya bohlokwa ke hore haeba le nyalane ka ntle ho kopanelo ya thepa e sa akarelletseng tjhelete ka mora la 1 Pudukwana 1984, molekane wa hao a ke ke a fumana phaello ya penshene tjheleteng ya hao ya penshene. Letlole le kgothalletsa batho ba rerileng ho nyalana hore ba kope keletso ho diakgente le ho ditsebi tsa ditjhelete pele ba etsa qeto ya hore na lenyalo la bona e tla ba la mofuta ofe molaong ho latela maemo abona.

Ke mang ya lokelang ho patala lekgetho?

Ho latela Molao wa Lekgetho la Leken, haeba molekane wa setho sa rona a nka tjhelete kaofela, o tla tlameha ho lefa lekgetho la tjhelete eo. Leha ho le jwlo, haeba tjhelete eo e fetisetswa letloleng le leng la penshene, ho ke ke ha hlokeha hore a lefe lekgetho. Ha molekane wa setho sa rona a beha

meja fatshe kapa a hula tjhelete letloleng leo, o tla tlameha ho lefa lekgetho la ho penshena kapa ho hula.

Lengolo la boitlamo la tlhalo

Haeba o le mothating wa ho hlala, netefatsa hore dintlha tsohle tse ngotsweng ke lekgotla le tumellano ya tefo di dumellana le molao. Haeba taelo ya lekgotla e sa hlaka hantle kapa ho e na le diphoso tse itseng, mohlala, haeba lebitso la Letlole le sa ngolwa hantle, Letlole le ke ke la kgona ho phetha taelo eo ya lekgotla. Lekgotla le tla tlameha ho lokisa diphoso tse lengolong, mme oo ke mosebetsi o nkang nako e telele le tjhelete e ngata.

Letlole le tla lefa tjhelete ya tlhalo ha feela taelo ya tlhalo e tlama letlole. Ho feta moo, horeho be le boitlamo, dintho tse latelang di lokela ho ba teng:

1. Lengolo la tlhalo le lokela ho bolela tswala ya penshene e tla lefshwa molekane wa sethosa rona. Ka mantswe a mang, diphesente kapa tjhelete ya tswala ya penshene (pension interest), taelo e tlameha ho sebedisa mantswe ana) e lefshwang molekanewa setho sa rona e lokela ho hlaka.
2. Letlole le lokela ho bitswa ka lebitso la lona kapa le hlwauwe ka ho hlakileng lengolong. Ha hwa lekana ho ngola feela hore motho ke setho sa 'letlole la penshene'.
3. Letlole le lokela ho fuwa taelo ya hore le lefe molekane wa setho sa rona. Ka mantswe a mang, taelo e lokela ho fuwa hore ho lefwe, mme taelo e lokela ho lebiswa letloleng ka ho toba (mohlala, eseng ho setho sa letlole).
4. Lengolo la tlhalo le lokela ho tswa sebakeng se nepahetseng, mohlala, le tswa Lekgotleng le Phahameng, lekgotleng la lebatowa kapa lekgotle- ng la tlhalo.

1. E tlameha ebe motho e ntse e le setho sa letlole letsatsing la tlhalo

Ntlha ya bohlokwa ke hore haeba o le mothating wa tlhalo, netefatsa hore taelo ya lekgotla le tumellano ya tefo di molaong.



KNOW YOUR FUND

Ukudivosa Nemali Yakho Oyongele Umhlalaphansi



Ukudivosa Nemali Yakho Oyongele Umhlalaphansi – Nawa Amaqiniso

Nakuba izibalo ezisemthethweni zamazinga edivosi phakathi ne-Covid-19 eNingizimu Afrika zisazokhishwa, kodwa emhlabeni jikelele, ubhubhane lwenyuse amazinga edivosi aye ayofika kumaphesenti angu-30 noma ngaphezulu phakathi no-2020. Udaba oluvame ukunganakwa ngesikhathi kusafakwa idivosi, kodwa oluyinkinga enkulu, umthelela leso sinqumo sokudivosa oba naso ezindabeni zezimali zalabo abahlukanisayo.

Ukudivosa kuyinto ezwisa ubuhlungu nekushintshayo ukuphila, kunemithelela eminingi ehlukahlukene, ikakhulukazi uma kuziwa emalini eyongelwe umhlalaphansi. Ukudonswa 'kwezalo yempesheni' kuvumela umuntu oshade naye ongelona ilungu ukuba akufanelekele ukuthola inzuzo yempesheni kusukela ngosuku lwedivosi. Akwenzi mehluko ukuthi umshado unesikhathi esingakanani noma ukuthi wawushadile ngesikhathi uqala ukuba ilungu lesikhwama somhlalaphansi noma cha. Inzalo yempesheni iyahlukanisa phakathi kwezalo yempesheni yesikhwama somhlalaphansi kanye nenzalo yempesheni evela kwesinye isikhwama somhlalaphansi (isib. Isikhwama sempesheni, isikhwama sephrovidenti, isikhwama esilondolozela impesheni/iphrovidenti).

Ngakho-ke, kusemqoka ukuqaphela ukuthi inzalo yempesheni engamaphesenti ayi-100 edonswa esikhwameni somhlalaphansi ingase ingabi inani eliphelele esikhwameni somhlalaphansi. Ngaphezu kwalokho, uma ilungu linama-akhawunti amaningi esikhwameni somhlalaphansi, inzalo yempesheni ibalwa ezingeni lesikhwama somhlalaphansi hhayi ezingeni le-akhawunti. Ngakho-ke incwadi yedivosi kumele ikhulume ngesikhwama hhayi i-akhawunti yomuntu ngamunye. Nokho, ilungu lingakhetha ukuthi iyiphi i-akhawunti esikhwameni somhlalaphansi okumele intela yempesheni idonswe kuso.

Ingabe inzalo yempesheni isebenza kuzo zonke izinhlobo zempahla yasemshadweni?

ENingizimu Afrika kunezinhlobo ezintathu zempahla yasemshadweni okuyilezi:

1. Umshado ohlanganisa impahla;
2. Umshado ongayihlanganisi impahla nezinzuzo ezibe khona emshadweni; kanye
3. Umshado ongayihlanganisi impahla kodwa ohlanganisa ukwabelana izinuzo nezinto ezibe khona emshadweni.



Pensioner Talk

Okuvele kube yikho uma ushada kodwa ungazange ubhale inkontileka yemibandela onayo ngaphambi komshado, lowo mshado uvele ube enihlanganyela kuwo impahla. Kulolu hlobo lomshado, wena noshade naye niba no-50% wempahla nezikweledu ezintweni eninazo (impahla ehlanganyelwayo), futhi ngemva kwedivosi, umuntu ngamunye obeshadile angafaka isicelo sika-50% komunye. Uma ungafuni ukuba nempahla ehlanganyelwayo, kumele ubhale inkontileka yemibandela ngaphambi komshado, kungaba enabelana inzuzo yezinto enibe nazo noma engakwenzi lokho. Uma kuyileyo eningabelani izinzuzo, umuntu ngamunye oshadile ugcina impahla yakhe futhi akakwazi ukufaka isicelo sokuthola impahla yomunye. Kodwa uma ihlanganisa ukwabelana izinzuzo, ngesikhathi kudiviswa, umuntu oshadile onempahla eningi (impahla uma sekukhishwe izikweledu) kumele akhokhe ingxenye yomehluko phakathi kwempahla yakhe naleyo yomuntu obushade naye onempahla encane. Ngamanye amazwi, impahla encane kumele ifake isicelo sokuthola inani elilingana nengxenye yomehluko phakathi wezinto ezizuziwe zempahla ekhona. Okusemqoka, uma ushade umshado ongayihlanganisi impahla nezinzuzo ezibe khona emshadweni ngemva komhla ka-1 Novemba 1984, oshade naye akakwazi ukufaka isicelo sentela yempesheni emalini yakho yomhlalaphansi. Isikhwama Somhlalaphansi sinxusa amalungu/abashadile ukuba bathintane nommeli kanye nomhleli wezimali ngaphambi kokunquma ukuthi iyiphi impahla yomshado evumelana kangcono nezidingo zabo.

Ubani onomthwalo ngentela?

Ngokwemigomo yezinhlinzeko zoMthetho Wentela Yemali Engenayo, uma umlingani womshado ongelona ilungu ekhetha ukuthatha isamba semali engukheshi, leso samba siyokhokhiswa intela emahlombe alowo muntu. Kodwa-ke, uma isamba sidluliselwa kwesinye isikhwama somhlalaphansi, leso samba siyodluliselwa ngaphandle kwentela. Uma umlingani womshado ongelona ilungu ethatha umhlalaphansi noma ekhipha imali esikhwameni somhlalaphansi, uyoba nomthwalo wentela emalini yomhlalaphansi noma ayikhiphile.

Umyalelo wedivosi oyisibopho

Uma usaqhubeka nedivosi, qiniseka ukuthi indlela

amazwi abhalwe ngayo emyalelweni wenkantolo kanye nesivumelwano sokunxeshezela kuyavumelana nezimfuneko ezingokomthetho. Uma umyalelo uvunyiwe futhi amagama kungewona, iSikhwama ngeke sikwazi ukwenza lowo myalelo usebenze, ngokwesibonelo, uma igama leSikhwama lingabhalwanga ngendlela enembile. Noma yimaphi amaphutha azodinga ukuba inkantolo yenze izichibiyelo ezingokomthetho emyalelweni wayo wokuqala, okuwumsebenzi othatha isikhathi eside nobizayo.

Isikhwama singakhokhela kuphela idivosi uma umyalelo wedivosi usibophezela isikhwama. Ngaphezu kwalokho, ukuze ube obophezelayo, kumele uhlangabezane nemibandela ethile:

1. Umyalelo wedivosi kumele ucacise inzalo yempesheni enikezwa umlingani womshado ongelona ilungu. Ngamanye amazwi, iphesenti noma inani lenzalo yempesheni (umyalelo kumele usebenzise leli gama ngokuqondile) elinikezwa umlingani womshado ongelona ilungu kumele licace bha.
2. Isikhwama kumelwe sibizwe ngegama noma sibonakale emyalelweni. Ukumane nje kuthiwe 'isikhwama somhlalaphansi' selungu akwanele.
3. Isikhwama kumele siyalelwe ukuba sikhokhele umlingani womshado ongelona ilungu. Ngamanye amazwi, kumele kube nomyalelo wokukhokha, futhi lo myalelo kumele uqondise esikhwameni (isibonelo, hhayi elungwini).
4. Umyalelo wedivosi kumele kube osebenzayo, okungukuthi. Ukhishwe iNkantolo Ephakeme, enkantolo yesifunda noma enkantolo yedivosi.

I. Ilungu kufanele libe liseyilungu lesikhwama ngosuku okuvunywa ngalo idivosi.

Okubaluleke kakhulu, uma usaqhubeka nedivosi, qiniseka ukuthi indlela amazwi abhalwe ngayo emyalelweni wenkantolo kanye nesivumelwano sokunxeshezela kuyavumelana nezimfuneko ezingokomthetho.



KNOW YOUR FUND

Ulonolozo Loqhawulo-mtshato noMhlala-phantsi

Ulonolozo Loqhawulo-mtshato noMhlala-phantsi – Nazi iinyaniso

Nangona amanani ahloliweyo oqhawulo-mtshato aseMzantsi Afrika exesha le-Covid-19 engekakhutshwa okwangoku, ehlabathini lonke, lo bhuhani uwatsho antinga nge-30% nangaphezulu amanani oqhawulo-mtshato ebudeni buka-2020. Umba odla ngokungananzwa kwinkqubo ekhokhelela kuqhawulo-mtshato, phofu ke okuyingxuba-kaxaka ngokulinganayo nekunzima ukusingatha, lifuthe lesigqibo esinjalo kwiimeko zezimali zabo batshatileyo.

Uqhawulo-mtshato ngamava akushiya umi nematha natshintsha ubomi bakho ngentaphane yezinto ezinefuthe, ingakumbi xa kufikwa kumba wokulondolozela umhlala-phantsi. Ukutsalwa kwe 'nzala yepenshini' kuvumela iqabane elingelolungu ukuba lifanelekele inzuzo yomhlala-phantsi kwinzuzo yepenshini yeqabane elililungu ukususela kumhla wokuqhawula umtshato. Akunanto yokwenza nokuba benitshate ixesha elingakanani okanye nanitshatile kusinina xa waba lilungu lale ngxowa-mali yepenshini. Inzala yepenshini yahlula phakathi kwezala yepenshini nengxowa-mali yomhlala-phantsi ephuma ngonyaka, kwaye inzala yepenshini kuyo nayiphina ingxowa-mali yomhlala-phantsi (umz. ingxowa-mali yepenshini, ingxowa-mali yeprovidenti, ingxowa-mali yolondolozo lwepenshini/lweprovidenti).

Ngoko ke, kubalulekile ukuba sazi ukuba inzala yepenshini neyi-100% etsaliweyo kwingxowa-mali yemali ephuma ngonyaka isenokungabi lixabiso elipheleleyo kwingxowa-mali. Ngaphezu koko, ukuba ilungu line-akhawunti eziliqela kwingxowa-mali yomhlala-phantsi, inzala yepenshini ibalwa ngokwezinga lengxowa-mali kungekhona ngokwezinga le-akhawunti. Ngoko ke, umyalelo woqhawulo-mtshato umele ubhekisele kwingxowa-mali hayi kwi-akhawunti yomntu. Kodwa ke, ilungu lisenokonyula ukuba yiyiphi i-akhawunti kwingxowa-mali yomhlala-phantsi apho inzala yepenshini imele itsalwe kuyo.

Ingaba inzala yepenshini iyasebenza kuyo yonke imithetho yempahla yabantu abatshatileyo?

Kukho imithetho emithathu eyahlukahlukeneyo yempahla yabantu abatshatileyo eMzantsi Afrika:

1. Ukutshata apho impahla zenu izezenu nobabini;
2. Ukutshata apho ningadibenanga ngempahla kwaye ningazidibaneli neniziqokelele emtshatweni; nothi
3. Ukutshata apho ningadibenanga ngempahla kodwa nidibane ngezo niziqokelele emtshatweni.





Umtshato ovele uwele kuwo ngokuzenzekalayo ukuba utshata ungangenanga kumtshato othi eyam yeyam eyakho yeyakho iba ngumtshato othi eyakho yeyam eyam yeyakho. Kulo mtshato, ngamnye phakathi kwakho neqabane lakho unebango le-50% kwizinto zomnye. Ukuba akufuni ukudibanela izinto onazo, kumele nityikitye isivumelwano esithi eyam yeyam eyakho yeyakho, enoba niza kuzidibanela okanye ningazidibaneli ezo niziqokelele emtshatweni. Ukuba anizidibaneli eniziqokelele emtshatweni, iqabane ngalinye ligcina iimpahla zalo kwaye akukho bango lingenziwa kwizinto zeqabane ngalinye. Ukuba ziqukiwe eniziqokelele emtshatweni, xa kuqhawulwa umtshato, iqabane eliqokelele kakhulu kunelinye (iimpahla zalo ngaphandle kwamatyala) limele lihlawule isiqingatha somahluko ophakathi kwezinto zalo kunye nezinto zelo qabane linezinto ezimbalwa. Xa siyibeka ngenye indlela, onezinto ezimbalwa umele afake ibango lemali elingana nesiqingatha somahluko phakathi kwezinto eziqokelelwe ngokwezinto nokulandelelana kwazo. Okubaluleke ngakumbi, ukuba utshate ngaphandle kokudibanela iimpahla ningazidibaneli nezinto eniziqokelele emtshatweni emva kuka-1 Novemba 1984, iqabane lakho alinabango ngenzala yepenshini evela kulondolozo lwakho lomhlala-phantsi. Le Ngxowa-mali ibongoza amalungu/izibini ezitshatileyo ukuba zidibane negqwetha okanye umcebisi ngezimali ngaphambi kokwenza isigqibo sokuba siza kukhetha yiphi indlela yomtshato efanele kanye iintswelo zaso.

Ngubani onoxanduva lwerhafu?

Ngokuvisisana namalungiselelo oMthetho weRhafu yeNgeniso, ukuba iqabane elingelilo ilungu likhetha ukuthatha isixa semali, le nzuzo iza kuhlawulelwa irhafu. Kodwa ke, ukuba inzuzo idluliselwe kwenye ingxowa-mali yomhlala-phantsi, le nzuzo iza kudluliselwa ingatsalwa rhafu. Xa iqabane elingelolungu lithatha umhlala-phantsi okanye lirhoxa kule ngxowa-mali, lona liya kuba noxanduva lwerhafu xa lithatha inzuzo yomhlala-phantsi okanye yokurhoxa.

Umyalelo woqhawulo-mtshato obophelelayo

Ukuba usaxakeke ngoqhawulo-mtshato, qiniseka ukuba amagama abhalwe kumyalelo woqhawulo-mtshato kunye nesivumelwano sokuzinziswa sihambisana nezinto ezifuneka ngokomthetho. Ukuba umyalelo ukhutshiwe kwaye

isigama asihambisani noku, le Ngxowa-mali ayisokuze ikwazi ukuqalisa ukusebenzisa loo myalelo, ngokomzekelo, ukuba igama leNgxowa-mali alibhalwanga kakuhle. Naziphina iimpazamo ziza kufuna inkundla ukuba zilungiswe ngokusesikweni umyalelo wazo ongundoqo, nto leyo eluzengeze netyabulayo emalini.

Ingxowa-mali ingathi kuphela yenze intlawulo yoqhawulo-mtshato ukuba umyalelo woqhawulo-mtshato uyayibophelela le ngxowa-mali. Ngaphezu koko, ukuze ube uyabophelela, umele uhambisane nemiqathango ethile:

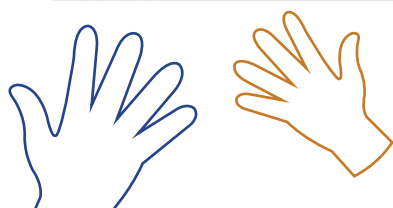
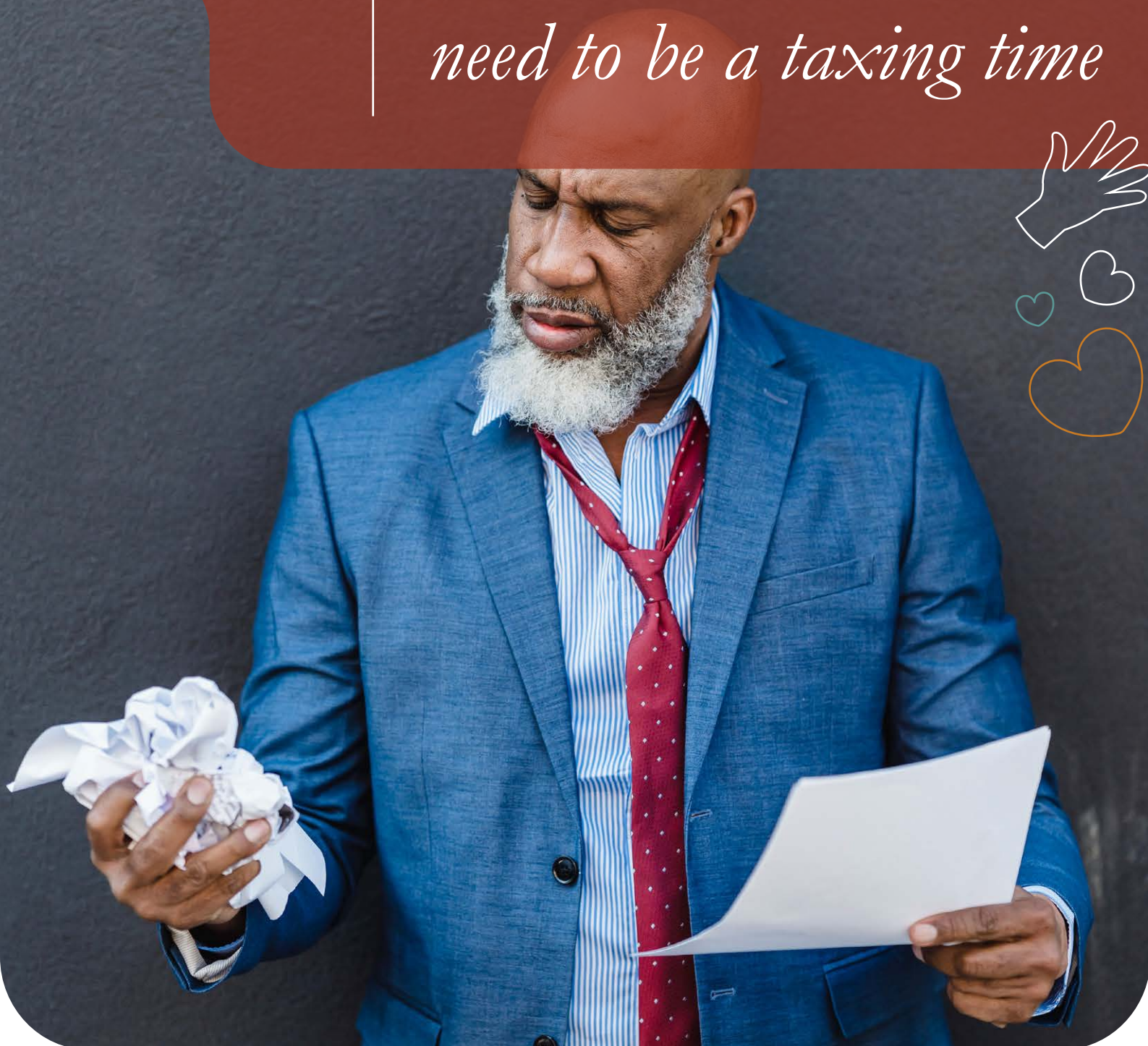
1. Umyalelo woqhawulo-mtshato umele uchaze ngokungqalileyo inzala yepenshini eyabelwe iqabane elingelolungu. Ngamanye amazwi, ipesenti okanye isixa-mali senzala yepenshini (umyalelo umele usebenzise ngokuthe ngqo eli gama) esabelwe iqabane elingelolungu simele sicace.
2. Le ngxowa-mali imele ichazwe ngegama okanye ubuncinane ikwazi ukubonwa apha kumyalelo. Imbekiselo elula ebhekisela 'kwingxowa-mali yomhlala-phantsi' ayanelanga.
3. Le ngxowa-mali imele iyalelwe ukuba ihlawule iqabane elingelilo ilungu. Ngamanye amazwi, kumele kubekho umyalelo wokuba kuhlawulwe, kwaye loo myalelo umele ujolise ngqo kwingxowa-mali (hayi kwilungu, xa sizekelisa).
4. Umyalelo woqhawulo-mtshato umele ube ngosebenzayo, oko kuthetha ukuthi ukhutshwe yiNkundla ePhakamileyo, inkudla yenqila okanye inkundla yoqhawulo-mtshato).
 1. Ilungu limele libe lisaqhubeka ukuba lilungu lengxowa-mali ngomhla ekunikezelwa ngawo uqhawulo-mtshato.

Okubaluleke ngakumbi, ukuba usaxakeke nenkqubo yoqhawulo-mtshato, qiniseka ukuba isigama esikumyalelo wenkundla kunye nesivumelwano sokuzinziswa siyahambisana nezinto ezifuneka ngokomthetho.



HOT TOPIC:

*Why tax time doesn't
need to be a taxing time*





Tax season is upon us.

1 July 2022 to 24 October 2022 is the window for taxpayers who file online, as well as those taxpayers who cannot file online but at a SARS branch after making an appointment.

1 July 2022 to 23 January 2023 is the window for provisional taxpayers including Trusts. Filing can be done via eFiling (www.sarsefiling.co.za) or the SARS MobiApp.

The EPPF has ensured that your tax certificate has been e-mailed to you. For those without e-mail access, the Fund has sent the tax certificate via post. If you haven't received your tax certificate, you can access it by logging onto the EPPF Member Portal. To access the Member Portal, you go:

1. www.eppf.co.za
2. Click on the 'login' button on the top right of the screen
3. Follow the prompts to access your tax certificate.

Important info from SARS on how to know if the data you received is correct

This year, for the first time, you can view third-party data certificates submitted by third party data providers on your behalf. Simply log in to www.sarsefiling.co.za and follow these steps:

- Once successfully logged in, click on **Third Party Data Certificate Search** menu option displayed as part of the left menu option.
- Once you have selected the **Third Party Data Certificate Search** menu option, the **Request Third Party Certificates** screen will be displayed.

- On the **Request Third Party Certificate** form, select the **Certificate Type** and **Tax Year**.
- Click on the **Certificate Type** drop down list and select the appropriate certificate type.
- Click on the **Tax Year** drop down list and select the appropriate tax year.
- Once you have made the applicable selection, click on the **Submit Query** button displayed at the bottom of the page.
- The **Certificate Type** selected will be displayed and you will be able to click on **Download Certificate** to view your Certificate.
- Note the certificate cannot be used to submit to SARS.

What to do if you are still unable to access your tax certificate?

Please call our tollfree Call Centre number: 0800 11 45 48.

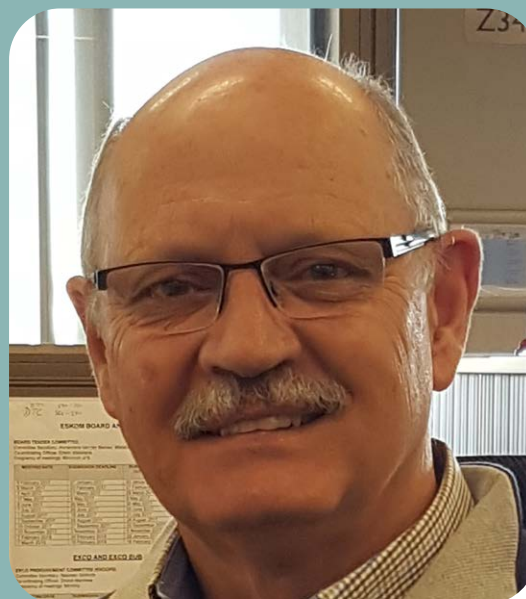
According to a SARS media statement in June 2022, "Taxpayers are urged to wait for the e-mail and SMS and not to visit SARS branches during the first week of July. Those who still prefer to visit SARS branches are reminded to please make a booking on our appointment system to ensure an efficient service experience. This can be done either by sending an SMS to 47277 with the word Booking (Space) ID number/Passport number/ Asylum Seeker number, or going to the SARS website (www.sars.gov.za) and clicking on the "Book an Appointment" icon.

Tax Practitioners are urged to strictly use their channel when booking an appointment. Taxpayers can also use the SMS number 47277 to request a tax reference number, find out if you need to submit a return and get a statement of account (see the SARS website for more details)."



KNOW YOUR PENSIONER

Talking to Mr Frans Marais



What is your name and where do you live?

My name is Frans Marais, and I have been living in Centurion for the past 21 years.

Where did you work prior to retirement and what did you do?

My career started with Eskom on 1 April 1987. I was appointed as Officer Finance in the then Free State Region with the Distribution Group.

I was promoted on 1 July 1988 and moved to the then Western Transvaal Region, still with Distribution, where I stayed until 1 July 1991 when I moved to Megawatt Park as Assistant Billing Systems Manager. My first big task was to assist and train in the implementation of VAT on all of Eskom's Billing Systems during September of that year.

I was promoted about two years later, when my manager, Reg Berowsky, retired. I stayed in this position until late in 2002, under different guises. During this time, Eskom rolled out a new billing system in 1998. I was the project manager for this very big project. It meant being away from home for 6 months, commuting between Johannesburg and Durban.

In 2000, Eskom went out on tender for a brand new, Graphic User Interface based, billing system. My involvement here ranged from writing specifications, adjudicating tenders, and finally, testing the chosen system, then called CorDaptix. This system rolled out successfully late in 2001.

From then until 2005, I was involved in improvements to the system, testing all the changes and rolling them out to the billing fraternity.

At the end of 2005, my then manager, Nico Harris, offered me a completely new position, i.e., Contracts Manager within Corporate Finance. I grabbed the opportunity with both hands.

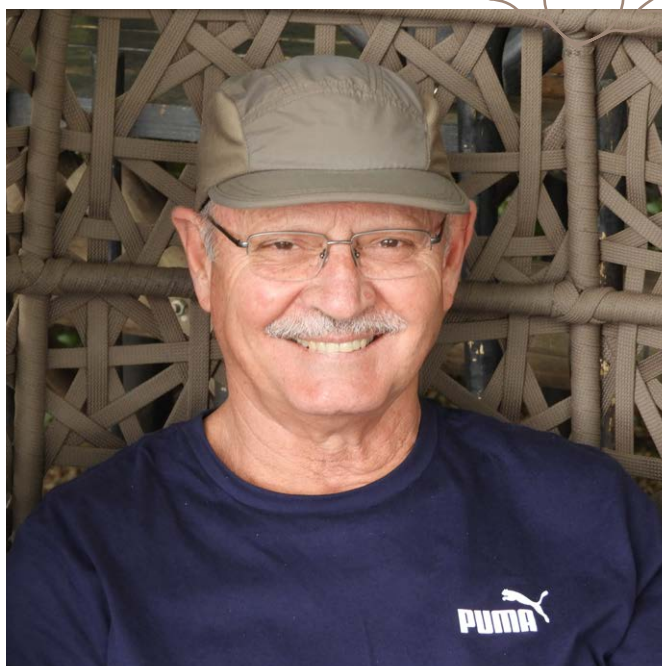
In 2006, I was approached by Senior Managers in Distribution, Messrs Hugh McGibbon, Paul Maré and Roy Smith, to go and do a management audit at UEDCL, the electricity distribution company in Uganda. I soon realised that this job was too big for one person, and a long-time colleague of mine, Coert Groenewald, was approached to join me. All in all, I visited Uganda 11 times. The high point of my stay there was assisting in writing a tender for a new billing system for UMEME (the name changed from UEDCL to UMEME). I was closely involved in the adjudication of the systems proposed.

I was also privileged to see much of Uganda, a beautiful country.

During my tenure as Contracts Manager, I became involved in training Eskom staff in Contracts (I wish I kept count of the number of training interventions I was involved in). This was one of the most satisfying periods of my later years in Eskom.

I retired on 31 August 2018.





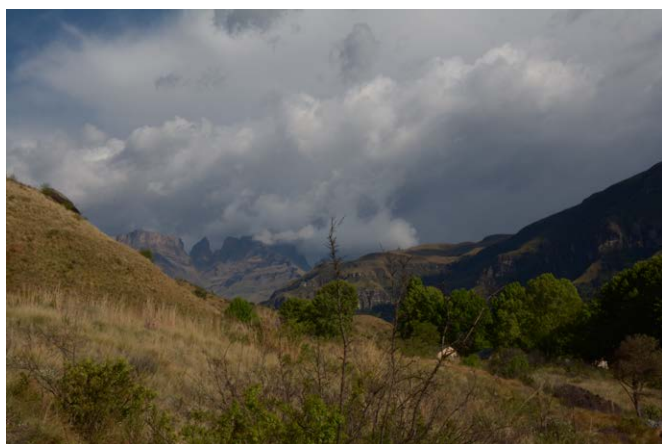
Is retirement everything you thought it would be?

To be honest, it took me a long while to get used to retirement. I loved my job and my colleagues very much and was very difficult getting used to the fact that I was now also a “pensioner”!

What advice do you have for people who'll be retiring soon?

Get something to do to keep you busy. I am an avid reader and must have read dozens of books since I retired.

I am also keen on photography, and I keep myself busy with that too.



If you could go back and give a bit of advice to your younger self, what would that advice be?

Immerse yourself in your job and make absolutely the most of it. I was given a “new lease of life” in 2005, and I grabbed it with both hands

We were privileged to have you as part of our testing group for new systems we want to implement at the EPPF. It was clear that you have expertise in testing. What exactly did you test previously?

- a. The Integrated Power System (IPS) billing system. This system was used to generate electricity bills for users like farmers, residential customers, and smaller businesses.
- b. The RLA system that was used to bill your large electricity consumers like mines, factories, and the like.
- c. The CRP system. This system replaced the IPS system in 1998.
- d. CorDaptix. This very sophisticated system replaced both CRP and RLA in 2001.

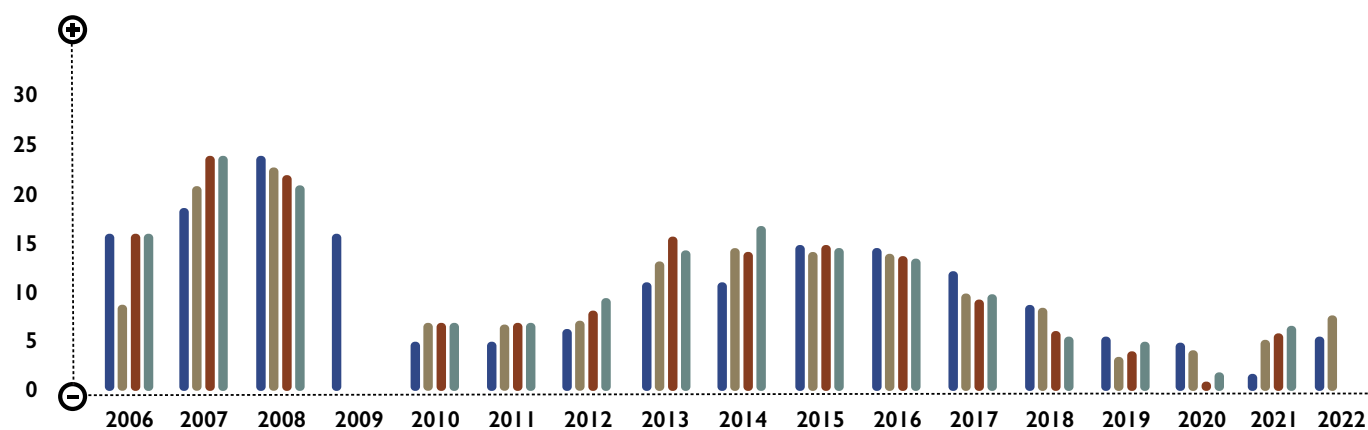


Lastly, what's your advice to today's young people?

I have a very simple philosophy: love your job and make the best of it. I was in Eskom for 31 ½ years, and I can truly say that I enjoyed every minute. Eskom gave me opportunities and I grabbed them with both hands.



FUND INTEREST RATE



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%	5.09%
2020	5.07%	4.42%	0.24%	3.06%
2021	3.05%	5.34%	6.28%	6.43%
2022	5.88%	7.51%		

Please note that the interest rate is applicable for the period 1 April 2022 to 30 June 2022

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

Dit is vir die Fonds belangrik om akkurate rekordste 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.



Ukunikeza imininingwane yomuntu yamuva

Kubalulekile ukuba i-Fund ibe neminingwane yakho enembile futhi yamuva. Sisebenzisa lemininingwane ukuze sixhumane nawe futhisikwazi ukulawula impesheni yakho. Sikunxusa ukubahlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlange-nise neminingwane 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.

Ho fana ka tlhahisoleseding ya moraorao mabapi le wena

Ho 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 kopo netefatsa 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.

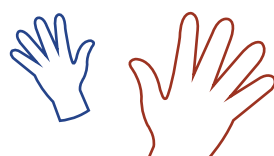


POPIA Notice

Protection of Personal Information Act

In 2013, certain sections of the POPIA came into effect. The POPIA seeks to regulate the processing of personal information by responsible parties, in this case, the Fund. The purpose of the POPIA 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 a member's personal information with third parties without the consent of the member. The Fund complies with the POPIA to ensure that our members' information is secure and protected. Therefore, the EPPF does not provide pension information to third parties (e.g; financial advisers) unless authorised by the member or compelled to do so by law.

POPIA came into effect on 1 July 2020, As an organisation which places its members, and the safeguarding of their personal information high on our priorities list, we embarked on a journey towards POPIA compliance some time ago. The remaining provisions of POPIA came into effect on 1 July 2021.



Contact us



Register on www.eppf.co.za
to access your payslip



Please update your personal details
before the payroll closing date



Please update your personal details
before the payroll closing date

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Website: www.eppf.co.za
Email: info@eppf.co.za
Postal address: Private Bag X50, Bryanston, 2152
Website address: www.eppf.co.za
Fax: 0866 815 449

Head Office and Walk-in Centre

Isivuno House, EPPF Office Park
24 Georgian Crescent East
Bryanston East
Johannesburg, 2191
Tel: 011 709 7400
Mobile: 067 429 0042

Emalahleni Walk-in Centre

House no 27, Eskom Park,
Visagie Street, Emalahleni, 1035
Tel: 013 693 3240 / 013 693 3918
Mobile: 067 429 0035 / 067 429 0030

Cape Town Satellite Office

60 Voortrekker Road, Belville, 7530
Tel: 021 915 2721
Mobile: 067 429 0210

East London Satellite Office

Sunilaws Office Park, Block A
Corner Quenera Drive and Bonza Bay Road,
Beacon Bay, East London 5241
Mobile: 067 429 0034

Durban Satellite Office

KwaZulu-Natal Eskom Regional Office,
25 Valley View Road, New Germany 3620
Mobile: 067 429 0114

Limpopo Satellite Office

66 Hans Van Rensburg Street,
Polokwane Central, Polokwane 0700
Mobile: 067 429 0035



WhatsApp 072 741 7774



USSD *120*1037#



EOS USSD *134*20072#



Web Chat www.eppf.co.za

Third-party contact Details

INDWE

(Car & Home Household Insurance)

Telephone number: 011 912 7300
Email: indwe@indwe.co.za
Claims: newclaims@indwe.co.za

SANLAM SKY

(Voluntary Burial Scheme)

Telephone number: 0860 302 922
Email: Eskomservicing@sanlamsky.co.za
Whatsapp chat: 0860 222 556
Claims: Eskomclaims@sanlamsky.co.za

MEDICAL AID CLAIMS AND AUTHORISATIONS

Bonitas Medical Aid

0860 002 108

Bestmed Medical Aid

0860 002 378

Sizwe Medical Aid

0860 100 871

MEDICAL AID CONTRIBUTIONS

Email: medicalaidqueries@eppf.co.za

Medihelp Medical Aid

0860 100 678

Discovery Medical Aid

0860 998 877

Invested in our
members





IN MEMORIAM

*May the souls of our
pensioners who passed away
rest in eternal peace.*

We will be moving the 'In Memoriam' feature from the hard copy edition of Pensioner Talk to our website, www.eppf.co.za, from the next quarter to allow you the opportunity to share your message of condolence with the online community.



SURNAME	FULL NAMES	DATE OF DEATH
ABRAHAMS	VERNON	MARCH-22
ADONIS	KATHLEEN EVELYN ROSE	MAY-22
BEESLAAR	JOHANNES FREDERICK	MARCH-22
BENADE	FRANS JOHANNES CORNELIUS	APRIL-22
BENTLEY	ANDRIES	MARCH-22
BEZUIDENHOUT	PAMELA	APRIL-22
BEZUIDENHOUT	BRENDA ELIZABETH	MAY-22
BEZUIDENHOUT	EILEEN MIRIAM	APRIL-22
BOLTON	ELIZABETH FREDRIKA ALETTA	APRIL-22
BOOYSEN	JOHANNA ELIZABETH	MAY-22
BOOYSEN	GEORGIA MERLYNE	MAY-22
BOOYSEN	ANNIE	APRIL-22
BOPAPE	MOLAWA ZACHARIA	MARCH-22
BOSCH	JAN MACHIEL	APRIL-22
BOSHOF	MARIA MAGDELENA	APRIL-22
BOTHA	ADAM JOHANNES JAKOBUS	MARCH-22
BOWER	MARHINUS JOHANNES	APRIL-22
BRAMMALL	FRANCIS HAGUE	MAY-22
BRIGHT	CONRAD	MARCH-22
BURGER	THOMAS ARNOLDUS DU TOIT	APRIL-22
BUSSACK	GERALD	APRIL-22
CAMPBELL	GRAHAM NEVILLE	MARCH-22
CAMPHER	ORPA	MAY-22
CEDRAS	GODFREY PETER	MARCH-22
CELE	HLOMIMPI JOSEPH	MAY-22
CHWENJANE	KAGISHO	APRIL-22
CLOETE	HELGARDT	MARCH-22
COETSER	GERHARDUS PETRUS	MAY-22
CONWAY	GERT PIETER WILLEM	MARCH-22
DANDALA	FLORENCE NOMPUMELELO	APRIL-22
DAVIS	HERMANUS JOHANNES PETRUS	MARCH-22
DE BEER	ELIZABETH CATHARINA	MAY-22
DE BRUYN	EILEEN ELIZABETH	JUNE-22
DE KLERK	ANITA	APRIL-22
DE KOCK	SUSANNA	MARCH-22
DE LANGE	WILLEM PETRUS	MARCH-22
DE NYSSCHEN	GESINA GROVE	MARCH-22
DE WET	STEPHEN CHARLES	JUNE-22
DE WET	LOUIS	APRIL-22

SURNAME	FULL NAMES	DATE OF DEATH
DHLAMINI	GQWETHA	MAY-22
DHLAMINI	ELIAS	APRIL-22
DINGOKO	L I	APRIL-22
DOS SANTOS	JOHN GONCALVES	APRIL-22
DREYER	MAROLIEN	APRIL-22
DUDDY	EDWARD HENRY	JUNE-22
DYASI	NOWEYITALA	MAY-22
EDELING	JOCELYN	JUNE-22
ERASMUS	CORNELIA SUSANNA	MAY-22
ERASMUS	CHRISTINA CORNELIA CLASINA	MAY-22
FENYANE	PHATU DAVID	JUNE-22
FIHLANI	MSOKOLI ELLIOT	JUNE-22
GALT	KENNETH JAMES	MAY-22
GCILISHE	NOMAYAYA FLORENCE	MARCH-22
GELDENHUYS	ELIZABETH CATHERINA ALETTA	MARCH-22
GERICKE	GIDEON JOHANNES	APRIL-22
GESWIND	JAKOB	MARCH-22
GOODGER	CHARLES WILLIAM	APRIL-22
GRIB	MARIA JOHANNA ELIZABETH	MARCH-22
HARMANS	VUYOKAZI GLORIA	MAY-22
HATLANE	HLENGANE SAMUEL	MAY-22
HAWORTH	WAYNE	APRIL-22
HAYWARD	DOROTHY ANNE	APRIL-22
HAYWARD	ERNEST	MARCH-22
HERMAN	SIDNEY	APRIL-22
HERMANUS	FUNEKA PRINCESS	APRIL-22
HIGGS	FRANCES JEANE	APRIL-22
HLAKUDI	MANKOTO	MARCH-22
HLATSWAYO	KHABO JOHANNA	APRIL-22
HLUBI	SUNLIGHT	MARCH-22
HUMAN	HENDRIK GIDEON	MAY-22
ISAACS	ROSELINE JACOBA	MAY-22
JACKSON	MARIA JOHANNA	MAY-22
JACOBS	MAGDALENA CORNELIA	APRIL-22
JACOBS	PIETER JOHANNES	APRIL-22
JANSEN VAN NIEUWENHUIZEN	MILDRED YVONNE	MARCH-22
JANSEN VAN VUUREN	CHRISTIAAN JACOBUS	JUNE-22
JANSEN VAN VUUREN	JEANETTE ESTELLE	MARCH-22
JEFTHA	JOHANNES JACOBUS	MAY-22

SURNAME	FULL NAMES	DATE OF DEATH
JOUBERT	DAVID MATHYS KOEN	JUNE-22
KEMP	DOREEN OLIVE HENDRINA	MARCH-22
KENNEL	CECILIA WILMA	MAY-22
KGAFELA	MORGAN BASIE	MAY-22
KHANYEZA	MBUYISELWA PAULO	APRIL-22
KHANYILE	MFUNGELWA JOSIAH	MAY-22
KHOZA	ZULASI NELLY	MAY-22
KLOPPERS	MATILDA	MAY-22
KRIEL	DAVINA JOHANNA	MAY-22
LE GRANGE	FREDERICK JACOBUS	JUNE-22
LE ROUX	CAHERINE MAQUEEN	MAY-22
LEKGANYANE	SAMORITI PIET	APRIL-22
LEPHATSA	TSHOKOLO JAMES	MAY-22
LEPHUTHING	FOTO	MAY-22
LUFEE	TEYI FREDDIE	MAY-22
MABENA	FIKI EVELINAH	MARCH-22
MABENA	FANA ELLIOT ELLIAS	JUNE-22
MABITSELA	MMAMMA EVELINA	MARCH-22
MABOKANO	MAPHUTI JOHANNES	JUNE-22
MACKENZIE	SHIRLEY ANNETTE	APRIL-22
MACNAMARA	AIDAN IVOR	MARCH-22
MADISA	NKGULANG JONAS	MAY-22
MADONSELA	ASEL MADODA	APRIL-22
MAFILIKA	SANDILE PANK	MARCH-22
MAHLANGU	MGKOBO ARON	MAY-22
MAJOLA	NZWEENI PETRUS	MARCH-22
MAKGOMATHA	JACOB	MARCH-22
MAKHUBU	FUNIMALI CHRISTOPHER	APRIL-22
MAKOFANE	FLORAH MANKATI	JUNE-22
MAKOKO	MOHAU GILBERT	MARCH-22
MALITI	RUBEN ROBERT	APRIL-22
MALOMA	TSHELWANE FRANK	APRIL-22
MALULEKA	JEFFREY KHOHLISA	MAY-22
MALUMLA	DANISO MILTON	MAY-22
MANDA	SINAH MATUNTU	JUNE-22
MANYIFOLO	PHAKAMISA AOLPHAS	MAY-22
MANYONI	JOHN BUTI	MAY-22
MANYOSI	MZOLISI	APRIL-22
MAOENG	TSHOKOLO NEATNAEL	MARCH-22

SURNAME	FULL NAMES	DATE OF DEATH
MARE	CHARL JOHANNES JACOBUS	MAY-22
MASANGO	JOSEPH NAMJESI	MARCH-22
MASANGO	MOSES DIXIE	APRIL-22
MASEKO	FULATHEZA ELIJAH	MAY-22
MASHEGO	VIOLET SARA	MARCH-22
MASHELE	FAMANDE MACKSON	JUNE-22
MASHIANE	MATSOBANE EPHRAIM	MAY-22
MASHIYANE	WILLIAM ROTSANA	JUNE-22
MASILELA	BAPHIKILE ISAAC	APRIL-22
MASON	JOAN	MAY-22
MASONTA	BAZIMBA JACKSON	MARCH-22
MAUWANE	GOTLIEB MPHATI MOTSOALEDI ITUM	JUNE-22
MAZIBUKO	NOMTHANDAZO PRISCILLA	APRIL-22
MBANJWA	MADODA	MAY-22
MBATHA	SOTSHA JOSEPH	APRIL-22
MBINGO	BELLINA ROSE	MAY-22
MBONANE	THANDIWE ELSIE	MAY-22
MBONGWA	BHESHU RICHARD	MARCH-22
MBOVANE	NOMVUYO GLADYS	MAY-22
MDLULI	SIMON LUKAS	MAY-22
MGAGA	SELBY	APRIL-22
MHLONGO	DOMPAS ELLIAS	JUNE-22
MIYA	BUKOKWAKHE	APRIL-22
MJOLI	MAGQWETHENI	MARCH-22
MKHATSHWA	PHINDILE IRENE	MAY-22
MKHULISI	FRANCIS SIMPHIWE	MAY-22
MOABELO	NKOANA NOAH	MARCH-22
MOFOLO	MATALA	MAY-22
MOHLALA	MOGAU SELINA	APRIL-22
MOHOLO	PULENG SELINA	MAY-22
MOKHELE	MOJALEFA BENJAMIN	APRIL-22
MOKWENA	BASTER PIET	MAY-22
MOLOI	MAMOSEBETSI MARIA	APRIL-22
MONGALO	NTSIBILE SUZAN	JUNE-22
MONNANYANA	IKANENG SAMUEL	JUNE-22
MONTSI	FUNDISILE CROUSE	APRIL-22
MOREU	JOHANNES	MARCH-22
MORRIS	JEANETTA FRANCINA	MAY-22
MOSHODI	MOEKETSI JOHANNES	MARCH-22

SURNAME	FULL NAMES	DATE OF DEATH
MOSTERT	JOHANNA CATHARINA JOACHIMINA	MAY-22
MOTHOBOHI	NOMGQIBELO SARAPHINA	MARCH-22
MOTLHAKE	MOLEFE FUNNY	MARCH-22
MOTSOENENG	SEASE PETRUS	MARCH-22
MSHIBE	SEFO LUKAS	MAY-22
MSIBI	ROBERT SKHANDA	MAY-22
MSIBI	MJIKEJO MISHACK	MAY-22
MSIMANGA	SELLO JOHANNES	APRIL-22
MSIMANGO	MASEBEO ELSIE	MAY-22
MTHETHWA	MPUTANA SOLOMON	MAY-22
MTHIBI	MLETSANE MOLYELETSANA	MARCH-22
MTHIMUNYE	MZAZIKULU	MARCH-22
MTHOMBENI	JOSEPH NDINDI	APRIL-22
MTOLO	SIPIWE STANFORD	MARCH-22
MTSHALI	SABISILE NIKIWE	MARCH-22
MTSHALI (SIBIYA)	JESTAH MARTHA	MAY-22
MTSOLO	NOCINGILE NOMABALI	MARCH-22
MUDROVCIC	PAMELA ANN	MAY-22
MULLER	JOACHIM HERCULES VALMON	MARCH-22
MVUNDLA	MLAHLWA JULIUS	APRIL-22
NAIDOO	DAYALAN	MAY-22
NDIMA	HLABEYAKHE	MAY-22
NDLOVU	QONDENI GETRUDE	APRIL-22
NEL	WILLEM PETRUS	APRIL-22
NGCOBO	NINIZA BEAUTY	MAY-22
NOBENI	PATIRONI GRACE	MARCH-22
NGWENYA	KLAAS	MARCH-22
NHLAPO	BEATER NOMAVUSO	MAY-22
NICHOLAS	ELRED BRIAN	APRIL-22
NKOSI	JOB	JUNE-22
NKOSI	MAMZILE	JUNE-22
NKOSI	MAKHUBE ELINAH	MARCH-22
NOMBELA	MORAKANE SALAMINA	MAY-22
NONYANE	GORDON	JUNE-22
NQOTYANA	NKUNZENKUKU	MAY-22
ODENDAAL	PETRUS JOHANNES	APRIL-22
ODENDAAL	PETRUS JOHANNES	APRIL-22
OLCKERS	RENIER CHRISTIAN	APRIL-22
OLIVIER	JOHANNES JACOBUS	MARCH-22

SURNAME	FULL NAMES	DATE OF DEATH
OOSTHUIZEN	MARTHA ELIZABETH	APRIL-22
OOSTHUIZEN	MATTHYS JOHANNES LOUWRENS	MARCH-22
OPPERMAN	EDWIN ABRAM	MAY-22
PAGE	DUNCAN FERGUSON	MARCH-22
PARSONS	ANDREW JACOBUS	JUNE-22
PETERSEN	NEVILLE THOMAS CHARLES	MARCH-22
PIETERSEN	PIETER	MAY-22
RADEMAN	PETRUS ICOBUS	MAY-22
RANGOLIE	DANIEL CORNELIUS	MARCH-22
RICHTER	JACOBUS	APRIL-22
RIKHOTSO	MDUNGAZI WILSON	MARCH-22
RISSEEUW	SHIRLEY YVONNE	MAY-22
RITCHIE	BEATRICE JOAN	MARCH-22
ROGERS	ALEC JAMES	MARCH-22
ROSSOUW	HENDRINA WILAMIENA	APRIL-22
SAMBO	DANIEL	MAY-22
SAWA BIALOGORSKI	ANNA MODESTA MATYLDA JULIA	MARCH-22
SCHOEMAN	ALIDA ISABELLA	MARCH-22
SEITATOLO	MATHAITHAI ALPHEUS	MAY-22
SEPHARATLA	PONATSHEGO ERNEST	MARCH-22
SIBANDE	DAVID PHILLEMONT	MAY-22
SIBEKO	SOHO JOHANNES	MAY-22
SIBIYA	MZWANGAPHANDLE	MAY-22
SIKOSANA	MPINDISENI LUKE	APRIL-22
SITHEBE	KEDAMILE EDWARD	MAY-22
SITHOLE	THULANI BETHUEL	APRIL-22
SKOSANA	CATHRINE NOMAJONI	MARCH-22
SKOSANA	POPI EMMAH	JUNE-22
SKOSANA	LINAH NTOMBI	MARCH-22
SMIDT	MARCUS ALBERTUS	APRIL-22
SOGA	MZIWAMADODA BETHWELL	APRIL-22
STANNETT	SYDNEY ALFRED	MAY-22
STEYN	SUSARA CATHARINA MARIA MAGDALE	MARCH-22
STOLS	ANDREAS ALBERTUS	MAY-22
STRYDOM	ELSIE MARGARETHA	MARCH-22
SWANEPOEL	MARTHINUS ALLARIS STEYN	MAY-22
TALJARD	WILLEM JACOBUS	MAY-22
THOANE	TOLLO DAVID	MAY-22
TLABA	NONO LUCIA	MARCH-22

SURNAME	FULL NAMES	DATE OF DEATH
TLHAPANE	KUBEDI PATRICK	MAY-22
TROLLIP	CHRISTINA GERTRUIDA	MAY-22
TSHABALALA	MINI LUKA	JUNE-22
TYUTYU	SAMUEL THEMBA	JUNE-22
UYS	HENDRINA	MAY-22
VAN BILJON	ADRIAAN JOHANNES JACOBUS	APRIL-22
VAN DER WESTHUIZEN	JOSEPH JACOBUS	MARCH-22
VAN DER WESTHUIZEN	ANDRIES JACOBUS	APRIL-22
VAN DYK	MATTHYS JOHANNES	MAY-22
VAN DYK	JANET ALGERINE	MAY-22
VAN NIEKERK	ALBERTUS JOHANNES	APRIL-22
VAN STADEN	MARTHA MAGDALENA	MARCH-22
VAN WYNGAARDT	PAULUS JACOBUS JOHANNES	MAY-22
VENTER	SUSANNA MARIA PETRONELLA	MARCH-22
VENTER	CHRISTIAAN PETRUS	APRIL-22
VENTER	DOROTHEA	JUNE-22
VERCUEIL	ALWYN JACOBUS	APRIL-22
VERMEULEN	JOHANNES NICOLAAS PETRUS	APRIL-22
VILAKAZI	MANDLENKOSI MICHAEL	APRIL-22
VILJOEN	BESSIE JOHANNA	MAY-22
VILJOEN	JOHANNES PAULUS	MAY-22
VINCER	GAVIN ROLAND	APRIL-22
VIVIERS	SHIRLEY	MAY-22
VOGEL (SNR)	FREDERIK JOHANNES	MAY-22
VON BENECKE	GERHARDUS IGNATIUS	APRIL-22
WERTH	LEAH	JUNE-22
WESSELS	JOHANNES WILHELMUS BERNARDUS	MAY-22
WHITE	VINCENT GEORGE STUART	MAY-22
WILLIAMS	DANIE JACOBUS	MARCH-22
WRIGHT	DAVINA JOHANNA	MAY-22
XASHIMBA PHANGUMBU	NOVAZIPALALA	MAY-22
ZEELIE	LYDIA FRANCISCA	MARCH-22
ZINN	MARTHA CATHARINA	APRIL-22
ZULU	THANDANISA	MAY-22