

Pensioner TALK



June/July 2021

*Meet our
Chief Executive
& Principal
Officer,*

Mr Shafeeq Abrahams



In this **Issue**

Pension Funds Made Easy - EPPF Operations during COVID-19 Lockdown

Industry news - Provident funds 'harmonised' from March 2021

Hot Topic - POPIA implementation and what it means for you

Book Review - Books on how to take charge of your life despite challenges

Pensioner Savvy

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Your Finances

Beneficiary Nomination Forms



A Healthier You

What is a vaccine, and how do vaccines work?



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Editor's Note

I

Welcome to the latest edition of Pensioner Talk. We are excited about sharing information and stories with you, our pensioners. Gracing the cover in this edition of the newsletter is our new Chief Executive and Principal Officer, Mr Shafeeq Abrahams. He shares his personal and professional journey, his clear plans for our members, key success factors for the Fund's success, his views on leaderships and what drives him.

Vaccines – what you need to know

The advent of COVID-19 has made many of us more aware of the purpose and function of vaccines, but the topic is certainly broader than many of us may know. Vaccines are and have been used for many years in the prevention of a wide range of illnesses and diseases. Read our article under 'A Healthier You' on page 32.

EPPF operations during COVID-19

Our members and pensioners are the Fund's most important stakeholder, and providing you with the right level of service is critical to our operations. The COVID-19 pandemic and its subsequent restrictions have certainly posed a challenge in terms of how we continue serving our members and pensioners, but the Fund has risen to the challenge. To find out more about how we have and will continue to serve and stay close to members and pensioners, read the 'Retirement Funds Made Easy' article on page 40.

Nominate your beneficiaries today

Have you nominated your beneficiaries who will be looked after in the event of your passing? Have you ensured that your beneficiary nomination form is kept up to date as your personal circumstances change? If not, please make sure that you read the article under 'Your Finances' which covers what you need to know about beneficiary nomination.

Want to feature in the next edition of Pensioner Talk?

If you have an interesting story to share and want to be featured on the next edition of Pensioner Talk, let us know. We really want to find out what our pensioners are up to, and share these beautiful and inspiring stories in our newsletter. Email us on eppfcommunications@eppf.co.za and we will be in touch.

Thank you to those pensioners who have sent us their feedback, we really do value your feedback and have made changes where appropriate. Do you have any thoughts about this edition of Pensioner Talk? Please send us your thoughts, comments, suggestions or ideas on how we can improve the publication on eppfcommunications@eppf.co.za. We look forward to hearing you!

Happy reading!

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Meet our Chief Executive & Principal Officer,

Mr Shafeeq Abrahams

Mr Shafeeq Abrahams has been appointed as the new Chief Executive and Principal Officer of the Eskom Pension and Provident Fund. Mr Abrahams, who has been the Fund's Chief Financial Officer since 2018 seems to be the perfect man for the job - a calm leader with a thoughtful disposition. In this issue, we sat down with Mr Abrahams to get to know him better, find out his plans for the Fund as well as get to know the things he is passionate about. Let's meet Mr Shafeeq Abrahams...

1 Congratulations on your appointment as Chief Executive and Principal Officer of the EPPF. Based on what we have seen online and from talking to EPPF employees, you have received a positive response to your appointment. How have you experienced the response to your appointment and what do you attribute this to?

Firstly, let me start by expressing my gratitude for the many congratulatory messages that I have received. I feel honoured to have the opportunity to serve the Fund, its members, the employees and the Board. I joined the EPPF in 2018, with the primary purpose to serve our members loyally, diligently and to the best of my abilities. As I continue my journey in a new role, I am pleased that I share this purpose with the Executive team and the rest of the employees at the EPPF.

2 Now that you have reached this stage of your career, let's look back a little further and reflect on how it all began. Tell us about your childhood and what led to your interest in finance and accounting?

I grew up in Nelspruit, which was a very small and rural town at the time. My mum was a primary school teacher and my dad a factory worker. The importance of education was shared by both my parents and this value was instilled in my siblings and I. A career in finance was an interest that I had from an early age, largely inspired through conversations with my teachers and the books that I have read.

3 That's an interesting journey indeed. Now you have been part of the EPPF family since 2018 serving as the Chief Financial Officer, and also spent some time at Eskom Holdings prior to joining the Fund. Where did you start your career and how did you end up at the EPPF?

I started my career at Deloitte & Touche, at the time as a trainee accountant. Later I joined Eskom Holdings, where I worked in its Distribution Division for approximately 13 years - first as a Regional Finance Manager stationed in Bloemfontein and later as Finance Business Partner (Distribution and Transmis-

sion) stationed at Megawatt Park. In 2014, I joined the National Home Builders Registration Council as its Chief Financial Officer, managing an investment fund amongst others. In 2018, I had the privilege to join the EPPF as its Chief Financial Officer.

4 We all know and understand that the last twelve months have been very impactful. On our country's economy, our industry as well as for our members. Understanding this and looking towards the future, what is your main focus for the Fund?

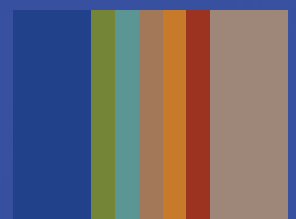


Our members' financial well-being, and generating value for our members, is our primary focus. Therefore, having a financially sustainable pension fund that is able to pay pensions when they become due is our number one priority. In keeping with this, it is equally important that our members have the confidence and trust that this will happen. So, yes, it is a huge responsibility that we carry, which we are indeed mindful of. This is what inspires us every morning to wake up and bring our very best to the Fund.

Like many pension funds in South Africa and globally, the past five years has been a period characterised by low investment returns that has ultimately contributed to less than expected annual pensioner increases for our pensioners. This is not where we would like to be. While the investment returns on the portfolio has recovered significantly in the last 12 months, as a long-term investor, we need to remain focused and disciplined in generating targeted investment returns over the 10-year period, within our specified risk appetite. To support the achievement of this objective, the EPPF has broadened its asset classes to include assets classes such as infrastructure and private equity, with exposure to both off-shore and domestic markets. We will be educating our members on these topics as we know there is a keen interest in understanding our investment decisions and performance better.

On the pension administration side, continuous improvement and efficiency of our services to our members is key. We are currently optimising our processes and will increase the number of channels that members can use to access and engage with the Fund. This will include upgrades to the web portal to improve its functionality; improvements to our digital capabilities to improve ease and access to information by members; the introduction of more effective communication mediums, and building a service culture within our team that displays member-centricity as a cornerstone of our culture and behaviour.

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5 You have mentioned our focus on member-centricity. Another one of the Fund's strategic pillars is growing the confidence of our members by ensuring the sustainability of the Fund. What are our plans and key success factors to ensure that we reach this goal?

Members' confidence in the fund is premised on a few issues. The first issue is about the Fund's sustainability - today and in the future. A key indicator in this regard is the funding ratio, which measures the extent to which the Fund's investment assets are able to cover its liabilities and contingency reserves. Over the last 10 years, and possibly longer, the Fund's funding ratio has always been in excess of 100%, which means its financial soundness with its investment assets being more than adequate to cover its liabilities and any possible contingencies.

The second factor is whether the current contribution rate is adequate to service future costs of providing the defined benefits. At the last actuarial valuation date, being 30 June 2020, the contribution rate was adequate to service future service costs. Thirdly, and most importantly, is whether members can trust the leadership, its capabilities, and its governance institutions, to act in the best interest of members. At the heart of this requirement is skill and honesty of purpose. To this end, we are fortunate that the Fund boasts some of the most experienced and skilled people within the industry in its service. A team who has proved their mettle during challenging times, and whose motivation is to serve members loyally, diligently and to the best of their abilities. This, to me, is indeed a confidence booster. With a team of the calibre we have at the Fund, we can do a lot and achieve a lot.

So, as we move from a position of strength, our future plans aim to build on these foundations, through improved diversification of our investment returns to include returns from both new asset classes and geographies. We remain mindful of the fact that we operate in a society that has many social challenges. As a responsible investor and corporate citizen we have a role to play in effecting a positive change in society, for the betterment of society but also to ensure the sustainability of our investment over the life of the Fund. To this end we will continue to advance our social transformation agenda which includes rolling out our im-

pact investing policy, elevating environment, social and governance matters in our investment decision making and continuing to play our part in the transformation of the financial services industry.

6 So far, the Fund has navigated the COVID-19 pandemic well in terms of our recovery on the investment side, as well as our ability to keep operations running with minimal disruption. What is the plan in terms of ensuring that the Fund keeps delivering, despite the long-term effects of the pandemic?

Without down-playing the devastating effects of COVID-19, the Fund has been fortunate to keep most of its operations running, albeit at reduced performance levels in some areas. This can be largely attributed to the resilience and determination of the Fund's employees, who have not only ensured the continuation of operations under trying conditions, but who have also successfully implemented our new pension administration system during the first lockdown. This achievement bears testimony to the dedication and determination of the staff at the EPPF. Our operations have become much more resilient since then, through the adoption of new working arrangements as well as the leveraging of digital capabilities.

From an investment perspective, we are pleased with the recovery of the portfolio from a low of R114 billion in assets during March 2020 to a record high of R166 billion in early June 2021. The diversification of the portfolio and our commitment to remain focussed on the long-term, has proven to be a success. As we continue to diversify our portfolio through more asset classes and exposure to markets in different geographies, we believe we will be well positioned to weather future "storms" more effectively.

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7 In today's world, a paradigm shift is underway. The rise of artificial intelligence and technology are transforming industries, including the financial industry. How is the Fund keeping up with these developments and taking our members on that journey with us?

Our philosophy at the Fund is one in which we believe that technology and human capability are complementary. Accordingly, the Fund is currently implementing numerous projects aimed at improving our effectiveness and efficiency whilst reducing costs. These includes the use of chat bots, improved self-service functionality on the web portal, new developments and functionality on the EPPF mobile app, the use of robotics to optimise processes, and the leveraging of our data capabilities to improve the speed and quality of decision-making, amongst others.

We are indeed excited about these developments and we are confident that they will go a long way in providing convenient and effective services to our members. At the same time, we are cognisant that with the adoption of technology, new risks are likely to present themselves. Therefore cyber, and IT security in general, remain a key pillar of our technology programme.

8 Leadership is always important in organisations as it sets the tone, but it is especially critical during challenging times. How can leaders and organisations find ways to unlock human capital potential? How would you describe your particular style of leadership?

I am of the opinion that the fate of nations, communities and organisations, and whether they will rise or fall, is highly dependent on the quality of the leadership at the helm at the time. In my view, at the centre of a great leader's mindset is a vision grounded in the belief in the unlimited potential of human capability. In order to achieve this, we have to first find the human connectivity and alignment with each other, and then inspire, motivate and coach each other to strive for more. Key to this, is honesty and understanding of purpose, honesty of conversation,

pragmatism and facing reality. I believe I am here to serve both the members and the employees of the Fund. Unlocking the potential of our team, will not only have direct benefits for our members, but will give the team greater confidence to take on more challenging goals within the Fund, and in their personal lives beyond the Fund. So, my leadership style is people-centric with a focus on delivery of results in support of our vision and purpose, enabled by decisiveness.

9 One of the most important assets an organisation has is its brand equity and reputation. In 2020, the Fund celebrated 70 years and indeed the EPPF has stood the test of time with both challenges and successes along the way. How do we maintain this legacy and earn the trust and reputation for integrity and excellence?

Firstly, it starts with an appreciation that the Fund exists primarily for the financial well-being of our members and their families. Our activities must therefore be directed at ensuring this objective remains in tact. As a long-term investor, with a fund life of approximately 84 years, financial well-being is linked to sustainability matters within society.

Secondly, and in addition to the above, as leaders at the EPPF we need to be cognisant of our responsibilities which includes the inheritance, preservation and growth of a 71-year old legacy, the pride and joy of our members. What we do, or don't do, today will be determined by whether the brand succeeds in the future.

Let us be inspired by this challenge and responsibility, trusting in our capabilities and motivations to do what is required to ensure the success of the EPPF brand into the future. A brand that continues to deliver as a trusted, admired for its commitment to its members and viewed as a leader within the industry and society at large. This requires purpose, hard work, good values and determination. All of these are in abundance at the Fund and to me, the future for the Fund looks bright.

10 It isn't by chance that anyone manages to find a level of success and you have clearly achieved that in your career. What is your formula for success and what learnings have been important in shaping your career so far?

During my career, I've been fortunate to have leaders who were interested in my talent, who were diligent enough to identify my potential, who cared about my growth, who believed in me and gave me the opportunity to succeed. Leaders who shaped my thinking, displayed behaviours that were consistent with good values, and who inspired and influenced my work ethic. I am a product of these leaders and I remain grateful to them. This together, with personal leadership and self-motivation, have brought me to where I am.

Quick facts about Mr Abrahams

Where were you born?

I was born in Barberton, I grew up on a farm called Mataffin approximately 10 km outside Mbombela (previously Nelspruit).

What motivates you and keeps you going?

I love to stretch myself, explore new experiences, set new goals and challenge myself to achieve them.

How do you respond to change in your personal and professional life?

I thrive on change. I see it as an opportunity to create new solutions and influence the path that others will follow.

Getting to know Mr Abrahams

What is your favourite dish or meal?

My wife's oxtail.

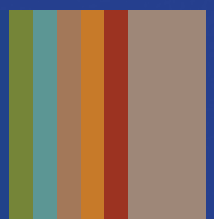
Of all the books you have read, which one changed your life and why?

Seven habits of highly effective people by Stephen Covey. It taught me skills in personal leadership early in my career. This has worked for me in both my professional and personal life. In addition to my career achievements, I have climbed Kilimanjaro, ran three Comrades marathon and numerous other marathons, cycled numerous ultra-cycling events and travelled to many different countries with my family.

What new hobby or interest have you picked up in recent months?

As a runner, stretching is not my favourite activity. So, I have taken up Pilates which is proving to be the most difficult sport I have done.

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Your Finances:

*All you need to know
about beneficiary
nomination forms*

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Death is a very uncomfortable topic, and no one really likes to talk about it, but the truth is that death is inevitable. There is no doubt that we all want what is best for our loved ones and that is why it is vital to complete your beneficiary nominations so that your benefit is distributed fairly should you pass away.

It is your responsibility to ensure that your loved ones will be taken care of in the event of your untimely death. To make sure that your death benefits do exactly that, you must nominate one or more beneficiaries to receive your death benefits. However, the sad reality is that many people neglect to do so.

Failing to identify a beneficiary and completing a beneficiary nomination form can make the claims process very tedious, lengthy, and difficult. This will place even more pressure and stress on your loved ones who may already be dealing with the trauma of losing you. That is why the EPPF (Eskom Pension and Provident Fund) is dedicated to ensuring that all EPPF Pensioners have completed or updated beneficiary nomination forms. This form is kept by the Fund.

We have made things a little less complicated for you, we have put together some frequently asked questions (FAQs) about beneficiary nomination forms and answered each of them. So, if you've ever had a question about beneficiaries or beneficiary nomination forms and how they work, this article is for you.

1 What is a beneficiary nomination form?

A beneficiary nomination form is a form that identifies people you would like to receive your death benefits in the event of a claim. It does not replace a will but it is still very important to ensure that we as the EPPF know who to pay the death benefits to in the event of your passing.

2

Why should you complete a beneficiary nomination form?

When you pass away, the Fund will need to know who your dependants and beneficiaries are. This important information will assist us with the decision on allocating your available Fund death benefits as fairly as possible.

3

Where do I get one?

You can get a beneficiary nomination form by requesting it from EPPF Retirement Fund Consultants (RFCs), the form can also be downloaded on the Fund's member portal. Once you have identified a beneficiary (or beneficiaries) and provided all the necessary information on the form, return the form to the Fund on info@eppf.co.za to place it on file.

4

Who do I put on as beneficiary?

You can nominate any living and natural person as a beneficiary, including children, friends, family members, spouses, and partners. However, it is vital that you trust the person you choose as the benefits that are paid out will become their property. You may also nominate a legal entity if you wish, such as a charity or business.

Pensioners need to remember that there are many rules and regulations that they need to be aware of when leaving funds to minors (This will be looked at in great detail in the next article)

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What is the difference between a beneficiary and a dependant?

It is very important that you understand what the difference is since you need to list both on your nomination form.

Dependant	According to the Pensions Funds Act a dependant is: • Any person for whom you are legally responsible for maintenance. • Any person for whom you were not legally responsible for maintenance, but was, in the opinion of the Trustees, in fact dependent on you for maintenance at the time of your death • Your spouse, including a party to a customary or civil union. • Your children, including a child born after your death, an adopted child and an illegitimate child. • Any person for whom you would have been legally responsible for maintenance if you had not died.
Beneficiary	You may nominate (in writing) any natural person or more than one, to receive your death benefits. This person(s) is then known as your “nominated beneficiary”. Your nominated beneficiary can include a dependant or any other person (even if they do not necessarily depend on you financially).

6

Can I update or change my beneficiary?

Yes, you can. There is no limitation as to how many times you can change your nominated beneficiary or beneficiaries. Life is unpredictable and if your personal circumstances change, it is important that you update your beneficiary nomination form. To update or change your nominated beneficiary, merely inform an RFC (their contact information is on page 40 on this newsletter) and they will guide you through the process, which is entirely confidential. Your changes and updates will not be shared with anyone.

A useful tip: adding additional information about your nominated beneficiary can be very helpful. If possible, submit the following extra information with your beneficiary nomination form as it can make the process of distributing death benefits much smoother and faster:

- Phone numbers
- Address
- Copy of their ID and birth certificate

7

Why is it important to keep this form updated?

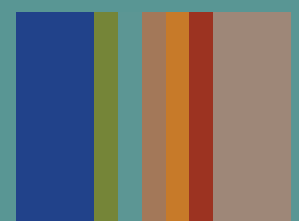
It is very important that you ensure your nomination form contains your latest family information. Imagine if you did not update your form when you got divorced or re-married.

8

What will happen if you do not complete a beneficiary nomination form?

Without an updated beneficiary nomination form, the trustees are not in a position to identify all your dependants and take your wishes into consideration when allocating your Fund death benefits. They will have to allocate and pay the benefit according to the limited information they may have.

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9 Are there different ways death benefits are paid out?

Yes, approved, and unapproved death benefits have slightly different ways of using nomination forms, however they remain equally important.

With approved risk benefits there will be a Board of Trustees that will facilitate all death claims and distribution of death benefits. You will still be required to complete a nomination form when joining the Fund, or as and when your beneficiary details change; however, the Trustees will ultimately decide on the distribution of your death benefits, by exercising their fiduciary duties under Section 37C of the Pension Funds Act, and after investigating your personal circumstances at death. In this case, a beneficiary nomination form works as a guide and as a wish list from the deceased individual.

With unapproved death benefits, your beneficiary nomination form is seen as your last and final wishes. Here, there are no trustees, and the full death benefit will be paid out as instructed on the nomination form. Therefore, it is imperative that your nomination of beneficiary form is always kept up to date and is submitted to the Fund to ensure safe keeping in your personnel file.

Important to note:

- If a nomination form is not clear or is incomplete the benefit payment will be delayed for up to 12 months or longer.
- The beneficiary form must be fully completed and signed by you. Any alterations to the form should be signed by you as well.
- You should update your form on a regular basis and particularly when there is a change in your situation. e.g., marriage, divorce, etc.
- The percentage allocation to dependents and nominees must always add up to 100%

10 What if you did not complete or submit a nomination form?

The Trustees will allocate and pay your Fund death benefit to your dependants at their discretion. If you have no dependants, they will pay all the money to your estate.

11 What if you forget to update your nomination form, after you got married for example?

The Trustees can take your changed circumstances into account and ignore your outdated nomination form. They can allocate the money to the person/s who are in fact dependent on you at that time and who will be destitute without financial support.

12 Will there be tax payable on the benefits paid?

Any money paid to your nominated beneficiaries in cash, will be taxable according to the relevant tax tables at that time.

For information about beneficiary forms, please contact your regional RFC or email info@eppf.co.za.

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Jou Finansies:

*Alles wat jy moet weet
oor begunstigde-nomi-
nasievorms*

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Dood is 'n baie ongemaklike onderwerp, en niemand praat regtig graag daaroor nie, maar ons kan nie van die waarheid wegstroom nie: die dood is onvermydelik. Ons wil natuurlik almal net die beste vir ons geliefdes hê, en daarom is dit noodsaaklik dat jy jou begunstigde-nominasies invul sodat jou voordeel so regverdig as moontlik versprei kan word indien jy tot sterwe sou kom.

Dit is jou verantwoordelikheid om seker te maak dat jou geliefdes versorg sal wees indien jy ontydig tot sterwe kom. Om seker te maak dat jou sterftevoordele presies dít doen, moet jy een of meer begunstigdes nomineer wat jou sterftevoordele kan ontvang. Die hartseer werklikheid is egter dat baie mense nalaat om dit te doen.

As jy versuim om 'n begunstigde te identifiseer en 'n begunstigde-nominasievorm in te vul, kan dit die eisproses baie vermoeiend, lank en moeilik maak. En dit sal nog meer druk en stres op jou geliefdes plaas wat alreeds die trauma van jou verlies moet hanteer. Daarom is dit vir die EPPF (Eskom se Pensioen- en Voorsorgfonds) baie belangrik om seker te maak dat alle EPPF-pensioenarisse hulle begunstigde-nominasievorms ingevul of bygewerk het. Hierdie vorm word in besit van die Fonds gehou.

Ons het dinge vir jou 'n bietjie minder ingewikkeld gemaak; ons het 'n paar gereelde vrae (FAQs) oor begunstigde-nominasievorms bymekaargesit en dit beantwoord. As jy dus ooit 'n vraag het oor

1 Wat is 'n begunstigde-nominasievorm?

'n Begunstigde-nominasievorm is 'n vorm wat mense identifiseer wat jy graag wil hê jou sterftevoordele moet ontvang wanneer daar 'n eis is. Dit vervang nie 'n testament nie, maar is nog steeds baie belangrik sodat ons hier by die EPPF sal weet aan wie ons die sterftevoordele moet betaal in geval jy sou sterf.

2 Waarom moet jy 'n begunstigde-nominasievorm invul?

Wanneer jy sterf, sal die Fonds moet weet wie jou afhanklikes en begunstigdes is. Dit is belangrike inligting wat ons sal help met die besluit oor hoe om jou beskikbare Fondssterftevoordele so regverdig as moontlik te allokeer.

3 Waar kry ek 'n vorm?

Jy kan 'n begunstigde-nominasievorm aanvra by die EPPF-aftreefondskonsultante (RFCs) en die vorm kan ook afgelaai word op die Fonds se ledeportaal. Wanneer jy 'n begunstigde (of begunstigdes) geïdentifiseer het en al die nodige inligting op die vorm ingevul het, moet jy die vorm aan die Fonds terugbesorg by info@eppf.co.za om dit op lêer te plaas.

4 Wie benoem ek as begunstigde?

Jy kan enige lewende en natuurlike persoon nomineer, onder andere kinders, vriende, familieleden, eggenote en metgeselle. Maar dit is noodsaaklik dat jy die persoon vertrou wat jy kies, aangesien die voordele wat uitbetaal word, hulle eiendom sal word. Jy kan ook 'n regsentiteit nomineer as jy wil, soos 'n liefdadigheid of 'n besigheid.

Pensioenarisse moet onthou dat daar baie reëls en regulasies is waarvan hulle bewus moet wees as hulle hulle fondse aan minderjariges nalaat (dit sal in baie groot detail bespreek word in die volgende artikel).

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Wat is die verskil tussen 'n begunstigde en 'n afhanklike?

Dit is baie belangrik dat jy verstaan wat die verskil is, aangesien jy albei op jou nominasievorm moet lys.

Afhanklike	Volgens die Pensioenfondswet is 'n afhanklike: • Enige persoon vir wie jy wetlik verantwoordelik is vir onderhoud. • Enige persoon vir wie jy nie wetlik verantwoordelik was vir onderhoud nie, maar wat, in die opinie van die Trustees, wel van jou afhanklik is vir onderhoud ten tye van jou dood. • Jou eggenoot, asook 'n party tot 'n gewoonteverbintenis of 'n burgerlike verbintenis. • Jou kinders, wat 'n kind insluit wat ná jou dood gebore word, 'n aangenome kind en 'n buite-egtelike kind. • Enige persoon vir wie jy wetlik verantwoordelik sou gewees het vir onderhoud as jy nie gesterf het nie.
Begunstigde	Jy kan enige natuurlike persoon of meer as een persoon (skriftelik) nomineer om jou sterftevoordele te kry. Hierdie persoon/persone staan dan bekend as jou "genomineerde begunstigde". Jou genomineerde begunstigde kan 'n afhanklike of enige ander persoon wees (self al is hulle nie noodwendig finansieel van jou afhanklik nie).

6

Kan ek my begunstigde bywerk of verander?

Ja, jy kan. Daar is geen beperking op hoeveel keer jy jou genomineerde begunstigde of begunstigdes kan verander nie. Die lewe is onvoorspelbaar en as jou persoonlike omstandighede verander, is dit belangrik dat jy jou begunstigde-nominasievorm bywerk. Om jou genomineerde begunstigde by te werk, moet jy bloot 'n RFC daarvan in kennis stel (hulle kontakinligting is op bladsy 8 van hierdie nuusbrieff), en hulle sal jou deur die proses neem, wat heeltemal vertroulik is. Jou veranderinge en bywerkings sal nie met enigiemand gedeel word nie.

'n Nuttige wenk: Dit kan baie nuttig wees om addisionele inligting oor jou genomineerde begunstigde by te voeg. Verskaf die volgende ekstra inligting indien moontlik saam met jou begunstigde-nominasievorm, aangesien dit die verspreiding van sterftevoordele baie gladder en vinniger kan laat verloop:

- Foonnommers
- Adres
- Afskrif van hulle ID en geboortesertifikaat

7

Hoekom is dit belangrik om hierdie vorm bygewerk te hou?

Dit is baie belangrik dat jou nominasievorm jou jongste familie-inligting moet bevat. Stel jou voor dat jy nie jou vorm bywerk wanneer jy skei of weer trou nie.

8

Wat sal gebeur as jy nie 'n begunstigde-nominasievorm invul nie?

Sonder 'n bygewerkte begunstigde-nominasievorm is die trustees nie in 'n posisie om al jou afhanklikes te identifiseer en jou wense in ag te neem wanneer hulle jou Fonds se sterftevoordele allokeer nie. Hulle sal die voordeel moet allokeer en betaal volgens die beperkte inligting wat hulle moontlik het.

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9

Word sterftevoordele op verskillende maniere uitbetaal?

- Ja, nominasievorms vir goedgekeurde en niegoedgekeurde sterftevoordele verskil effens van mekaar, maar hulle is albei ewe belangrik.
- Met goedgekeurde risikovooredele sal daar 'n raad van trustees wees wat alle sterfte-eise sal fasiliteer en sterftevoordele sal versprei. Daar sal nog steeds van jou verwag word om 'n nominasievorm in te vul wanneer jy by die Fonds aansluit, of soos en wanneer jou begunstigde se besonderhede verander; maar die trustees sal uiteindelik besluit oor die verspreiding van jou sterftevoordele deur die uitvoering van hulle fidusiêre pligte onder Afdeling 37C van die Pensioenfondswet, en nadat hulle jou persoonlike omstandighede ten tye van jou afsterwe ondersoek het. In hierdie geval werk 'n begunstigde-nominasievorm as 'n riglyn en as 'n wenslys van die oorlede individu.
- Met niegoedgekeurde sterftevoordele word jou begunstigde-nominasievorm beskou as jou laaste en finale wens. Hier is daar geen trustees nie en die volle sterftevoordeel sal uitbetaal word volgens die instruksies op jou nominasievorm. Daarom is dit noodsaaklik dat jou nominasievorm van begunstigdes altyd op datum gehou moet word en by jou MH-beampte ingegee moet word sodat dit veilig in jou persoonlike lêer gehou kan word.

Belangrik:

- As 'n nominasievorm onduidelik of onvolledig is, sal die voordeelbetaling vir tot 12 maande of langer vertraag word.
- Die begunstigdevorm moet volledig ingevul wees en deur jou onderteken wees. Enige veranderinge aan die vorm moet ook deur jou onderteken word.

- Jy moet jou vorm op 'n gereelde grondslag bywerk, en veral wanneer jou situasie verander, bv. huwelik, egskeiding, ens.
- Die persentasie-allokering aan afhanklikes en genomineerdes moet altyd 'n totaal van 100% uitmaak.

10

Sê nou jy vul of gee nie 'n nominasievorm in nie?

Die Trustees sal jou Fondssterftevoordeel na hulle goed-dunke aan jou afhanklike allokeer. As jy geen afhanklikes het nie, sal hulle die geld in jou boedel inbetaal.

11

Sê nou jy vergeet om jou nominasievorm in te vul, byvoorbeeld nadat jy getroud is?

Die Trustees kan jou veranderde omstandighede in ag neem en jou verouderde nominasievorm ignoreer. Hulle kan die geld allokeer aan die persoon/persone wat op daardie tydstip wel van jou afhanklik is en wat behoeftig sal wees sonder finansiële ondersteuning.

12

Is belasting betaalbaar o voordele wat betaal wor

Enige geld wat as kontant aan jou genomineerde begunstigdes betaal word, sal belasbaar wees volgens die relevante belastingtabelle op daardie stadium.

Vir inligting oor begunstigde-vorms, kontak asseblief jou streek se RFC of stuur 'n e-pos na info@epf.co.za.



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Tjhelete ya Hao:

*Seo o lokelang ho se
tseba ka diforomo tsa
ho kgetha mojalefa.*

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Batho ha ba bue ka lefu ka bolokolohi, mme ha ho motho ya thabelang ho bua ka lona, empa boneteng lefu le ke ke la qojwa. Ntle ho tika tiko ka-ofela ha rona re batlela baratuwa ba rona se molemo mme ke ka hoo ho leng bohlokwa ho tlasa bakgethwa ba majalefa e le hore tjhelete ya hao e fanwe hantle ha o hlokahala.

Ke boikarabelo ba hao ho tiisa hore baratuwa ba hao ba hlokometswe hantle ha o se o hlokahetse. Ho netefatsa hore tjhelete ya hao e ya ba hlokomela, o lokela ho kgetha majalefa a le mong kapa ho feta. Le ha ho le jwalo, ka maswabi batho ba bangata ha ba etse jwalo.

Haeba o sa tlase foromo e kgethang majalefa, ho ka ba thata ho fumana tjhelete ya hao, hape ho nke nako e telele. Baratuwa ba hao ba tla ikutlwa ba le tlasa kगतello le ho feta ka ha ba se ba ntse ba imetswe ke bohloko ba ho hlokahallwa ke wena. Ke ka hoo EPPF (Letlole la Eskom la Peshene) e ikemiseditseng ho tiisa hore bohle ba letloleng lena ba tlatsitse kapa ba ntlafaditse diforomo tsa ho kgetha majalefa. Foromo ena e bolokwa ke Letlole.

Re o etseditse dintho bonolo, re entse dipotso tse botswang kgafetsa mabapi le diforomo tsa ho kgetha majalefa yaba re a di araba. Jwale haeba o kile o a ipotsa dipotso mabapi le majalefa le diforomo tsa ho kgetha majalefa le hore di sebetse jwang, sehlooho sena se tla o thusa.

1 Foromo ya ho kgetha majalefa ke eng?

Foromo ya ho kgetha majalefa ke foromo e boelang batho bao o ka thabelang hore ba fumane tjhelete ya hao ha o se o hlokahetse ha ba e kopa. Ha e nkele tokomane ya thato ya mofu sebaka empa ho ntse ho le bohlokwa hore re le EPPF re tsebe batho bao re lokelang ho ba lefa tjhelete ya hao ha o se o hlokahetse.

2

Ke hobaneng ha o lokela ho tlatsa foromo ya ho kgetha majalefa?

Ha o hlokahetse, Letlole le hloka ho tseba hore ke bomang ba itshetlehileng ka wena ha mmoho le majalefa. Tlahisoleseding ena ya bohlokwa e tla re thusa ho etsa qeto ya ho fetisa tjhelete ya hao hantle.

3

Ke e fumana ho kae?

O ka fumana foromo ya ho kgetha majalefa ka ho e kopa ho Baeletsi ba Letlole la Peshene la EPPF, o ka boela o a fumana foromo ena websaeteng ya ditho tsa Letlole. Ha o se o kgethile majalefa (kapa majalefa) mme o fane ka dintlha tsa bohlokwa foromong, kgutlisa foromo Letloleng ho info@eppf.co.za e le hore e ka behwa faeleng.

4

Ke mang eo e ka bang majalefa?

O ka kgetha motho e mong le e mong ya phelang hore e be majalefa, ho akarelletsa bana, metswalle, ditho tsa lelapa le balekane. Le ha ho le jwalo, ke ha bohlokwa hore o tshepa motho eo ka ha tjhelete eo a tla e fumana e ba ya hae. O ka boela o a kgetha mekgatlo o molaong haeba o batla, jwalo ka mekgatlo ya diphallelo kapa kgwebo e itseng.

Ba pensheneng ba lokela ho hopola hore ho na le melao le melawana e mengata eo ba lokelang ho e ela hloko ha ba siela bana ba banyenyane lefa la bona (Taba ena e tla qaqiswa hantle sehloohong se latelang)

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5

Phapang ke efe pakeng tsa mojalefa le motho ya itshetlehileng ka

Ho bohlokwa hore o utwlisise phapang hobane o lokela ho di kenya ka bobedi foromong ya ho kgetha.

Motho ya itshetlehileng ka wena	Ho latela Molao wa Matlole a Penshene motho ya itshetlehileng ka wena ke: • Motho le ha e le ofe eo o ikarabellang ka yena ka molao ho mo hlokomela. • Motho le ha e le ofe eo o neng o sa ikarabelle ka yena ka molao ho mo hlokomela, empa ho latela maikutlo a Baemedi, o ne o ikarabella ka yena ho mo hlokomela. • Molekane wa hao wa lenyalo, ho akarelletsa mang kapa mang ya keneng boitlamong ba tlwaelo ya setso kapa molao wa selehae. • Bana ba hao, ho akarelletsa le ngwana ya tswalwang ka mora lefu la hao, ngwana ya nketsweng lapeng le ngwana wa ka ntle ho lenyalo. • Motho le ha e le ofe eo neng o tla ikarabella ka yena ka molao haeba o ne o ntse o phela.
Mojalefa	O ka kgetha (ka ho ngola) motho le ha e le ofe ka kapa ho feta ho fumana lefa la hao. Motho (batho) enwa o tsejwa o le “mojalefa ya kgethilweng”. Mojalefa eo o mo kgethileng a ka akarelletsa ya itshetlehileng ka wena kapa motho e mong le e mong (le haeba ba sa itshetleha ka wena ho ba hlokomela ka tjhelete).

6

Na nka ntlafatsa kapa ka fetola mojalefa?

Ee, o ka kgona. Ha ho na makgetlo a behilweng a ho fetola mojalefa kapa majalefa. Bophelo ha bo a tsitsa mme haeba maemo a hao a fetoha, ho bohlokwa hore o ntlafatse foromo ya ho kgetha mojalefa. Ha o batla ho ntlafatsa kapa ho fetola mojalefa eo o mo kgethileng, tsebisa Moeletsi wa Letlole la Penshene (mekgwa ya ho ikopanya le bona e hlaha leqepheng la 8 lengolong lena) mme ba tla o tataisa, mme tataiso ena ke lekunutu. Diphetoho tsa hao le dintlafatso di ke ke tsa tsebiswa batho ba bang.

Keletso e molemo: ho fana ka dintlha tse eketsehileng mabapi le mojalefa eo o mo kgethileng ho ka thusa haholo. Ha ho kgoneha, romela dintlha tse latelang tse eketsehileng ha mmoho le foromo ya hao ya ho kgetha mojalefa ka ha sena se tla thusa ho fana ka tjhelete ha bonolo le ka pele:

- Dinomoro tsa founo
- Aterese
- Kopi ya buka ya boitsebiso (ID) le tokomane ya tswalo

7

Ke hobaneng ha e le ha bohlokwa ho ntlafatsa foromo ena?

Ke ha bohlokwa ho tiisa hore foromo ya hao e na le dintlha tsa moraorao tsa ba lelapa. Inahanele ho tla ba jwang haeba o ne o sa ntlafatsa foromo ya hao ka mora ho hlala kapa ho nyala hape.

8

Ho tla etsahala eng haeba o sa tlatse foromo ya ho kgetha mojalefa?

Ntle le foromo ya ho kgetha mojalefa e ntlafaditsweng, baemedi ba ke ke ba kgona ho fumana batho ba itshetlehileng ka wena mme ho fanwe ka tjhelete ya hao ya Letlole ho latela thato ya hao. Ba tla lokela ho ho fana ka tjhelete ho latela bonyane ba dintlha tseo ba nang le tsona.

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9

Na tjhelete ya bojalefa e fanwa ka ditsela tse fapaneng?

Ee, tjhelete e dumeletsweng le e sa dumellwang e sebetse ka ditsela tse fapaneng ha ho tlatswa diforomo tsa ho kgetha, empa ka bobedi ke tsa bohlokwa bo tshwanang. Tjhelete e dumeletsweng e tla ba le boto ya baemedi e tla tsamaisa kopo le ho fanwa ha tjhelete. O ntse o tla hloka ho tlatsa foromo ya ho kgetha ha o ba karolo ya Letlole, kapa ha dintlha tsa majalefa a fetoha; le ha ho le jwalo, baemedi ke bona tla etsa qeto ya ho fana ka tjhelete ya hao, ho latela Karolo ya 37C ya Molao wa Matlole a Penshene, le ka mora ho hlaloha maemo a hao ha o hlokaetse. Boemong bona, foromo ya ho kgetha mojalefa ke tataiso hape ke lethathamo la thato ya mofu.

Tjhelete e sa dumellwang, foromo ya ho kgetha mojalefa e phetha karolo ya thato ya mofu. Boemong bona, ha ho baemedi, mme tjhelete e tla lefuwa ho latela ditaelo tse foromong ya ho kgetha. Ka hoo, ho bohlokwa hore o ntlafatse foromo ya ho kgetha mojalefa mme o e romele ofising ya Lefapha la Khiri ho netefatsa hore e bolokwa faeleng ya hao.

Tlhokomediso ya bohlokwa:

- Haeba foromo ya ho kgetha e sa hlaka kapa e sa tlatswa ka botlalo tefello e tla dieha ka dikgwedi tse 12 kapa ho feta.
- Foromo ya bojalefa e lokela ho tlatswa mme e saenwe ke wena. Dintlafatso tse etswang foromong di lokela ho saenwa ke wena ka ho tshwanang.
- Nako le nako o lokela ho ntlafatsa foromo ya hao, haholo holo ha maemo a hao a fetoha. mohlala., lenyalo, tlhalo, jwalo jwalo.
- Kakaretso ya tefello ya tjhelete e lokela ho etsa di-phenesente tse 100

10

Ho tla etsahala eng haeba o sa tlatsa kapa o sa romela foromo ya ho kgetha?

Baemedi ba tla sebedisa temoho ho fana ka tjhelete ya hao ya Letlole ho batho ba itshetlehileng ka wena. Haeba o se na ba itshetlehileng ka wena, ba tla isa tjhelete dithotong tsa hao.

11

Ho tla etsahala eng haeba o lebala ho ntlafatsa foromo ya hao ya ho kgetha, mohlala ka mora ho nyala?

Baemedi ba ka nahanela maemo a hao a fetohileng mme ba tlohele foromo ya hao ya ho kgetha e sa ntlafatswang. Ba ka fana ka tjhelete ho motho/batho ba itshetlehileng ka wena ka nako eo mme ba tla hula ka thata ntle le tjhelete eo.

12

Na lekgetho le tla lokela ho lefuwa tjheleteng ya bojalefa?

Tjhelete le ha e le efe e fuwang majalefa a kgethilweng, lekgetho e tla lokela ho lefuwa ho latela melao ya lekgetho ka nako eo.

Ho fumana tlhahisoleseding mabapi le diforomo tsa bojalefa, ka kopo ikopanye le Moemedi wa Letlole ya lebatoweng la hao kapa o romele emeli ho info@epf.co.za.

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Ezezimali Zakho:

*Konke odinga ukuk-
wazi ngamafomu
okukhetha ozuzayo.*

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Ukufa kuyindaba engemnandi, futhi ngempela akekho othanda ukuxoxa ngakho, kodwa iqiniso liwukuthi ukufa akunakugwemeka. Akungatshazwa ukuthi sonke sibafunela okungcono abantu esibathandayo futhi yingakho kubalulekile ukugcwalisa ifomu labantu obakhethile abazuzayo ukuze inzuzo yakho ihlukaniswe kahle uma kwenzeka ushona.

Kuwumsebenzi wakho ukuqinisekisa ukuthi abantu obathandayo bazonakekeleka esimweni lapho ushona kungalindelekile. Ukuze kuqinisekiswe ukuthi inzuzo yokushona kwakho yenza lokho kanye, kufanele ukhethe oyedwa noma abengeziwe abazuzayo abazothola izinzuzo zokushona kwakho. Nokho, iqiniso elibuhlungu ukuthi abantu abaningi bayakudebeselela ukukwenza lokhu.

Ukwehluleka ukuthola umuntu ozuzayo nokugcwalisa ifomu lokukhetha umuntu ozuzayo kungenza inqubo yokufuna inzuzo kube yisicefe ngenye indlela, kudonse futhi kube nzima. Lokhu kuzobacindezela nakakhulu abantu obathandayo okungenzeka basabhekene nobunzima bokulahlekelwa wuwe. Yingakho i-EPPF (Eskom Pension and Provident Fund) izinikeza ukuqinisekisa ukuthi bonke Abempesheni ye-EPPF bawagcwalisile amaformu lokukhetha umuntu ozuzayo noma bawabukezile. Leli fomu ligcinwa Yisikhwama.

Siye sakwenzela izinto ukuba zibe lula, sihlanganise imibuzo evame ukubuzwa (FAQ) mayelana nefomu lokukhetha ozuzayo sabe sesiphendula umbuzo ngamunye. Ngakho, uma uye waba nombuzo mayelana nabazuzayo noma ifomu lokukhetha ozuzayo nendlela asebenza ngayo, lesi sihloko singesakho uqobo.

1 Liyini ifomu lokukhetha umuntu ozuzayo?

Ifomu lokukhetha umuntu ozuzayo yifomu eliveza umuntu wena ongathanda ukuba amukele izinzuzo zokushona kwakho ngokuba afake isicelo. Alithathi indawo yefa kodwa lisabalulekile ukuqiniseka thina njenge-EPPF sazi ukuthi sikhokhela ubani izinzuzo zokushona lapho kwenzeka ushona.

2

Kungani kufanele ugcwalise ifomu lokukhetha umuntu ozuzayo?

Lapho ushona, iSikhwama sizodinga ukwazi ukuthi ubani obencike kuwe nokuthi obani abazuzayo. Le mininingwane ebalulekile izosisiza ngokunquma indlela yokuhlukanisa izinzuzo zokushona kwako esiSesikhwameni ngendlela efanele.

3

Ngingalithola kuphi?

Ungathola ifomu lokukhetha ozuzayo ngokulicela kuyi-EPF kuyi-Retirement Fund Consultants (RFC), ungakwazi futhi ukulidawuniloda engosini yelungu leSikhwama. Uma usuwazi ukuthi ubani ozuzayo (noma abazuzayo) futhi usufake yonke imininingwane edingekayo kuleli fomu, yibe usulithumela ohlelweni Lwesikhwama ku-info@eppf.co.za ukuze lifakwe kumafayela.

4

Ubani okufanele ngimfake njengozuzayo?

Ungakhetha noma ubani ophilayo ukuze abe ozuzayo, kungaba ingane, abangane, amalungu omndeni, oshede naye, nophathina. Nokho, kubalulekile ukuba umethembe lowo muntu omkhethayo ngoba izinzuzo ezikhokhwayo kuzoba ezakhe lowo muntu. Ungase ukhethe inhlangano esemthethweni uma ufisa kanjalo, enjengamasheya noma ibhizinisi.

Abahola impesheni kudingeka bakhumbule ukuthi kunemithetho eminingi okufanele bayinake lapho beshiya izimali enganeni encane (Lokhu kuzokhulunywa ngakho kabanzi esihlokwini esilandelayo)

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5

Uyini umehluko phakathi kozuzayo nomuntu oncike kuwe?

Akuve kubalulekile ukuba uqonde ukuthi uyini umehluko njengoba kudingeka ukuba ubhale kokubili kuyifomu lakho lokukhetha.

Oncike Kuwe	NgokoMthetho Wesikhwama Sempesheni umuntu oncike kuwe: • Yinoma yimuphi umuntu okufanele umnakekela ngokomthetho. • Noma yimuphi umuntu ongabophekele ngokomthetho ukuba umnakekele, kodwa oncike kuwe ngokombono Wobathembayo, empeleni oncike kuwe ukuba umnakekele ngesikhathi ushona. • Umuntu oshade naye, kuhlangukise ingxenywe yesiko noma yomphakathi. • Izingane zakho, kuhlangukise nengane ezalwe usushonile, oyitholile kanye nengane ongayizali. • Noma yimuphi umuntu obekungenzeka umnakekele ngokomthetho ngisho noma kuthiwa awushonanga.
Ozuzayo	Ungakhetha (ngokubhala) noma yimuphi umuntu noma abangaphezu koyedwa, ukuba amukele izinzuzo zokushona kwakho. Lo muntu noma abantu ube esaziwa ngokuthi “ozuzayo okhethiwe” wakho. Umuntu ozuzayo omkhethile engahlangukisa umuntu oncike kuwe noma yimuphi omunye umuntu (ngisho noma bengancikile kuwe ngokwezimali).

6

Ingingakwazi ukuthuthukisa noma ukushintsha ozuzayo?

Yebo ungakwazi. Asikho isilinganiso sokuthi ungashintsha kangaki ozuzayo omkhethile noma abazuzayo. Impilo ayaziwa futhi uma izimo zakho zishintsha, kubalulekile ukuba uthuthukise ifomu lakho lozuzayo omkhethile. Ukuze ulithuthukise noma ushintshe ozuzayo omkhethile, vele wazise i-RFC (inombolo yabo yocingo isekhasini 8 kule ncwadi yezindaba) futhi bazokusiza phakathi nayo yonke le nqubo, ezogcinwa iyimfihlo. Lokho okushintshayo nalokho okuthuthukisayo ngeke kutshelwe muntu.

Icebiso eliwusizo: ukwenezela imininingwane eyengeziwe ngomuntu omkhethile ozuzayo kungaba usizo kakhulu. Uma kwenzeka, thumela le mininingwane elandelayo kanye nefomu lakho lokukhetha ozuzayo ngoba lokho kungenza le nqubo yokuthumela izinzuzo zokushona kwakho kushelele futhi kusheshe:

- Izinombolo zocingo
- Ikheli
- Ikhophi ye-ID nesitifiketi sokuzalwa

7

Kungani kubalulekile ukugcina leli fomu linemininingwane yakamuva?

Kubalulekile ukuba uqiniseke ukuthi ifomu lakho lokukhetha ozuzayo linemininingwane yakamuva yomndeni wakho. Cabanga ukuthi kungaba njani uma ungalithuthukisanga ifomu lakho lapho udivosa noma uphinde ushada.

8

Yini ezokwenzeka uma ungaligcwalisi ifomu lokukhetha ozuzayo?

Ngphandle kwefomu elinemininingwane yakamuva yobakhethile abazuzayo, obathembayo abekho esimweni sokubona ukuthi bonke abantu abancike kuwe kanye nokucabangela izifiso zakho lapho kuhlukaniswa izinzuzo zokushona kwakho esiseSikhwameni. Kuzodingeka bahlukanise futhi bakhokhe izinzuzo ngokwemininingwane elinganiselwe okungenzeka babe nayo.

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9 Ingabe kunezindlela ezehlukile izinzuzo zokushona ezikhokhwa ngayo?

Yebo, izinzuzo zokushona ezigunyaziwe nezingagunyaziwe, zinezindlela ezithe ukwehluka zokusebenzisa amafo-mu okukhetha, nokho alokhu ebaluleke ngendlela elin-ganayo.

Mayelana nezinzuzo ezigunyaziwe ezinobungozi kuzo-ba nebhodi labantu abathembekile abazoqondisa zonke izicelo zezizunzoz zokushona kanye nokusakazwa kwa-zo. Kusazodingeka ukuba ugcwalise ifomu lokukhetha lapho ujoyina iSikhwama, noma lapho kushintsha iminin-ingwane yomuntu ozuzayo; nokho, obathembayo bazon-quma ukusakaza izinzuzo zakho zokushona, ngokuseben-zisa umthetho wemisebenzi ongaphansi kweNgxeny 37C Womthetho WeSikhwama Sempesheni, nangemva kokwenza ucwaningo ezimweni zakho siqu lapho ushona. Kule ndaba, ifomu lokukhetha ozuzayo lisebenza njenge-siqondiso kanye nohlu lwezifiso zomuntu oshonile.

Mayelana nezinzuzo zokushona ezingagunyaziwe, ifo-mu lakho lokukhetha ozuzayo lizobonakala njengesifiso sakho sokugcina. Lapha, abekho abantu obathembayo futhi inzuzo ephelele yokushona izokhokhwa njengoba kubonisiwe kuleli fomu lokukhetha. Ngakho, kusemqoka ukuba ifomu lakho labantu obakhethile abazuzayo lihlale linemininingwane yakamuva futhi lithunyelwe ehhovisini le-HR ukuze beqiniseke ukuthi baligcina liphephile emafayeleni akho.

Okufanele ukuphawule:

- Uma ifomu lomkhethile lingacacile noma lingagcwal-isiwe lonke, inzuzo ezokhokhwa izobambezileka ngezinyanga ezingu-12 noma ngaphezulu.
- Ifomu lozuzayo kufanele ligcwaliswe lonke futhi lisay-inwe uwe. Noma yikuphi ukulungiswa okusefomini kufanele kusayinelwe nguwe.

- Kufanele ulithuthukise ifomu lakho njalo futhi ikakhu-lukazi uma kuba khona ushintsho esimweni sakho. isb., umshado, ukudivosa, njll.
- Amaphesenti ahlukanelwa abancike kuwe kanye nobakhethile azohlale ehlangana aze abe ngu-100%

10 Kuthiwani uma ngingazange ngilicwalise noma ngilithumele ifomu lokukhetha?

Obathembayo bazohlukanisa bese bekhokha izinzuzo zokushona kwakho kubantu abancike kuwe ngokuqon-da kwabo. Uma ungenabo abantu abancike kuwe, kuzok-hokhwa yonke imali efeni lakho.

11 Kuthiwani uma ukhohlwe uku-thuthukisa ifomu lakho lobak-hethile, ngokwesibonelo, ngem-va kokuba usushadile?

Obathembayo bengacabangela izimo zakho ezishintshile bese beshalazelela ifomu lakho lobakhethile elidala. Be-nahlukanisa imali kumuntu noma empeleni koncike kuwe ngaleso sikhathi futhi ongaba nenkinga ngaphandle kok-usekelwa ngezezimali.

12 Ingabe kuzoba nentela lapho kukhokhwa izinzuzo?

Noma iyiphi imali ekhokhelwa abazuzayo obakhethile engukheshi, izoba nentela ngokuvumelana netafula lente-la langaleso sikhathi.

Ukuze uthole okwengeziwe mayelana nefomu labazu-zayo, sicela uxhumane ne-RFC noma uthumele i-email ku-info@eppf.co.za.

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Industry News

Provident Funds 'harmonised' from March 2021

On 3 December 2015, the National Treasury informed all members of the public that the tax harmonisation reforms of retirement funds will be implemented from 1 March 2016 – which did not happen, however, the latest Taxation Laws Amendment Bill, which includes changes to the laws that govern provident and preservation funds, came into effect on 1 March 2021. This section of law is the final step in the National Treasury's process of harmonising the rules of retirement funds, including pension, provident, preservation and retirement annuity funds.

Why are these legislations being amended?

One of the main purposes of these legislative amendments is to create a uniform retirement fund system across all types of retirement funding vehicles. These changes will also serve to iron out some irregularities and aim to make the retirement fund industry easier for members to understand.

What does National Treasury hope to achieve?

It is widely known that South Africa has a poor savings culture, and the government intends to use these legislative changes to ensure that provident fund members preserve their capital rather than withdrawing the full amount when they retire. While the government provides tax incentives for members to invest in provident funds in order to ensure that they are well-funded for their retirement, being able to withdraw 100% of savings at retirement defeats the purpose of granting the tax incentives in the first place.

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What were the previous annuitisation rules on retirement funds?

As the legislation stood before 1 March 2021, members of a provident or provident preservation funds were allowed to take 100% of their retirement benefit as a lump sum on retirement, subject to the applicable taxation on the non-tax-exempt portion. On the other hand, members of pension or pension preservation funds and retirement annuity funds were only permitted to commute one-third of the retirement benefit in cash at retirement, with the remaining two-thirds being used to purchase an annuity income. Where a member's interest is R247 500 or less, they were entitled to make a full withdrawal regardless of whether they are invested in a pension, provident or retirement annuity fund.

What changed on 1 March 2021?

From 1 March 2021 onwards, provident funds are subject to the same rules at retirement as pension funds and retirement annuity funds, except where a provident fund member is age 55 or older on 1 March 2021 and remains a member of the same provident fund.

What happened to provident fund member retirement interests on 28 February 2021?

For existing provident and provident preservation fund members, all accumulated member interests plus any future growth on those benefits as of 28 February 2021 will be given 'vested rights' and will not be impacted by these legislative changes. This means that, at retirement, a member will still be entitled to commute up to 100% of these 'vested' benefits.

How does this impact provident fund members who are age 55 or older on 1 March 2021?

As mentioned above, this category of member is not affected by this legislation and will be able to withdraw 100% of their provident fund at retirement provided

that they remain members of the same provident fund. However, if these members transfer their benefits to another fund, they will retain their 'vested rights' on their member interest accumulated until the date of transfer from the old fund, including all subsequent growth. Therefore, any contributions to the new fund, as well as any growth on those contributions, will be subject to the new annuitisation rules. In such circumstances, at retirement, the member would be permitted to withdraw 100% of their 'vested benefits' and would need to use two-thirds of their 'unvested benefits' to purchase an annuity income.

What are the tax implications of these changes?

The tax treatment of retirement fund contributions was aligned in March 2016, allowing members of provident, pension and retirement annuity funds to invest up to 27.5% of taxable income, subject to an annual Rand limit of R350 000, on a tax-deductible basis. This legislation will ensure that transfers between various retirement funding vehicles will be tax-free from 1 March 2021. Previously, there were tax implications where a member transferred a benefit from a pension fund to a provident fund.

Financial advisors will also need to ensure that they fully understand these legislative changes and how they impact on their clients' options going forward and at retirement. It is hoped that these changes will align the tax, withdrawal and annuitisation benefits across all retirement funding vehicles so as to streamline the industry and make it easier for members to understand.

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Industrienuus

Voorsorgfondse Maart 2021 'geharmonieer'

Op 3 Desember 2015 het die Nasionale Tesourie alle lede van die publiek daarvan in kennis gestel dat die belastingharmonisering-hervorming van aftreefondse vanaf 1 Maart 2016 geïmplementeer sou word – wat nie gebeur het nie. Maar die jongste Wysigingswet ten opsigte van Belastingwette, wat veranderinge insluit oor die wette wat voorsorg- en bewaringsfondse bestuur, het op 1 Maart 2021 in werking getree. Hierdie afdeling van die wet is die finale stap in die Nasionale Tesourie se proses om die reëls ten opsigte van aftreefondse te harmonieer, en dit sluit pensioen-, voorsorg-, bewarings- en aftreeannuïteitfondse in.

Hoekom word hierdie wetgewing gewysig?

Een van die hoofredes waarom hierdie wetgewing gewysig word, is om 'n uniforme aftreefondstelsel te skep ten opsigte van alle tipes aftreefondsvoertuie. Hierdie veranderinge sal ook help

om sekere ongerymdhede uit die weg te ruim en is daarop gemik om die aftreefondside industrie vir mense makliker te maak om te verstaan.

Wat hoop die Nasionale Tesourie om te bereik?

Dit is wyd en syde bekend dat Suid-Afrika 'n swak spaarkultuur het en die regering wil hierdie wetgewende veranderinge gebruik om te verseker dat lede van voorsorgfondse hulle kapitaal eerder bewaar as wat hulle die volle bedrag trek wanneer hulle aftree. Hoewel die regering belastingaansporings voorsien vir lede om in voorsorgfondse te belê om te verseker dat hulle goeie fondsre-

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serwes het wanneer hulle aftree, maak dit nie sin dat hulle die belastingtoegewings in die eerste plek kry as hulle 100% van daardie spaargeld kan trek wanneer hulle aftree nie.

Wat was die vorige annuïtiseringreëls ten opsigte van aftreefondse?

Volgens wetgewing voor 1 Maart 2021 kon lede van 'n voorsorgfonds of voorsorgbewaringsfonds 100% van hulle aftreevoordeel as 'n lumpsom neem wanneer hulle afgetree het, onderhewig aan die toepaslike belasting op die gedeelte wat nie vrygestel is van belasting nie. Daarteenoor is lede van pensioen- of pensioenbewaringsfondse en aftreeannuïteitfondse slegs toegelaat om een derde van die aftreevoordeel as kontant te neem wanneer hulle aftree, terwyl die oorblywende twee derdes gebruik moes word om 'n annuïteit-inkomste te koop. Waar 'n lid se rente R247 500 of minder was, is hulle toegelaat om alles te onttrek, of hulle nou belê het in 'n pensioen-, voorsorg- of aftreeannuïteitfonds.

Wat het vanaf 1 Maart 2021 verander?

Vanaf 1 Maart 2021 is voorsorgfondse onderhewig aan dieselfde reëls by aftrede as pensioenfondse en aftreeannuïteitfondse, behalwe waar 'n voorsorgfondslid op 1 Maart 2021 ouer as 55 was en 'n lid van dieselfde voorsorgfonds gebly het.

Wat het op 28 Februarie met voorsorgfondselede se aftreerente gebeur?

Vir bestaande voorsorgfonds- en voorsorgbewaringsfondselede sal alle geakkumuleerde lederente plus enige toekomstige groei op daardie voordele vanaf 28 Februarie 2021 'gevestigde regte' kry en sal dit nie deur hierdie wetgewende veranderinge geraak word nie. Dit beteken dat 'n lid by aftrede nog steeds daarop geregtig sal wees om 100% van hierdie 'gevestigde' voordele in kontant om te sit.

Watter impak het dit op voorsorgfondselede wat op 1 Maart 2021 55 jaar of ouer is?

Soos hierbo genoem, word lede in hierdie kategorie nie geraak deur hierdie wetgewing nie en

sal hulle 100% van hulle voorsorgfonds kan onttrek op voorwaarde dat hulle lede van dieselfde voorsorgfonds bly wanneer hulle aftree. Maar as hierdie lede hulle voordele na 'n ander fonds oordra, sal hulle hulle 'gevestigde regte' behou op hulle lederente wat hulle geakkumuleer het tot op die datum van die oordrag van die ou fonds, en dit sluit alle gevolglike groei in. Daarom sal enige bydraes tot die nuwe fonds, asook enige groei op daardie bydraes, onderhewig wees aan die nuwe annuïtiseringreëls. Onder sulke omstandighede sal die lid toegelaat word om 100% van hulle 'gevestigde voordele' te trek en sal hulle twee derdes van hulle 'niegevestigde voordele' moet gebruik om 'n annuïteit-inkomste te koop wanneer hulle aftree.

Wat is die belastingimplikasies op hierdie belange?

Die belastingbehandeling van aftreefondselede is in Maart 2016 in lyn gebring, sodat lede van voorsorg-, pensioen- en aftreeannuïteitfondse toegelaat word om tot 27,5% van belasbare inkomste op 'n belastingaftrekbare grondslag te belê, onderhewig aan 'n jaarlikse Randlimiet van R350 000. Hierdie wetgewing sal verseker dat oordragte tussen verskillende aftreefondselede vanaf 1 Maart 2021 belastingvry sal wees. Voorheen was daar belastingimplikasies waar 'n lid 'n voordeel van 'n pensioenfonds na 'n voorsorgfonds oorgedra het.

Finansiële adviseurs sal ook moet seker maak dat hulle hierdie wetgewende verandering ten volle verstaan, en ook watter impak dit op hulle klante se opsies vorentoe en by aftrede het. Daar word gehoop dat hierdie veranderinge die belasting-, onttrekking- en annuïtiseringvoordele ten opsigte van alle aftreefondselede in lyn met mekaar sal bring om die industrie sodoende vaartbelyn te maak en dit vir lede makliker maak om te verstaan.

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Izindaba Zembali

Isikhwama Somhlalaphansi Kusukela Ngo March 2020

Ngomhlaka-3 December 2015, Abagcinimafa Bakazwelonke bazise wonke amalungu omphakathi ukuthi ukuhlelwa kokuvumelwaniswa kwentela yesikhwama somhlalaphansi kuzoqaliswa ngomhlaka-1 March 2016 – okungazange kwenzeke, nokho, Umthethosivivinyo Wokuchibiyela Imithetho Yentela kwakamuva, okuhlanganisa ushintsho emthethweni oqondisa isikhwama somhlalaphansi nesokulondoloza, kufanele uqale ukusebenza ngomhlaka-1 March 2021. Le ngxenye yomthetho isinyathelo sokugcina equbeni Yabagcinimafa Bakazwelonke soku-ba bavumelanise imithetho yesikhwama somhlalaphansi, kuhlanganise impesheni, umhlalaphansi, ukulondoloza, kanye nempesheni yomhlalaphansi.

Kungani le mithetho ishintshwa?

Enye injongo eyinhloko yokushintshwa kwalo mthetho ukwakha isistimu eyodwa yesikhwama somhlalaphansi kuzo zonke izingxenye zesikhwama somhlalaphansi. Lolu shintsho luzophinde lusize ekulungiseni ezinye izinto ezingahambisani futhi kuhloswe ukwenza isikhungo sesikhwama somhlalaphansi sibe lula ukuze wonke amalungu aqonde.

Abagcinimafa Bakazwelonke bahlose ukufeza ini?

Kuyinto eyaziwayo ukuthi iNingizimu Afrika iyisintu esingakwazi ukulondoloza, futhi uhulumeni uhlose ukusebenzisa ukushintshwa kwale mithetho ukuze aqinisekise ukuthi amalungu esikhwama somhlalaphansi ayayilondoloza imali yabo kunokuba bayithathe yonke lapho bethatha umhlalaphansi. Njengoba uhulumeni enikeza isikhuthazo sentela kumalungu ukuba atshale esikhwameni somhlalaphansi ukuze aqinisekise ukuthi amalungu akhokhelwa kahle lapho esethatha umhlalaphansi, akwazi ukuthatha imali engu-100% yemali yomhlalaphansi egciniwe akuyifezi injongo yokunikeza isikhuthazo sentela kwasekuqaleni.

Yimiphi imithetho eyedlule eyamiswa ngokusemthethweni ngesikhwama somhlalaphansi?

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Njengoba umthetho uma ngaphambi komhlaka-1 March 2021, amalungu esikhwama somhlalaphansi noma omhlalaphansi ogciniwe ayevumelekile ukuthatha u-100% wenzuzo yabo yomhlalaphansi njengesamba semali yomhlalaphansi, kodwa kunakwe ukusebenza kwengxenyentela engakhokhiswa. Ngakolunye uhlangothi, amalungu esikhwama sempesheni noma empesheni egciniwe kanye nempesheni yomhlalaphansi ayevumeleke ukusiza ngenxenyentela yesithathu yenzuzo yomhlalaphansi engukheshi lapho ethatha umhlalaphansi, bese kusala ingxenyentela yesibili esetshenziselwa ukuthenga umholo wempesheni. Lapho inzalo yelungu ingu-R247 500 noma ngaphansi, yayinelungelo lokuthatha yonke imali kungakhathaliseki ukuthi lizoyitshaa emholweni, esikhwameni somhlalaphansi noma empeshenini yomhlalaphansi.

Yini eyashintsha ngomhlaka-1 March 2021?

Kusukela ngomhlaka-1 March 2021 kuqhubeka, isikhwama somhlalaphansi siqondiswa imithetho efanayo womhlalaphansi njengesikhwama sempesheni nesikhwama sempesheni yomhlalaphansi, ngaphandle kwalapho ilungu lesikhwama somhlalaphansi lineminyaka engu-55 noma ngaphezulu ngomhlaka-1 March 2021 futhi liqhubeka liyilungu lesikhwama esifanayo somhlalaphansi.

Kwenzekani kuyintela yelungu lesikhwama somhlalaphansi ngomhlaka-28 February 2021?

Mayelana namalungu asekhona esikhwama somhlalaphansi nawomhlalaphansi ogciniwe, yonke inzalo engenile yelungu kanye nokwanda kwesikhathi esizayo kulezo zinzuzo kusukela ngomhlaka-28 February 2021 azonikezwa 'ilungelo' futhi angeke athintwe ukushintsha kwemithetho. Lokhu kusho ukuthi, lapho lithatha umhlalaphansi, ilungu lisazoqhubeka linelungelo lokusiza ngenzuzo efinelela ku-100% 'yelungelo'.

Lokhu kuwathinta kanjani amalungu esikhwama somhlalaphansi aneminyaka engu-55 noma ngaphezulu ngomhlaka-1 March 2021?

Njengoba kubonisiwe ngenhla, lo mkhakha wamalungu awuthintwa umthetho futhi azokwazi ukuthatha u-100% wemali yomhlalaphansi lapho ethatha umhlalaphansi uma eqhubeka engamalungu esikhwama esifanayo somhlalaphansi. Nokho, uma lamalungu ethutha izinzuzo zawo eziyisa kwesinye isikhwama, azogcina 'amalungelo awo' ekwandeni kwentela yelungu kuze kube usuku athutha ngalo esuka esikhwameni esidala, kuhlenganise nakho konke ukukhula okulandelayo. Ngakho, noma yimuphi umnikelo ongena esikhwameni esisha, kuhlenganise nanoma yikuphi ukwanda kwale minikelo, kuzongena ngaphansi kwemithetho yempesheni emisha. Ezimweni ezinjalo, lapho uthatha umhlalaphansi, ilungu lizovunyelwa ukuthatha u-100% 'wenzuzo yelungelo lalo' futhi kuzodingeka lisebenzise ingxenyentela yesibili 'yenzuzo yalo engathathwanga' ukuze lithenge umholo wempesheni.

Yimiphi imiphumela yentela yalolu shintsho?

Ukunakekelwa kwentela yomnikelo wesikhwama somhlalaphansi kwalungiswa ngoMarch 2016, kwavumela amalungu esikhwama somhlalaphansi, empesheni kanye nawempesheni yomhlalaphansi ukuba atshale imali engenayo enentela engafinelela ku-27.5%, kunakwe isilinganiso sonyaka seRandi ka-R350 000, ngesisekelo sokudonswa kwentela. Lo mthetho uzoqinisekisa ukuthi ukuthumelelana phakathi kwezikhwama zomhlalaphansi ezihlukahlukene ngeke kube nantela kusukela ngomhlaka-1 March 2021. Muva nje, kwakunemiphumela yentela lapho ilungu lithumela inzuzo evela esikhwameni sempesheni iyiyisa esikhwameni somhlalaphansi.

Lokhu kubathinta kanjani abaqondisi

Abeluleki bezezimali kuzodingeka baqinisekise ukuthi bayiqonda kahle le mithetho eshintshiwe nokuthi iwathinta kanjani amaklayenti abo njengoba isikhathi siqhubeka nalapho ethatha umhlalaphansi. Kuthenjwa ukuthi lolu shintsho luzohambisana nentela, ukukhipha imali nezinzuzo zempesheni kuzo zonke izikhungo zesikhwama somhlalaphansi ukuze kuqondiswe indlela lo mkhakha osebenza ngayo futhi kwenze kube lula ngamalungu ukuba akuqonde.

Ditaba Tsa Indasteri

Momahano ya Matlole a Penshene ka Hlakubele 2021

Ka la 3 Tshitwe 2015, Letlotlo la Naha le ile la tsebisa setjhaba hore diphetoho mabapi le momahano ya lekgetho la matlole a penshene di tla kenngwa tshebetsong ho tloha ka la 1 Hlakubele 2016– ho sa kang ha etsahala, le ha ho le jwalo, Bili e Fetotsweng ya Melao ya Lekgetho ya moraorao, e akarelletsang diphetoho tse laolang matlole a ditjhelete ha mmoho le a pokello, e kentswe tshebetsong ka la 1 Hlakubele 2021. Karolo ena ya molao ke mohato wa ho qetela tshebetsong ya Letlole la Naha ya ho momahanya melao ya matlole a penshene, e akarelletsang penshene, tjhelete, pokello le tjhelete ya penshene ya lekeno.

Ke hobaneng ha melao ee e fetolwa?

Lebaka le leng le ka sehloohong la ho fetola melao ena ke ho theha tsamaiso e le nngwe ya letlole la penshene e sebediswang matloleng ohle a penshene a amehang. Diphetoho tsena di tla boela di lokise diphapang tse teng mme ho thuswe ditho

tša matlole ho utlwisisa ha bonolo tsamaiso ya matlole a penshene.

Letlole la Naha le rerile ho finyella eng?

Ke ntho e tsebahalang hore Afrika Borwa ha e na botumo bo botle tabeng ya ho boloka tjhelete, mme mmuso o rerile ho sebedisa diphetoho tse na ho netefatsa hore ditho tša matlole a penshene di boloka tjhelete ho ena le hore di nke tjhelete kaofela nakong ya ho tlohela mosebetsi. Le hoja mmuso o fokotsa lekgetho la tjhelete ya penshene e le hore ba be le tjhelete nakong ya penshene, ho nka tjhelete kaofela nakong ya ho tlohela mosebetsi ho nyopisa morero wa ho fokotsa lekgetho la tjhelete ya penshene.

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Melao ya ho fumana tjhelete ya penshene e ne e sebetswa jwang?

Pele molao o sebetsa ka la 1 Hlakubele 2021, batho bao e leng ditho tsa letlole la tjhelete ya penshene kapa la pokello ba ne ba dumellwa ho nka tjhelete yohle ya bona ya penshene ha ba tlohela mosebetsi, ho itshetlehile ka lekgetho le amehang. Ka lehlakoreng le leng, batho bao e leng ditho tsa letlole la penshene le letlole la penshene ya lekeno ba ne ba dumelletswa ho nka feela karolo e itseng ya tjhelete ya penshene, ebe karolo e setseng e sebetsa ho reka lekeno la penshene. Haeba phaello ya setho e le R247 500 kapa ka tlase ho moo, ba ne ba ka nka tjhelete kaofela ho sa tso-tellehe hore na ba tsetetse pensheneng, letloleng la tjhelete kapa letloleng la lekeno la penshene.

Ho fetohile eng ka la 1 Hlakubele 2021?

Ho tloha ka la 1 Hlakubele 2021 ho ya pele, matlole a tjhelete ya penshene a tataiswa ke melao e tshwanang nakong ya ho tlohela mosebetsi jwalo-ka matlole a penshene le a penshene ya lekeno, ntle le haeba motho e le setho sa letlole se dilemo di 55 kapa ho feta ka la 1 Hlakubele 2021 mme e ntse e le setho sa letlole le tshwanang.

Ho etsahetse eng ka phaello ya letlole la penshene ka la 28 Hlakola 2021?

Tjhelete yohle e phaelletseng ho fihlela ka la 28 Hlakola 2021 bakeng sa batho bao e seng e le ditho tsa letlole la pokello e ke ke ya anngwa ke diphetoho tsena tsa melao. Sena se bolela hore ha motho eo e leng setho a tlohela mosebetsi, o ntse a tla fumana tjhelete yohle e behilweng.

Taba ena e ama ditho tse dilemo di 55 kapa ho feta ka la 1 Hlakubele 2021 jwang?

Jwalo ka ha ho boletswa hodimo, batho ba dilemong tsena ba ke ke ba anngwa ke moalo ona

mme ba ntse ba ka nka tjhelete ya bona ya penshene kaofela ha feela e ntse e le ditho tsa letlole la penshene e tshwanang. Le ha ho le jwalo, haeba ba fetisetsa tjhelete ya bona letloleng le leng, ba tla fumana phaello ya bona e behilweng ho fihlela letsatsing leo ba fetetseng letloleng le leng. Ka hoo, tjhelete e fetelang letloleng le letjha ha mmoho le phaello e fetisitsweng e tla tataiswa ke melao e metjha ya lekeno la penshene. Maamong a jwalo, motho eo e leng setho o tla nka tjhelete kaofela ya phaello e behilweng ebe o sebedisa karolo e kgolo ya tjhelete ya penshene ho reka lekeno la penshene.

Lekgetho le tliilo ameha jwang diphetohong tsee?

Tsela eo lekgetho le sebetsang ka yona e ile ya fetolwa ka Hlakubele 2016, e le hore batho bao e leng ditho tsa letlole la penshene le la lekeno la penshene ba tsetele ho fihlela diphesente tse 27.5 lekenong le nang le lekgetho, ka tjhelete ya selemo ho fihla R350 000, e nang le lekgetho. Ho tloha ka la 1 Hlakubele 2021, molao ona o tliilo netefatsa hore tjhelete e fetelang letloleng le leng ha e anngwe ke lekgetho. Pejana ho ne ho ena le lekgetho ha tjhelete e fetisetswa letloleng le leng.

Baeletsi ba ditjhelete le bona ba lokela ho tiisa hore ba utlwisisa ka botlalo diphetoho tsena le hore na di tla ama batho bao ba ba thusang jwang nako e tlang le ha ba penshena. Tshepo ke hore diphetoho tsena di tla hlakisa melao ya lekgetho, ho nka tjhelete, le lekeno la penshene matloleng ohle a penshene le ho nolofalletsa ditho tsa matlole ho e utlwisisa.





A healthier you

Everything You Need to Know About Vaccinations

In more recent times, the buzzword on everyone's lips is vaccines due to the ongoing COVID-19 pandemic. The world has been turned upside down due to elevated health concerns around COVID-19, there are several other illnesses which do not have cures and require vaccines. It is important to educate ourselves about vaccines, how they work and for which illnesses they can be used to protect against.

First things first, vaccines or immunisations as we have seen over the last few months, are not only for babies or young children. Every year millions of lives are saved because of vaccines. Immunisation/ vaccination protects both adults and children alike from dangerous and deadly diseases by working with the body's natural defences to build protection. Vaccines also help prevent and control infectious-disease outbreaks, as we have seen with COVID-19.

Four things you need to know about vaccines:

1. **We all need vaccines throughout our lives to help protect against serious diseases.** Thousands of South Africans get sick from diseases that could be prevented by vaccines annually. Some people end up in hospital, and some unfortunately succumb to their illnesses. Vaccines are one of the best ways to protect yourself against diseases. Vaccines are recommended for children, teenagers, and adults based on different factors like age, health conditions, lifestyle, jobs, and travel. Vaccination is a critical step in protecting those that are

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most vulnerable to illness – infants and young children, the elderly, and those with chronic conditions and weakened immune systems.

2. Outbreaks of vaccine-preventable diseases can and do still happen in communities across the country.

Vaccines have reduced infectious diseases that once regularly harmed or killed many infants, children, and adults. However, the germs that cause vaccine-preventable disease still exist and can be spread to people who are not protected by vaccines. Vaccination is important as it not only protects the person who gets the vaccine, but also helps to keep diseases from spreading to others, like family members, neighbours, and other members of the community.

3. Vaccines are not just for kids. They can help adults stay healthy too – especially if they have health conditions.

Even if you received all your vaccines as a child, the protection from some vaccines can wear off over time. You may also be at risk for other diseases due to your age, job, lifestyle, travel, or health conditions. Adults with chronic conditions like asthma, heart disease, and diabetes are more likely to get complications from certain diseases. Vaccination is an important part of staying healthy. Getting sick is not fun at any age – and for adults it can mean medical bills, missed work, and not being able to take care of family.

4. Recommended vaccines for the elderly.

For those over 65 years of age, recommended vaccines include influenza (flu), herpes zoster (shingles), diphtheria, tetanus, pertussis (whooping cough), and pneumococcal disease. These vaccines are relatively safe, with few contra-indications and have a low rate of adverse reactions. Vaccines for influenza, pneumococcal pneumonia, and tetanus have preventative efficacy rates of about 90%. In South Africa influenza is the cause of more than 11,000 deaths each year.

Over the last year, we have learned the true value of looking after our health and we trust that it has given you a new appreciation for looking after ourselves. Prevention is always better than cure and we implore you all to find out more regarding vaccinations to prevent you from illness.

Information on COVID-19 vaccinations

If you are living in South Africa, and you are over the age of 60 years, you are eligible for a COVID-19 vaccination. See below information on how to register via the Vaccine electronic vaccination data system (EVDS):

- Individuals have to register on the system to get an appointment.
- Those who qualify will be sent a notification through SMS, with a unique code, informing them of the time and place where their injection will be administered.
- Individuals will have to present their unique code (received through SMS), their original ID document, valid driver's licence, passport or affidavit at the vaccination site. As part of this monitoring system, there are plans to send reminders for follow-up appointments (to receive the 2nd dosage) and to include an integrated track-and-trace system for those who do not show up to receive their second shot.
- A dashboard system is also being developed to capture the reasons given for vaccine refusal.

For information, visit <https://www.nicd.ac.za/diseases-a-z-index/COVID-19/what-you-need-to-know-about-vaccines-in-general/>.

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'n Gesonder Jy

Alles wat jy moet weet oor inentings



In onlangse tye is die gonswoord op almal se lippe die entstowwe wat verband hou met die voortslepende COVID-19-pandemie. Die wêreld is onderstebo as gevolg van verhoogde gesondheidsbekommernisse ten opsigte van COVID-19, en daar is verskeie ander siektes waarvoor daar nie genesing is nie en waarvoor daar ook entstowwe nodig is. Dit is belangrik om meer uit te vind oor entstowwe, hoe hulle werk en ook vir watter siektes hulle gebruik kan word as beskerming.

Maar eerste dinge eerste: Entstowwe of immunisering soos ons dit oor die afgelope paar maande gesien het, is nie net vir babas of jong kinders nie. Daar word elke jaar miljoene lewens gered as gevolg van entstowwe. Immunisering/inenting beskerm volwassenes sowel as kinders teen gevaarlike en dodelike siektes omdat dit met die liggaam se natuurlike verdedigingsmeganismes saamwerk om beskerming op te bou. Entstowwe help ook om die uitbreek van aansteeklike

siektes te verhoed en te beheer, soos ons met COVID-19 gesien het.

Vier dinge wat jy oor entstowwe moet weet

- 1. Ons almal het regdeur ons lewe inentings nodig om ons te help beskerm teen ernstige siektes.** Duisende Suid-Afrikaners word elke jaar siek as gevolg van siektes wat deur entstowwe verhoed kon gewees het. Party mense land in die hospitaal en party sterf ongelukkig selfs as gevolg van hulle siekte. Entstowwe is een van die beste maniere om jouself teen siekte te besk-

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erm. Entstowwe word aanbeveel vir kinders, tieners en volwassenes, gebaseer op verskillende faktore soos ouderdom, gesondheidstoestand, lewenstyl, werk en reis. Inenting is 'n kritieke stap om diegene te beskerm wat die kwesbaarste is vir siekte – babas en jong kinders, bejaardes en diegene met chroniese toestande en verswakke immuunstelsels.

2. Entstof-voorkombare siektes kan steeds uitbreek in gemeenskappe regoor die land, en dit gebeur ook.

Entstowwe het besmetlike siektes verminder wat eens op 'n tyd gereeld talle babas, kinders en volwassenes skade aangedoen het of hulle lewens geëis het. Maar die kieme wat entstof-voorkombare siektes veroorsaak, bestaan nog steeds en kan versprei na mense wat nie deur entstowwe beskerm word nie. Inenting is belangrik omdat dit nie net die persoon beskerm wat die inenting kry nie, maar ook help keer dat siektes na ander versprei, soos gesinslede, bure en ander lede van die gemeenskap.

3. Inenting is nie net vir kinders nie. Dit help volwassenes ook om gesond te bly – veral as hulle gesondheidskwessies het.

Jy het dalk al jou inentings gekry as kind, maar die beskermingskrag van entstowwe kan met verloop van tyd verminder. Jy kan ook die risiko loop om ander siektes te kry as gevolg van jou ouderdom, jou werk, jou lewenstyl of jou gesondheidskwessies. Volwassenes met chroniese toestande soos asma, hartsiekte en diabetes se kans is groter om komplikasies te ontwikkel as gevolg van sekere siektes. Inenting is 'n belangrike manier om gesond te bly. Dit is nie lekker om siek te wees nie, maak nie saak hoe oud jy is nie – en vir volwassenes kan dit mediese rekenings en afwesigheid van die werk beteken, asook dat hulle dalk nie vir hulle gesin kan sorg nie.

4. Aanbevole inentings vir bejaardes: Vir diegene wat ouer as 65 is, is die aanbevole inentings die volgende: griep, herpes zoster (gordelroos), difterie, tetanus, kinkhoes en pneumokokkus-siekte. Hierdie inentings is relatief veilig met redelik min kontraïndikasies

en het 'n lae koers van negatiewe reaksies. Entstowwe vir griep, pneumokokkus-longontsteking en tetanus se doeltreffendheidskoers is ongeveer 90%. In Suid-Afrika veroorsaak griep meer as 11 000 sterftes elke jaar.

Oor die afgelope jaar het ons regtig gesien hoe waardevol dit is dat ons na ons gesondheid omsien, en ons vertrou dat dit jou opnuut sal aanspoor om na jou gesondheid om te sien. Voorkoming is altyd beter as nasorg, en ons moedig julle almal aan om meer uit te vind oor entstowwe wat kan keer dat 'n mens siek word.

Inligting oor COVID-19-inentings

As jy in Suid-Afrika woon en ouer as 60 is, is jy daarop geregtig om die COVID-19-inenting te kry. Sien onder hoe jy kan registreer deur die elektroniese inenting-datastelsel vir die entstof (EVDS):

- Individuals have to register on the system to get an appointment.
- Those who qualify will be sent a notification through SMS, with a unique code, informing them of the time and place where their injection will be administered.
- Individuals will have to present their unique code (received through SMS), their original ID document, valid driver's licence, passport or affidavit at the vaccination site. As part of this monitoring system, there are plans to send reminders for follow-up appointments (to receive the 2nd dosage) and to include an integrated track-and-trace system for those who do not show up to receive their second shot.
- A dashboard system is also being developed to capture the reasons given for vaccine refusal.

Vir inligting, gaan na <https://www.nicd.ac.za/diseases-a-z-index/covid-19/what-you-need-to-know-about-vaccines-in-general/>.

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Phela Hantle

*Seo o Lokelang ho se Tseba
ka Diente*



Morao tjena, boholo ba batho ba bua haholo ka diene ka lebaka la sewa ne ntseng se tswela pele sa COVID-19. Dintho tse ngata di fetohile lefatsheng ka lebaka la hore batho ba tshwenyehile ka bophelo ba bona ka lebaka la COVID-19, hona le mafu a mang a sa pheko-leheng mme a hloka diene. Ho bohlokwa ho ithuta ka diene, hore na di sebetse jwang le hore na di ka re sireletsa mafung afe.

Ntlha ya pele, jwalo ka ha re bone dikgweding tse mmalwa tse fetileng, diene ha di a etsetswa masea kapa bana ba banyenyane feela. Selema le selema batho ba dimilione ha ba shwe ka lebaka la hore ba sebeditsetse diene. Diene di sireletsa batho ba baholo le bana ka tsela e tshwanang mafung a kotsi le a bolayang ka hore diene tseo di sebetse hammoho le masole a mmele ho sireletsa motho. Diene di boetse di thusa ho thibela le ho laola ho ata ha mafu a tshwaetsanang, jwalo ka ha re bone ka lefu la COVID-19.

Dintho tse nne tseo o lokelang ho di tseba ka diene

1. Kaofela ha rona re hloka diene bophelong bohle ba rona ho re thusa ho sireletseha kgahlano le mafu a kotsi.

Selema le selema maAfrika Borwa a dikete a kudiswa ke mafu a ka beng a sa ba tshware haeba ba ne ba entilwe. Ba bang ba qetella ba kene sepetlele, ha ba bang ka bomadimabe ba hloka hla. Meento ke e nngwe ya ditsela tse molemohadi tsa ho itshireletsa kgahlano le mafu. Batho ba kgothaletswang diene ke bana, batjha, le batho ba hodileng ho shebilwe dilemo tsa bona, maemo a bona a bophelo,

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tsela ya bona ya bophelo, mesebetsi le dibaka tseo ba yang ho tsona. Ho entwa ke mohato wa bohlokwa ya ho sireletsa batho ba ka kulang habonolo – masea le bana ba banyenyane, maqheku, ba tshwerweng ke mafu a sa phekoleheng le ba nang le masole a mmele a fokolang.

2. Lefatsheng ka bophara ho ntse ho hlahisa mafu a matjha a ka kgonang ho thibelwa ke diente.

Diente di fokoditse mafu a tshwaetsang ao qalong a neng a lematsa le ho bolaya masea, bana le batho ba baholo. Le ha ho le jwalo, dikokwanahloko tse bakang mafu a thibelwang ke diente di ntse di le teng mme di ka fetela ho batho ba bang ba sa entelwang bakeng sa ho itshireletsa. Ho entwa ho bohlokwa kaha ha ho sireletse motho ya entilweng feela empa ho boetse ho thusa hore mafu a se ke a fetela ho ba bang jwalo ka ba lelapa, baahisane, le batho ba bang setjhabeng.

3. Diente ha di a etsetswa bana feela. Di ka thusa le batho ba baholo hore ba phele hantle – haholo haeba ba ena le mafu a itseng.

Le haeba o ile wa entwa ka ho feletseng ha o sa le ngwana, tshireletso eo o e fumaneng dienteng tseo e a fela ka mora nako. O ka boela wa ba monyetleng wa ho tshwaetswa ke mafu a itseng ka lebaka la dilemo tsa hao, mosebetsi, tsela eo o phelang ka yona, ho ya dibakeng tse itseng kapa maemo a hao a bophelo. Batho ba hodileng ba nang le mafu a kang asthma, lefu la pelo, le lefu la tswekere ba ka fumana mathata ha ba ka tshwaetswa ke mafu a itseng. Ho entwa ho thusa batho hore ba phele hantle. Ha ho monate ho kula ho sa tsotellehe hore na o dilemo di kae. Batho ba baholo ba ameha ka hore ba tlameha ho patala dikoloto tsa bongaka, ba lofa mosebetsi le ho se kgone ho hlokomela ba lelapa.

4. Diente tse kgothaletswang maqheku.

Bakeng sa ba dilemo tse ka hodimo ho 65, ho kgothaletswa diente tsa sefuba, herpes zoster (shingles), diphtheria, tetanus, pertussis (whooping cough), le mafu a amang madi, matshwafo le boko. Diente tsena di sireletsehile mme di na le sekgahla se tlase sa diphello kapa ditlamorao tse bohloko. Diente tsa sefuba,

pneumococcal pneumonia, le tetanus di o fa monyetla wa ho sireletseha mafung ana ka diphesente tse 90. Selemo le selemo ho hloka-hala batho ba fetang 11,000 ka lebaka la sefuba.

Selemong se fetileng, re ithutile bohlokwa ba ho hlokomela bophelo ba rona mme re ithutile hore re lokela ho itlhokomela. Ho ipaballa ho molemo ho feta setlhare mme re le kgothaletsa kaofela ho batlisisa ka diente e le hore le ka itshireletsa.

Dintlha ka ho entelwa COVID-19

Haeba o dula Afrika Borwa, mme o le dilemong tse ka hodimo ho 60, o tshwaneleha hore o ka entelwa COVID-19. Ka tlase mona ke dintlha tsa hore na o ka ingodisa jwang inthaneteng (EVDS):

- Batho ba lokela ho ingodisa inthaneteng e le hore ba ka bolellwa hore na ba tla entwa neng.
- Batho ba tshwanelehang ba tla romelwa molaetsa ka SMS, o nang le k'houtu e ikgethang, o ba bolellang ka nako le sebaka seo ba tla entelwa ho sona.
- Motho o lokela ho tla ka k'houtu (eo a e rometsweng ka SMS), bukana ya boitsebiso (ID), lengolo la ho kganna, pasa kapa lengolo la bopaki le tswang sepoleseng sebakeng seo a ilo entelwa ho sona. E le karolo ya tlhophiso, ho rerilwe hore batho ba tla romelwa melaetsa e ba hopotsang ha e le nako ya ho (entwa kgetlo la bobedi) mme ho tla sebediswa mokgwa wa ho hlwaya ba sa kgutlang ho fumana ente ya bobedi.
- Ho tla bolokwa tlaleho ya mabaka a etsang hore batho ba bang ba hane ho entwa.

Bakeng sa tlhahisoleseding e eketsehileng, kena ho <https://www.nicd.ac.za/diseases-a-z-index/covid-19/what-you-need-to-know-about-vaccines-in-general/>.

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Unempilo Enhle

Yonke Into Odinga Ukuyazi Ngomgomo

Muva nje, igama elisematheni kubantu elithi imigomo, ngenxa yobhubhane oluqhubekayo lwe-COVID-19. Umhlaba ubheke phezulu ngenxa yokukhathezeka ngokwempilo okukhulayo mayelana ne-COVID-19, kunokunye ukugula okuningi okungenalo ikhambi futhi okudinga ukugonyelwa. Kubalulekile ukuba sizifundise mayelana nokugoma, indlela esebenza ngayo nokuthi ingasetshenziselwa ukuzivekela kukuphi ukugula.

Okokuqala, imigomo njengoba sibonile kulezi zinyanga ezimbalwa ezedlule, aswusiwona kuphela owabantwana noma izingane. Minyaka yonke izigidi zezimpilo ziyasindiswa ngenxa yemigomo. Imigomo ivikela kokubili abantu abadala nezingane emagciwaneni ayingozi nabulalayo ngokusebenzisana namasosha omzimba ukuze kwakheke isivikelo. Imigomo iphinde isize ekugwemeni nasekulawuleni ukusabalala kwegciwane, njengoba sibonile nge-COVID-19.

Izinto ezine okudingeka uzazi ngemigomo

- 1. Sonke siyayidinga imigomo phakathi nokuphila kwethu konke ukuze isivikele emagciwaneni abucayi.*** Izinkulungwane zabantu baseNingizimu Afrika ziguliswa amagciwane abengagwemeka ngokuba kugonywe minyaka yonke. Abanye abantu bagcina sebesesibhedlela, kanti ngokudabukisayo abanye bafa bebulawa ukugula. Imigomo ingenye yezindlela ezinhle kakhulu yokuzivikela emagciwaneni. Imigomo iyakhuthazwa ukuba isetshenziswe ezinganeni, entsheni nakubantu abadala kuye ngokwezici ezahluahl-

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ukene njengeminyaka, isimo sempilo, indlela yokuphila, imisebenzi, nokuhamba. Ukugoma kuyisinyathelo esibalulekile ekuvikeleni labo abasengozini yokugula – izinsana, izingane ezincane, asebekhulile, abanamahlala khona nabanamasosha omzimba antekenteke.

2. Ukuqubuka kwegciwane elivinjwa umgomo lisekhona emphakathini ezweni lonke. Imigomo iye yanciphisa izifo ezithathelanayo ezazivame ukulimaza noma ukubulala inqwaba yezinsana, izingane nabantu asebekhulile. Nokho, igciwane elibangela isifo esivinjwa umgomo lisekhona futhi lingasakazeka kubantu abangavikelwe imigomo. Ukugoma kubalulekile ngoba akugcini ngokuvikela umuntu ogomile, kodwa kusiza ekuvimbeleni igciwane ukuba lingasakazekeli kwabanye, njengamalungu omndeni, omakhelwane, kanye namanye amalungu omphakathi.

3. Imigomo akuyona eyezingane kuphela. Ingasiza nabantu abadala bahlale benempilo – ikakhulu uma benezinkinga zempilo. Ngisho noma wayithola yonke imigomo useyingane, isivikelo seminye imigomo singaphela amandla ngokuhamba kwesikhathi. Ungase uphinde ube sengozini yamanye amagciwane ngenxa yeminyaka yakho, umsebenzi, indlela ophila ngayo, ukuvakasha noma izinkinga zempilo. Abantu abadala abanezifo ezingamahlalakhona njengesifo sofuba, isifo senhliziyo, noshukela basemathubeni amaningi okuba nezinkinga ezivela kwamanye amagciwane. Ukugoma kuyingxeny ebalulekile yokuhlala unempilo enhle. Akumnandi ukugula noma ngabe uneminyaka emingaki – futhi kubantu abadala kusho ukuthi bazoba nezikweletu zezempilo, baphuthe emsebenzini, nokuthi ngeke bekwazi ukunakekela umndeni wabo.

4. Imigomo ekhuthazwayo yabantu asebekhulile. Kulabo abaneminyaka engu-65, kukhuthazwa imigomo ehlanganisa umkhuhlane, i-herpes zoster (amasongo), i-diphtheria, i-tetanus, i-pertussis (ukukhwehlela okubi), ne-pneumococcal disease. Le migomo iphephile, futhi inokumbalwa okuphikisayo kanye namazinga aphansi okusabela okungekuhle. Imigomo ene-influenza, i-pneumococcal pneumonia, ne-tetanus inamazinga okusebenza

okugwema angaba ngu-90%. ENingizim Afrika umkhuhlane uyimbangela yokufa kwabantu abangaphezu kuka-11,000 unyaka ngamunye.

Onyakeni odlule, siye safunda ukubaluleka kwangempela kokuqapha impilo yethu futhi sethamba ukuthi kukunikeze ukwazisa okusha kokunakekela izimpilo zethu. Ukugwema kuhlale kungcono kunekhambi futhi siyaninxusa nonke ukuba nithole okwengeziwe ngokuphathelene nemigomo ukuze ugweme ukugula.

Ukwaziswa mayelana nokugomela i-COVID-19

Uma uhlala eNingizimu Afrika, futhi uneminyaka engaphezu kwengu-60, uyakufanelekela ukuthola umgomo we-COVID-19. Bhaka ngezansi ukuthi ungabhalisa kanjani nge-Vaccine electronic vaccination data system (EVDS):

- Umuntu ngamunye kufanele abhalise kuyisistimu ukuze athole usuku.
- Labo abafanelekayo bazothunyelwa isikhumbuzo nge-SMS, nekhodi ehlukele, baziswa ngesikhathi nendawo lapho bezothola khona umjovo.
- Umuntu ngamunye kuzodingeka aveze ikhodi yakhe ehlukele (ayithole nge-SMS), idokhyumentu ye-ID, ilayisensi yokushayela, iphasiphothi noma incwadi efungelwe endaweni yokugoma. Njengenxeny yesistimu yokuhlela, kunezinhlalelo zokuthumela isikhumbuzo ukuze kulandelelwe ama-aphoyintimenti (ukuze uthole umjovo wesibili) kanye nokuhlanganisa uhlelo lokubheka nokulandelela labo abangazange bafike ukuzojova okwesibili.
- Isistimu ye-dashboard iyakhiwa kwamanje ukuze kufakwe izizathu ezinikeziwe zokwenqabela ukugoma.

Ukuze uthole olunye ulwazi, vakashela ku-<https://www.nicd.ac.za/diseases-a-z-index/covid-19/what-you-need-to-know-about-vaccines-in-general/>.

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Pension funds made easy - EPPF Operations during Lockdown

The COVID-19 pandemic has affected the way the EPPF operates following the beginning of the country-wide lockdown mandated by the South African government to fight the spread of COVID-19.

The EPPF continued to put you at the centre of its operations and has placed measures to ensure that you, our pensioners, are safe and protected. This is the reason contingency plans were put in place to minimise service disruptions. While ensuring that you continue to receive service, we also need to protect the health of our employees.

Despite everything that is happening in the country and beyond, the Fund has put the following measures in place since the beginning of the national lockdown:

- The EPPF Head Office in Bryanston is open but operating with essential staff at the premises – other employees continue to work remotely*

- The EPPF Call Centre is operating within the normal hours (08:00 – 16:45) and employees are being rotated on a weekly basis*
- Walk-in consultations are now allowed on an exceptional basis and by appointment only at the Bryanston and Witbank offices. All consultations taking place in the Bryanston office will take place outside the building. A maximum of five people are permitted inside the Witbank office and no one under 18 is permitted inside.*

Although no pensioner events are now being held virtually, our Retirement Fund Consultants (RFCs) are available to help you during office hours.

** Please note that the information was correct at the time of publishing.*

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Name	Physical Address	Province	Email address	Contact Number
Mbulelo Musa	Eskom Regional Head Office, 25 New Valley Road, New Germany 3620	Kwa Zulu Natal, Free State	Mbulelo@eppf.co.za	067 429 0114
Joe Balite	Eskom Park, House 27, Visagie Street, Emalahleni, Witbank, 1035	Mpumalanga, North West, Limpopo	Joe@eppf.co.za	067 429 0035
Chantal Arends	Eskom Western Cape Regional Office, 60 Voortrekker Road, Bellville, 7530	Western Cape, Northern Cape	Chantal@eppf.co.za	067 429 0210
Thembeke Cele	EPPF Office Park, 24 Georgian Crescent East, Bryanston East, 2191	Gauteng Limpopo	Thembeke@eppf.co.za	067 429 0042
Keika Seleka	EPPF Office Park, 24 Georgian Crescent East, Bryanston East, 2191	Free State Northern Cape	Keika@eppf.co.za	067 429 0215
Noxhanti Mshumpela	Eskom Sunilaws Office Park, Cnr Quenera Drive & Bonza Bay Road, Beacon Bay East London, 5241	Eastern Cape	Noxhanti@eppf.co.za	067 429 0034

Kindly note: Walk-ins are subject to COVID – 19 procedures and protocols.

Contact with the EPPF during this period:

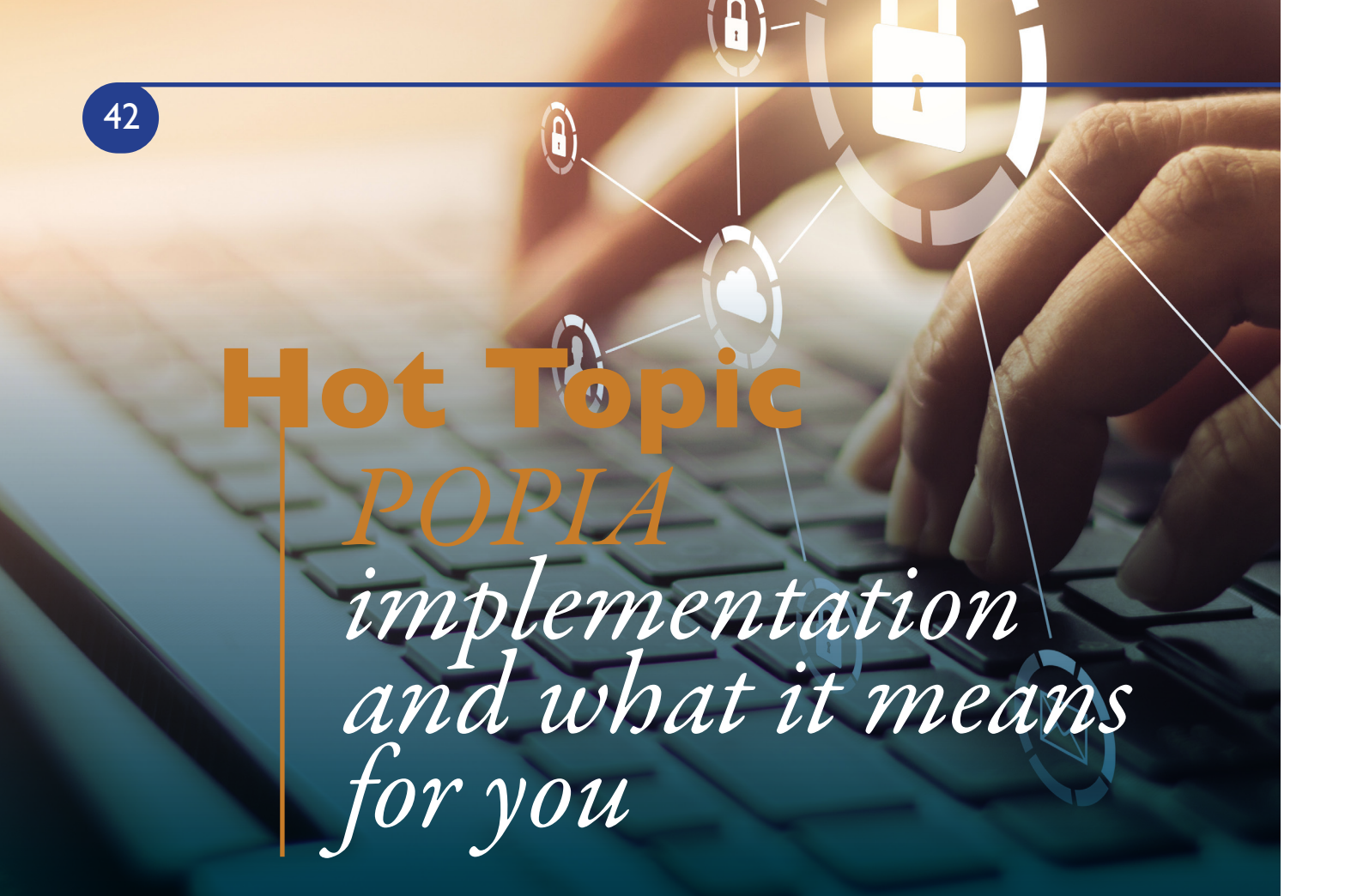
- All queries can be directed to the EPPF Call Centre via our toll-free number on 0800 11 45 48 (Monday to Friday between 08:00 and 16:45) or via email on info@eppf.co.za.
- Alternatively, we encourage our members and pensioners to utilise the member portal's self-service functionality. To register or log on to the member portal, please visit www.eppf.co.za.
- The Fund recently launched a mobile app that is accessible through smartphones where information pertaining to your benefits is available. Visit your smartphone app store (Google Play

for Android or App Store for Apple devices) today and search for "Eskom Pension and Provident Fund". Kindly note that you will need to have been registered on the member portal through the EPPF website to access the mobile app.

We will keep members and pensioners updated with any new developments and channels to receive service and communicate with the Fund.

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Hot Topic

POPIA

implementation

and what it means

for you

The Protection of Personal Information Act, Act No. 4 of 2013 (POPIA), which will be effective from 1 July 2021, deals with the governance and safeguarding of personal data in South Africa. POPIA outlines how South African institutions need to collect, process, store, share and maintain personal information.

Any information that identifies a person can be referred to as personal information. However, personal information means different things in different contexts.

The law requires organisations to do certain things with personal information and there are consequences for failing to do so. It is therefore critical that you understand what constitutes personal information in terms of POPIA.

1

What is POPIA?

The Protection of Personal Information Act (POPIA) is South Africa's data protection law.

2

Why do we need the Protection of Personal Information Act?

POPIA aims to give effect to the constitutional right to privacy, whilst balancing this against competing rights and interests, particularly the right of access to information. POPIA is intended to protect people from damage by protecting their personal information. In practical terms, POPIA sets conditions for the lawful processing of personal information in order to protect the public from harm, to stop your money being stolen, to stop your identity being stolen, and generally to protect your privacy as a member of the Fund.

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3 Who are the Role Players?

The Protection of Personal Information Act (POPIA) involves three parties (who can be natural or juristic persons):

- **The data subject** – the person to whom the information belongs.
- **The responsible party** – the person who decides why and how to process the information. For example, insurance companies, banks, governments institutions, and people referred to as controllers in other jurisdictions.
- **The operator** – a person who processes personal information on behalf of the responsible party. For example, administrators at the EPPF referred to as processors in other jurisdictions.

The Protection of Personal Information Act places various obligations on the responsible party, which is the body ultimately responsible for the lawful processing of personal information. Responsible parties should only use operators that can meet the requirements of lawful personal information processing prescribed by the Protection of Personal Information Act.

4 The EPPF meets the eight conditions for processing personal information

There are eight conditions for the lawful processing of personal information according to POPIA and the EPPF has ensured that it meets all these eight conditions:

1. **Accountability** – the EPPF is responsible for putting the conditions for lawful processing in place.
2. **Processing limitation** – the Fund will process personal information lawfully, minimally, in accordance with the consent, justification and objection provisions, and with the data subject's consent, unless certain exceptions apply.
3. **Purpose specification** – the EPPF will process personal information for a specific purpose and adhere to the retention and restriction of records provisions in POPIA.
4. **Further processing limitation** – further processing of information must be compatible with the purpose of collection.
5. **Information quality** – the EPPF takes reason-

ably practicable steps to ensure that personal information is complete, accurate, not misleading and updated.

6. **Openness** – the EPPF maintains the documentation of all processing operations under its responsibility and take reasonably practicable steps to ensure that the data subject is aware of certain information.
7. **Security safeguards** – the EPPF will: (i) secure the integrity and confidentiality of personal information in its possession or under its control by taking appropriate, reasonable technical and organisational measures; (ii) in terms of a written contract, ensure that the operator, which processes personal information for the business establishes and maintains security measures; and (iii) as soon as reasonably possible after the discovery of a compromise, notify the Information Regulator and the data subject.
8. **Data subject participation** – the Fund will allow a data subject to access and correct its personal information. The EPPF will also have to correct, delete or destroy personal information.

5 Consent

The EPPF is planning a POPIA Consent Drive Campaign where data subjects will be approached to request consent:

- in the prescribed Form 4; and
- if consent was not previously withheld.

Further information about the POPIA Consent Drive will be shared with you in the coming weeks.

Contact The Fund's call centre 0800 11 45 48 if you have any POPIA related questions or concerns.

Credit: *Michelsons and Businesstech*

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Book Review

Books on how to take charge of your life despite challenges

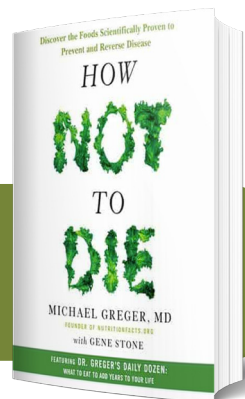
Unbecoming To Become By Ayanda Mangubane Borocho



Ayanda is a South African actress, public figure and activist best known for playing the title role in the SABC1 sitcom *Nomzamo*, since 2007. In this memoir Ayanda zooms into and challenges the social expectations, cultural conditioning and people perceptions that sets the narrative that dictates the “self-worth” for girls and women.

By unlearning and reflecting on the untrue narratives girls and women are told and taught about themselves and learning a different truth, girls and women can begin the ‘Unbecoming to Become’ journey of restoring their identity, reclaiming their power, and redefining their self-worth.

How Not To Die By Michael Greger, MD



Nutritionist Michael Greger, M.D., delves into some leading causes of death, and then prescribes foods to eat and avoid if you are at risk for those conditions. He also includes a checklist of 12 items we should all eat every day if we want to live forever. ‘How Not to Die’ reveals the ground-breaking scientific evidence behind the only diet that can prevent and reverse many of the causes of disease-related death. It speaks on how the vast majority of premature deaths can be prevented through simple changes in diet and lifestyle.

In addition to showing what to eat to stay healthy, the book is full of practical, actionable advice and surprising, cutting edge nutritional science, these doctor’s orders are just what we need to live longer, healthier lives.

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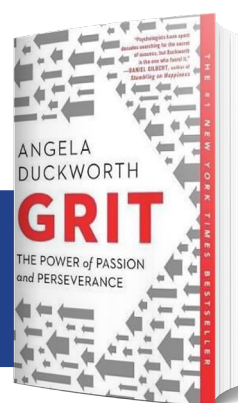
Eat That Frog!: 21 Great Ways to Stop Procrastinating and Get More Done in Less By Brian Tracy



'Eat That Frog' shows you how to organise each day so you can zero in on these critical tasks and accomplish them efficiently and effectively. The core of what is vital to effective time management is: decision, discipline, and determination. And in this fully revised and updated edition, Tracy adds two new chapters.

The first explains how you can use technology to remind yourself of what is most important and protect yourself from what is least important. The second offers advice for maintaining focus in our era of constant distractions, electronic and otherwise.

Grit: The Power of Passion and Perseverance By Angela Duckworth



If you are feeling bad about a lack of natural genius or familial advantages, researcher Angela Duckworth gives you reason to buck up. She's found that what she calls "grit," a combination of passion and perseverance, is more important than anything innate. She visits with high achievers, from Spelling Bee champions to CEOs, and shows how grit helped them get where they are.

It is never too late to learn new lessons. The author mines fascinating insights from history and shows what can be gleaned from modern experiments in peak performance. Finally, she shares what she's learned from interviewing dozens of high achievers—from JP Morgan CEO Jamie Dimon to New Yorker cartoon editor Bob Mankoff to Seattle Seahawks Coach Pete Carroll.



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The Family is *growing*

Name: Olebogeng Hotane

Role: Enterprise Architect

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

I started my first gig as a process engineer & developer at University of the Western Cape ICT department back in 2004/5 after acquiring my Honours degree in Information Systems at the very same institution i.e., University of the Western Cape. Subsequent to that, I then moved into corporate South Africa as an Analyst programmer in the eCommerce space.



When did you join the Fund; what is your role?

I officially joined the Fund in January 2021 as an Enterprise Architect, but prior to that I was Lead Solution Architect at Absa Group responsible for digital portfolio in Insurance Cluster & Investment Management.

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

I am passionate about driving change and sustainable innovative solutions, therefore being an Enterprise Architect and part of the EPPF technology team and a family member at large will allow me to be more instrumental in building the right ecosystem for both technology and culture.

Name: Makungu Maluleke

Role: SAICA Trainee

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

I completed my studies at the University of Cape Town (UCT) in 2018 in pursuit of a CA(SA) qualification. I then stayed on at UCT as an academic trainee and assistant lecturer for a year. In 2020, I did my second-year training at a financial services firm based in Cape Town doing bookkeeping and fund accounting.



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

I joined the fund in January 2021 as a SAICA trainee, which is also my current role.

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

I love the structure of the Fund's SAICA programme. I am very excited about the different rotations in the Fund that provide exciting challenges and huge opportunities for learning and growth.

Name: Gomolemo Makhalemele

Role: SAICA Trainee – Finance Department

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

I completed my undergraduate degree at The University of Cape Town. I then continued my studies at Monash University where I obtained my Postgraduate Diploma in Accounting (i.e. CTA). Before joining the fund, I was focused on growing a foundation that a friend of mine started in 2017, called The Nomzamo Lighthouse Foundation.



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

I joined the SAICA Training Programme in January 2021.

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

I am passionate about my new role at the Fund as it grants me the opportunity to do meaningful work in assisting the Fund to achieve its mission, vision, and purpose. I love working for a Fund that is focussed on always doing what is in the best interest of its members and pensioners.

I also love that I get to learn, grow, and develop myself with each task assigned to me in these fundamental and foundational years of my career. I look forward to adding value at the Fund and doing my part to make a positive contribution to the Fund and to my fellow colleagues.

Name: Mahlodi Mahlakgane

Role: Fund Accountant

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

I started my career at Alexander Forbes Group in December 2013 as a Fund Accountant. I occupied various roles within the Fund accounting and Group reporting space during my tenure with the company.

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

I joined the EPPF in May 2021 as a Fund Accountant.

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

I have always had a high aptitude for numbers which has led me to the field accountancy. I enjoy the problem-solving aspect of my current role and how everything comes together in the end.



Name: Waseema Mocke

Role: Internal Audit Manager

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

I started my career as an Audit trainee at LPH Chartered Accountants

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

I joined in May 2021 as Internal Audit Manager.

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

I love being able to contribute to the success of the organisation by ensuring that present and future risks are being addressed. This role also provides opportunities for innovation using data analytics and artificial intelligence to enable continuous monitoring, high impact reporting and agile auditing.



Name: Ongezwa Gama

Role: Property Analyst

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

I started my career in Investment Management at the Public Investment Corporation as a Graduate Trainee within the Isibaya Fund. I left the organisation as an Investment Analyst (Unlisted Properties)

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

I joined the Fund in May 2021 as a Property Analyst.

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

Being in the Listed Property space is quite a unique experience in that the sector is essentially a landlord to the rest of the economy, whether from an office, retail or industrial space perspective. Because we are dealing with physical assets, site visits are also an interesting element of the job and I am looking forward to going on site again once COVID-19 is a thing of the past.



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Wordsearch Puzzle

In this wordsearch puzzle grid puzzle below, you can find words from this edition's content hidden horizontally, vertically and diagonally. Test your skills and see how quickly you can find all 14 words.

Good luck and enjoy!

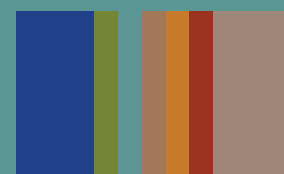
I	N	A	G	N	O	B	D	T	B	I	I	F	S	T
L	I	N	C	O	M	E	N	B	O	R	L	J	U	N
J	L	V	J	Z	K	E	A	C	H	I	E	F	C	E
N	K	I	N	E	D	W	C	M	V	N	Z	E	C	M
R	B	I	W	I	X	I	T	K	A	K	R	C	E	D
D	Y	J	V	F	X	E	H	U	R	A	Y	V	S	N
E	A	O	R	Z	V	O	C	F	C	P	Q	A	S	E
A	R	J	E	K	C	F	W	U	L	L	C	I	I	M
P	J	C	O	G	F	F	N	D	T	E	Z	L	O	A
B	Z	R	Z	M	Z	I	C	T	N	I	S	T	N	J
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

**ACT
CARE
HARMONISED
AMENDMENT
CHIEF**

**INCOME
EXECUTIVE
INTESTATE
SELF
OFFICER**

**SUCCESSION
PROVIDENT
WILL
TAX**

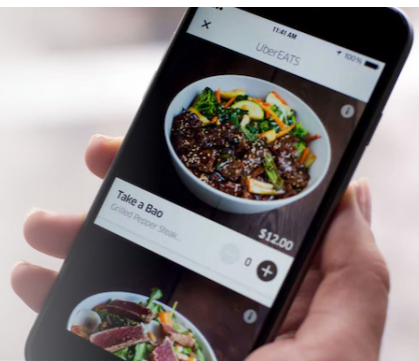
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Pensioner Savvy

Uber Eats

**DOWNLOAD THE UBEREATS APP
FROM YOUR APP STORE & ORDER
YOUR NEXT MEAL!**



In 2020 Uber Eats' South Africa expanded its delivery offerings, launching an app-based over-the-counter medicines service as it seeks to claw market share in the fast-growing online shopping sector in Africa's most industrialised economy. The intention is to ensure that people can stay at home and enjoy the benefits on this contactless delivery services during the nationwide lockdown and restriction in movement created due to the pandemic. Download the UberEats app from your app store.

YE!

YOU'VE EARNED IT



You've Earned It/YEI is a South African website for over-60s. YEI has a comprehensive Discounts and Benefits Directory where seniors, retirees, pensioners, and baby boomers can source discounts, savings, special offers and great deals. YEI also features interesting and informative articles geared at this age group. For more information visit: <https://youve-earned-it.co.za/>

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Dis-Chem PHARMACIES

DISCHEM - 60 PLUS PROGRAMME



Dischem- 60 Plus Programme

60 Plus Programme- for senior citizens over the age of 60 and the following benefits:

- Double points on all items purchased in store (excluding all exclusions and prescriptions) every Wednesday
- Discounts on selected salon treatments
- One free blood pressure test a month (only if you get your chronic medication at a Dis-Chem Pharmacy)
- Invitations to exclusive 60 Plus tea parties

For more information visit <https://www.dischem.co.za/60-plus-programme>

COVID-19

Online Resource & News Portal
SAcoronavirus.co.za



health

Department:
Health
REPUBLIC OF SOUTH AFRICA

GET YOUR VACCINE SHOT DURING PHASE TWO



Get registered to receive your COVID-19 vaccine shot during phase two.

Phase 2 will see us vaccinate essential workers, persons in congregate settings, persons over 60 years and persons over 18 years with co-morbidities.

Visit the official South African COVID-19 website for more information on how to register
<https://www.gov.za/covid-19/vaccine/strategy#>

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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.

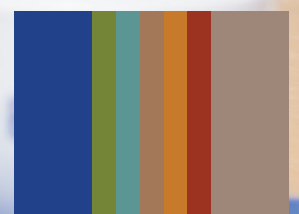
Werk jou persoonlike inligting by

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

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

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

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Ukunikeza imininingwane yomuntu yamuva

Kubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenzisa le mininingwane ukuze sixhumane nawe futhi sikwazi ukulawula impesheni yakho. Sikunxusa ukubauhlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlenganise nemininingwane enembile ngosuku lokuzalwa kosade 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, fonelela u-0800 11 45 48 noma uvakashele ingosi yethu ukuze wenze izinguquko ohlwini lwamalungu ethu.

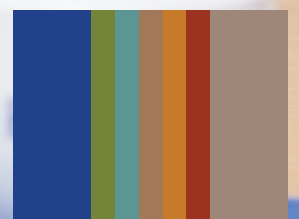
Ho fana ka tlhahisolesedi-ng ya moraorao mabapi le wena

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.

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Fund interest rate

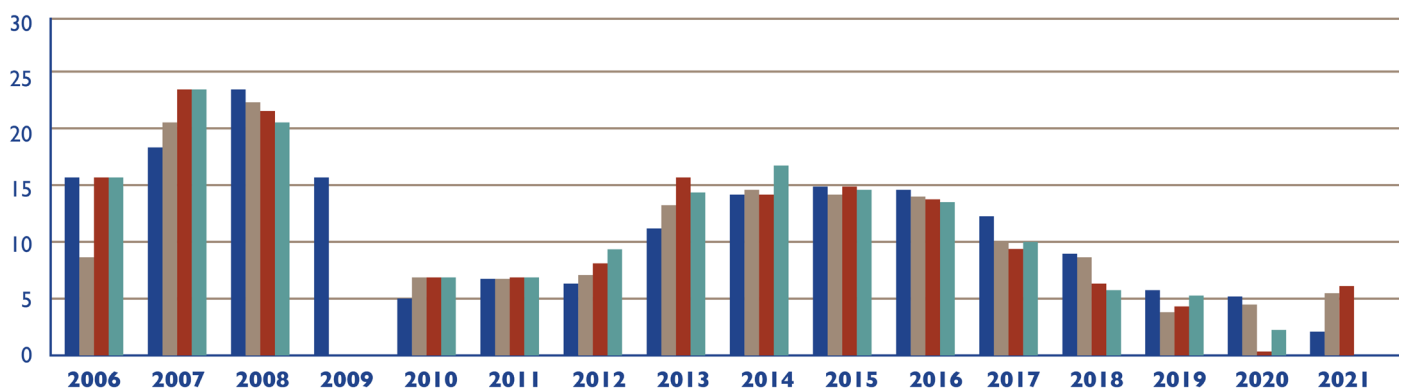
Each quarter, the Board of Trustees of the EPPF reviews the interest rate applicable to the Additional Voluntary Contribution Scheme (AVC) and the Deferred Pension Scheme, taking into consideration the financial performance of EPPF's investments.

The AVC scheme enables in-service members to make additional voluntary contributions in order to enhance their retirement or withdrawal benefits. The Deferred Pension Scheme provides a "parking" or preservation facility for the retirement money left in the EPPF by former in-service members, the "deferred pensioners".

In-service members earn interest on the AVC Scheme and deferred pensioners earn interest on the Deferred Pension Scheme.

When considering the impact of our interest rates, one should consider the long-term nature of retirement funds and avoid looking at short-term rates only. There may be times when our interest rates are higher than those available in the open market, while at other times the rates may indeed be lower. This is due to the fact that our interest rates are based on past performance on a rolling four-year basis, thus lagging behind interest rates in the market. Over the longer term however, the end result should be comparable. The graphs shows the EPPF interest rates applied for each quarter from 2006:

Fund Interest Rates %



YEAR	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4
2006	16%	16%	16%	16%
2007	18.5%	21%	24%	24%
2008	24%	23%	22%	21%
2009	16%	0%	0%	0%
2010	5%	7%	7%	7%
2011	7%	7%	7%	7%
2012	6.5%	7.25%	8.25%	9.5%
2013	11.5%	13.5%	16%	14.7%
2014	14.5%	14.7%	14.63%	17.15%
2015	14.9%	14.5%	15.16%	14.84%
2016	14.93%	14.19%	13.96%	13.87%
2017	12.52%	10.25%	9.64%	10.18%
2018	9.13%	8.40%	6.21%	5.78%
2019	5.92%	4.06%	4.54%	5.09%
2020	5.07%	4.42%	0.24%	3.06%
2021	3.05%	5.34%	6.28%	

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*Please note that the interest rate was amended in May 2020 - the interest rate for 1 May to 30 September 2020 was 0.24%.

Contact us

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Call Centre Landline: 011 709 7400
Call Centre Fax Number: 0866 815 449
Email: info@eppf.co.za

Postal address: Private Bag X50, Bryanston, 2152
Website address: www.eppf.co.za

Gauteng (Johannesburg)

Keikantseng Seleka
Keikantseng@eppf.co.za
Contact: 067 083 6398

Thembeke Cele
Thembeke@eppf.co.za
073 791 6638

Mpumalanga (Emalahleni)

Nadia Gagiano
Nadia@eppf.co.za
083 648 4475

Joe Balite
Joe@eppf.co.za
Contact: 074 035 7362

Eastern Cape (East London)

Noxhanti Mshumpela
Noxhanti@eppf.co.za
067 429 0034

Western Cape (Cape Town)

Chantal Arends
Chantal@eppf.co.za
084 557 6943

KwaZulu-Natal (Durban)

Mbulelo Musa
Mbulelo@eppf.co.za
Contact: 078 648 0859

Eskom Compulsory Death Benefit

Telephone Number: (011) 800 8597 or (011) 800 2612
Fax Number: 086 668 6065
Email Address: pensionerqueries@eskom.co.za

Sanlam Contact Details (Voluntary Burial Scheme)

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

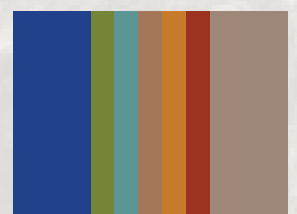
Sanlam: Existing record amendments and claim submissions

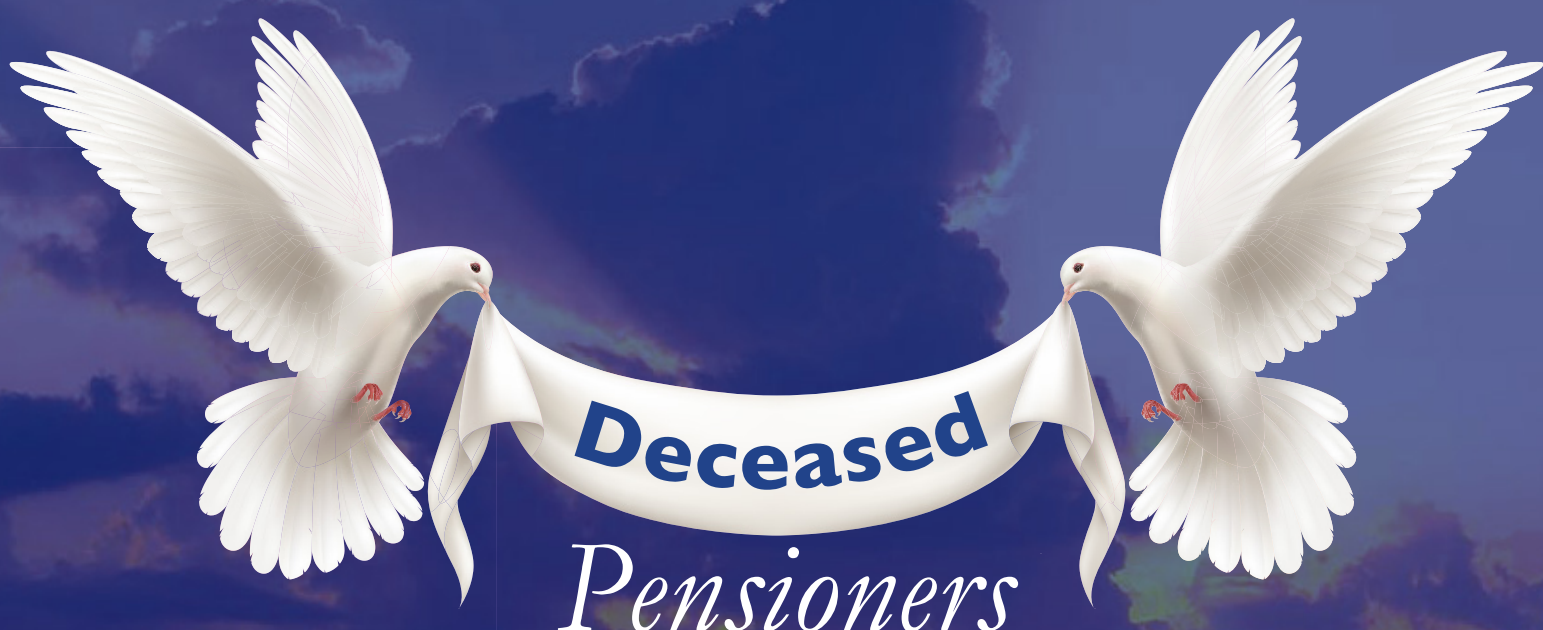
Contact Number: 0860 302 922
Fax Number: 0860 276 884
Email for claims: eskomclaims@sanlamsky.co.za
Email for servicing: eskomservicing@sanlamsky.co.za

Indwe (Care and household insurance claims)

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

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Deceased
Pensioners

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TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	LOUISE WILHELMINA	ABRIE	07/09/1958	22/01/2021
MR	MERVYN ARTHUR	AGULHAS	03/03/1960	10/03/2021
MRS	ANTOINETTE JANETTA MAGDELENA	ALLEMAN	11/02/1943	21/12/2020
MR	SERGIO	ALTINTOPI	31/07/1943	03/12/2020
MR	ADOLF JOHANNES	AMBROS	16/07/1946	12/05/2021
MRS	MARTHA MAGDALINE	AMOS	23/12/1939	14/03/2021
MR	YASEEN	ANDREWS	13/03/1964	29/04/2021
MRS	MARIA CORNELIA	ANNEVELDT	16/11/1938	17/02/2021
MRS	MARIA DEL CARMEN	ARCE CANDELA	18/07/1935	09/04/2021
MR	SOLOMON	ARENDSE	01/11/1952	20/12/2020
MRS	MAGDELENA	AVONTUUR	27/03/1967	19/01/2021
MRS	THEODORA FRED A STANGE	BADENHORST	03/01/1948	03/06/2021
MR	ROY SPENCER	BAILEY	03/09/1949	30/04/2021
MR	MOTHIBIEMANG STEPHE	BAITSOMEDI	06/10/1951	03/06/2021
MRS	MPHEPHU MARIA	BALOYI	08/01/1932	06/01/2021
MRS	ANNA MARGARETHA	BANEY	24/11/1940	19/04/2021
MR	THOMAS	BARENDSE	06/05/1942	24/01/2021
MRS	CHRISTINA HENDRINA	BARNARD	18/08/1939	15/04/2021
MR	HANS	BARNARDT	29/07/1952	09/02/2021
MRS	VALERIE	BARTLETT	29/04/1938	03/03/2021
MR	LEON	BASSON	04/05/1941	31/03/2021
MR	AMERICO	BATISTA	02/07/1939	29/01/2021
MR	RICHARD	BAXTER	20/01/1965	02/03/2021
MRS	NOMELIKA DOROTHY	BAYI	07/06/1962	08/01/2021
MR	RODNEY WILLIAM	BEARD	15/11/1932	09/12/2020
MR	MASOJA	BEKAMEVA	01/01/1931	02/02/2021
MRS	MAGDELENA CORNELIA	BENCE	01/01/1937	04/06/2021
MRS	MANO FELICITY	BENGU	25/12/1944	10/12/2020
MR	TOBIAS HENDRY	BENJAMIN	23/06/1948	14/02/2021
MRS	ELIZABETH MARIA	BESTER	29/08/1933	07/05/2021
MR	JACOBUS	BEUKES	21/04/1946	27/05/2021
MRS	MAGRIETA CORNELIA	BEUKES	06/05/1956	13/02/2021
MR	JOHANNES URBANUS HUMAN	BEYERS	25/04/1957	29/01/2021
MR	ANTON	BEYTELL	31/12/1960	07/03/2021
MR	JOHANNES JACOBUS MARAIS	BEZUIDENHOUT	17/05/1932	20/12/2020
MR	JOHANNES ARNOLDUS BEUKES	BEZUIDENHOUT	22/07/1953	13/04/2021
MR	KHAYA SIMON	BHENGU	12/02/1951	23/12/2020
MR	SIBUSISO VICTOR	BHENGU	16/04/1946	26/01/2021
MRS	FELANI	BHENGU	10/11/1942	10/03/2021
MR	MNESHE HENRY	BHIYA	28/05/1958	17/01/2021
MR	PAUL BERTHOLD	BIRK	07/06/1952	18/05/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	SIMANGALISO	BIYELA	16/08/1950	16/01/2021
MR	ERNEST	BLOWS	02/05/1937	08/04/2021
MR	NTSIMI	BONANI	01/04/1919	04/12/2020
MR	WYNAND JOHANNES	BOOYENS	21/06/1937	06/12/2020
MR	DAVID MATHYS PETRUS	BOOYSEN	09/02/1943	30/04/2021
MRS	ALOHA IVY	BORCHARDT	08/11/1945	27/01/2021
MR	MICHAEL EDWARD	BORLAND	21/10/1938	26/01/2021
MR	HENDRIE	BOS	09/09/1943	17/01/2021
MRS	STEPHANIE CHRISTINA FRANCINA	BOTES	24/02/1928	06/12/2020
MRS	MARIA MAGDALENA	BOTHA	22/10/1933	22/02/2021
MR	JAN ADRIAAN HENDRIK	BREDENHANN	11/07/1946	25/12/2020
MR	HENDRIK LOUIS	BREDENHANN	10/12/1937	17/03/2021
MRS	JACOBA JOHANNA GOUWS	BREYTENBACH	18/03/1941	31/01/2021
MRS	EMMERENTIA JACOBA	BRIMACOMBE	05/02/1952	23/04/2021
MRS	ANNA ELIZABETH	BRITZ	04/09/1955	21/01/2021
MRS	MILDRED	BRONKHORST	07/06/1950	31/12/2020
MR	CHRISTIAAN JOCEFUS CORNELIUS	BRONKHORST	18/07/1934	01/06/2021
MRS	ELEANOR OLGA	BROOKS	29/01/1951	16/03/2021
MRS	DENISE EDNA	BROWN	12/09/1939	01/04/2021
MRS	ALINA	BUANG	24/05/1947	24/05/2021
MR	CHRISTOPHER GEORGE	BURDEN	07/09/1922	12/12/2020
MR	CORNELIUS JOHANNES	BURGER	20/01/1951	05/05/2021
MRS	JOYCE IRIS	BURGESS	12/05/1930	31/12/2020
MR	AMOS	BUTELEZI	01/08/1942	04/01/2021
MR	YINI WILMOT	BUTHELEZI	28/10/1941	07/12/2020
MR	PETER MICHAEL	BUTLER	23/05/1951	19/03/2021
MR	PIETER FREDERICK COENRAAD	BUYS	28/11/1955	02/06/2021
MRS	EUSEBIA THOSI	CAMANE	13/03/1957	06/03/2021
MR	TREVOR RODERICK	CAPON	10/02/1951	02/04/2021
MRS	LENA	CAROLUS	13/01/1953	12/01/2021
MRS	BOYISIWE MABEL	CEBEKULU	11/01/1929	14/12/2020
MR	MPYAKHE SAMSON	CELE	15/09/1946	28/12/2020
MR	MBHEKENI CHRISTOPHER	CELE	24/12/1954	29/12/2020
MR	FANYANA AARON	CELE	20/11/1948	10/01/2021
MR	BEKUYISE	CELE	17/04/1944	16/01/2021
MR	MICHAEL THULANI	CELE	22/09/1956	28/01/2021
MRS	KHETHIWE LILLIAN	CELE	15/10/1962	23/01/2021
MRS	ELIZABETH	CELE	06/11/1956	21/04/2021
MRS	TUELO FLORENCE	CHAKANE	20/06/1948	15/01/2021
MRS	ESLINA	CHAMANE	18/12/1945	24/12/2020
MRS	MPHEPHU	CHAUKE	23/04/1939	07/02/2021
MRS	ANDRINA	CHILIZA	01/01/1933	14/12/2020

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	MANGINYANA TOM	CHILOANE	17/02/1938	23/05/2021
MR	CHOSE ANDREW KENILWORTH	CHOEU	31/05/1957	05/02/2021
MRS	MOSIMA ROSINA	CHOUNG	05/05/1944	20/04/2021
MR	RICARDO ANGELO GOERGE	CHRISTIAN	10/07/1957	25/12/2020
MRS	HENDRINA JOHANNA	CILLIERS	25/10/1929	07/01/2021
MR	JACOB GABRIEL	CILLIERS	24/04/1951	09/05/2021
MRS	CATHERINE BARBARA	CLAASE	27/10/1942	18/02/2021
MS	CLARA IZABELLA MAGRIETA	CLAASSENS	23/01/1950	10/01/2021
MRS	MAVIS ELIZABETH	CLARK	22/05/1941	10/02/2021
MR	ROELOF JOHANNES	COETZEE	11/04/1956	20/01/2021
MRS	ISABELLE JOHANNA	COETZEE	22/12/1952	04/04/2021
MR	REUBEN TROWBRIDGE	COLLEN	24/04/1953	14/05/2021
MR	JONATHAN	COLLINS	22/01/1939	14/05/2021
MRS	KATRINA	COOK	31/05/1940	19/12/2020
MR	PIETER NICOLAAS ADRIAAN	CROUKAMP	19/05/1949	05/03/2021
MRS	JOHANNA	CROUS	30/01/1930	22/01/2021
MRS	MATHILDA	CROUS	23/05/1945	30/05/2021
MRS	WENDY	CUMBERLAND	01/01/1948	08/03/2021
MRS	LUCINDA ROSA VASQUES	DA SILVA	04/06/1934	20/05/2021
MR	KAROLUS	DANIELS	29/06/1951	22/12/2020
MR	ADAM JACOBUS	DANIELS	18/04/1944	20/01/2021
MR	BENNET	DANSTER	08/09/1956	20/12/2020
MRS	MONICA ANNE	DAVEY	06/01/1924	01/04/2021
MRS	BARENDINA CHRISTOFFELINA	DE BEER	22/09/1939	12/02/2021
MR	ANDRIES	DE BRUIN	05/04/1956	16/12/2020
MR	GIDEON JACOBUS	DE KLERK	26/04/1939	24/02/2021
MR	DANIEL HERCULES	DE KOCK	02/06/1938	27/03/2021
MR	PHILIPPUS JURIE	DE KOCK	31/10/1927	05/05/2021
MR	JACOBUS HERKLAAS	DE LA REY	02/04/1937	03/04/2021
MRS	ISABELLA GERADINA SALAMINA	DE WET	06/01/1951	25/05/2021
MR	TITUS ZOLILE	DHLAMINI	14/07/1951	05/01/2021
MR	JAMES HOLOMO	DHLAMINI	23/04/1950	23/01/2021
MRS	AUGUSTA EMMA	DICK	21/10/1932	04/06/2021
MRS	BARBARA GERTRUIDA	DICKSON	08/07/1957	03/12/2020
MR	MCEBISI	DIDIZA	04/04/1940	14/12/2020
MRS	LESEHLAMANG ANNIE	DILEBE	15/09/1929	17/02/2021
MRS	KEBOGILE CECILIAH	DINGAAN	06/04/1956	08/05/2021
MR	SIPHO JOTHAM	DLADLA	27/01/1958	15/03/2021
MRS	FIKILE GLADYS	DLADLA	14/09/1948	16/01/2021
MR	JEREMIAH MANDLENKOSI	DLAMINI	06/10/1948	15/01/2021
MR	MOSINKI JEREMIAH	DLAMINI	02/06/1945	17/01/2021
MR	THEMBA SAMSON	DLAMINI	18/06/1954	24/01/2021
MRS	MARTHA ELIZABETH	DLAMINI	02/05/1949	10/05/2021
MR	FANYANA JOHN	DLOMO	27/06/1954	06/03/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	HAROLD	DONN	09/02/1932	25/03/2021
MRS	NAOME	DOYLE	18/11/1945	08/12/2020
MR	BRIAN	DRUMMER	06/06/1938	06/06/2021
MRS	CORNELIA SUSANNA ERASMUS	DU PLESSIS	08/03/1926	03/03/2021
MR	SAREL PETRUS STEPHANUS	DU PLESSIS	20/09/1942	22/12/2020
MR	RENE	DU PLESSIS	13/01/1938	07/01/2021
MR	JACOBUS JOSEPHUS	DU PLESSIS	10/01/1936	31/01/2021
MR	MATTHYS LOUIS	DU PLESSIS	24/08/1953	07/03/2021
MR	PETRUS JACOBUS	DU PLESSIS	07/10/1945	01/06/2021
MRS	MAGDALENA MARIA	DU TOIT	28/09/1935	13/04/2021
MR	SIBONGO	DUBE	31/05/1951	04/01/2021
MRS	KEKE EMMAH	DUBE	14/01/1961	02/06/2021
MR	MAKEKE SAMSON	DUKISO	03/11/1923	17/12/2020
MR	DEREK	DUMAS	14/09/1949	04/01/2021
MR	JACOBUS ADRIAAN	DUVENAGE	16/10/1951	06/12/2020
MRS	MAGDALENA JACOBA	DUVENHAGE	14/03/1943	15/01/2021
MR	WELE AARON	DWAYIYO	09/05/1958	12/04/2021
MR	ROBERT RELWANA	DWENGA	14/06/1936	31/01/2021
MRS	ANNA	EBERSOHN	19/02/1961	23/03/2021
MRS	ANNA MARIA	ECKLEY	27/07/1920	20/02/2021
MRS	CORNELIA	EDWARDS	04/03/1931	16/01/2021
MR	ISAK	EKSTEEN	29/01/1958	31/12/2020
MRS	RUTH	ELWORTHY	23/12/1933	27/01/2021
MR	JOHN RICHARD	EMSLIE	22/05/1946	11/02/2021
MRS	GERTRUIDA MAGDALENA	ENGELBRECHT	27/11/1949	21/05/2021
MS	VIVIENNE MARGARET	ENGELBRECHT	28/08/1944	21/04/2021
MRS	AMMARENSIA HESTER	ERASMUS	09/11/1942	28/12/2020
MR	THEODORUS ERRNS	ERASMUS	21/05/1945	14/12/2020
MRS	MARIA FRANSSINA	ERASMUS	08/11/1929	17/04/2021
MR	FRANK	ESAU	26/10/1955	06/04/2021
MR	MICHIEL PIETER DANIEL	EVERT	30/04/1932	15/05/2021
MR	WILLEM	FARMER	19/06/1944	18/04/2021
MR	HENDRIK OCKERT	FAUL	05/07/1947	04/01/2021
MR	MARIO	FEDRIGHI	27/09/1950	21/01/2021
MR	ABRAHAM WILLIAM	FELIX	16/06/1947	03/02/2021
MRS	ELIZABETH MAGDELENE CATHE- RINE	FELIX	12/12/1943	22/01/2021
MR	PETER NOEL	FENTON	01/01/1939	06/04/2021
MR	MOEGAMAT TOYER	FORTUIN	16/11/1950	17/02/2021
MR	DAVID JOSEPH	FOSTER	05/12/1954	10/01/2021
MRS	THELMA	FOUCHE	19/07/1961	29/04/2021
MRS	JANE SUSAN MARIA	FOURIE	19/12/1941	01/05/2021
MR	CHRISTIAAN JACOBUS	FOURIE	15/10/1938	03/06/2021
MRS	AVRIL DIANA	FOURIE	14/09/1944	07/12/2020

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	ANNA MARIA ALETTA	FOURIE	09/09/1947	11/04/2021
MRS	EVANGELINE LEWIS	FOX	27/02/1938	03/01/2021
MRS	GILLIAN MILLICENT	GAJDUS	14/10/1942	10/12/2020
MRS	NOKANSILE	GALADA	10/07/1948	17/12/2020
MRS	SUSANNA FREDERIKA	GALANT	10/09/1942	22/12/2020
MRS	BUSILE TRYPHINE	GAMA	08/06/1937	29/12/2020
MRS	FREDRIKA WILHELMINA	GAMBA	08/03/1940	28/05/2021
MR	MELVILLE STUART	GARDNER	05/03/1930	09/06/2021
MR	CHRISTIAAN EHRHARD	GARZ	29/03/1930	28/12/2020
MR	PHILIP	GAVIN	02/08/1940	22/05/2021
MR	ANDRIES JACOBUS	GELDERBLOM	24/02/1939	05/05/2021
MRS	MELPHINA NOMAKA	GENU	25/05/1954	05/12/2020
MRS	ENGELA MAGDALENA	GILDENHUIS	02/12/1935	01/02/2021
MRS	KATHLEEN	GILMOUR	07/02/1938	02/02/2021
MRS	NOSISA IRIS	GIYOSE	10/09/1942	10/01/2021
MR	GORDON ALEXANDER	GODDARD	21/06/1935	21/01/2021
MRS	VUYOKAZI HEREMINA	GODLO	20/11/1930	25/01/2021
MRS	NOMALINGE ETHEL NONGAMILE	GOMBA	22/02/1940	04/12/2020
MR	PETRUS IMMELMAN	GOOSEN	09/09/1940	23/05/2021
MR	KHOBE JOHANNES	GOPANE	07/04/1946	25/01/2021
MR	WILLIAM	GRANGER	12/11/1930	07/04/2021
MRS	DESRAE ELLEN JESSIE ELIZABETH	GREEN	08/04/1933	07/02/2021
MR	CHRIS JOHANNES JACOBUS	GROBBELAAR	05/06/1933	05/02/2021
MR	RONALD FRANK	GROENEWALD	08/02/1948	03/06/2021
MRS	ALBERTHA HENDRIKA	GROVE	16/05/1943	21/12/2020
MRS	TOKOZILE LIEFLENA	GUMA	09/11/1939	08/06/2021
MRS	JEANIE MATILDA	GUMBI	06/09/1949	22/12/2020
MR	NQABA TIMOTHY	GUMEDE	11/04/1952	21/12/2020
MR	MALANDELA	GUMEDE	23/04/1941	31/12/2020
MR	MBUYISENI BONGUMUSA	GUMEDE	11/08/1957	31/01/2021
MR	BYELAMANI BOY	GUMEDE	28/01/1945	13/02/2021
MRS	XAKILINA	GUMEDE	07/08/1935	31/03/2021
	NOMTHANDAZO ELIZABETH	GUMEDE	31/12/1942	16/01/2021
MRS	MARIA ALETTA	HAASBROEK	20/08/1934	01/05/2021
MR	MPHIKELELI RICHARD	HADEBE	25/04/1955	07/03/2021
MR	BAREND DANIEL	HANEKOM	14/05/1938	17/12/2020
MRS	ALETTA MAGRIETHA	HARLEY	31/05/1928	05/12/2020
MR	ROBERT	HEATHCOTE	16/08/1931	17/12/2020
MR	AUGUST ALBERT	HEMPEL	20/02/1943	18/01/2021
MRS	NOMZAMO CYNTHIA	HEYISI	19/05/1957	16/12/2020
MRS	ELISEBETH MAGRITA	HICHENS	27/09/1939	26/04/2021
MR	GERT WILHELMUS	HIETBRINK	18/08/1948	01/05/2021
MR	GEORGE	HIGGS	11/09/1951	03/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	MONICA GRACE	HLAHLA	04/11/1952	15/01/2021
MR	MAOENG	HLALELE	19/08/1956	10/05/2021
MRS	NTOMBANA JOYCE	HLATSHWAYO	20/02/1939	05/02/2021
MRS	DUDUZILE DOREEN	HLONGWA	12/07/1962	01/05/2021
MRS	MAGRIETA ELIZABETH	HORN	27/06/1936	26/05/2021
MR	DANIEL JOHANNES	HORN	02/12/1941	25/05/2021
MRS	DELENE EVELYN	HUMAN	07/01/1957	18/04/2021
MR	TAMSANQA	JACK	09/05/1948	27/12/2020
MR	PAUL	JACKSON	03/04/1955	10/01/2021
MR	EBRAHIM HENRY	JACOBS	27/04/1955	02/12/2020
MRS	MARIA MAGDALENA CHRISTINA	JACOBS	15/03/1940	23/02/2021
MRS	JULIANA	JAFTA	26/12/1956	04/06/2021
MRS	MMAPHAKWE ANNAH	JAME	10/06/1936	13/03/2021
MRS	ELIZABETH CECILIA	JAMES	04/10/1944	13/05/2021
MR	JAN WILLEM	JANSEVAN RENSBURG	03/11/1940	22/03/2021
MR	PETRUS	JANSEN	23/05/1948	23/12/2020
MR	JOHANNES GERHARDUS	JANSEN VAN VUUREN	15/01/1952	20/01/2021
MRS	NOMARUNDASI ETHEL	JIKIJELA	24/10/1937	31/12/2020
MR	PIET	JOB	02/07/1942	25/05/2021
MR	PAUL STEFANUS	JOHNSON	13/03/1937	23/05/2021
MRS	KATRIENA	JOHNSON	02/01/1928	19/01/2021
MRS	YVONNE GLORIA	JONES	16/04/1934	24/04/2021
MR	PETRUS STEPHANUS JOHANNES	JOOSTE	08/12/1948	18/05/2021
MRS	IRENE	JOOSTE	23/11/1938	17/01/2021
MR	JAMES RICHARD	JOST	23/07/1958	01/03/2021
MR	ANDRIES PETRUS	JOUBERT	20/10/1931	13/03/2021
MR	FILIPPUS	JOUBERT	10/08/1941	09/06/2021
MR	JOHANNES PHILIPPUS	JOUBERT	28/11/1951	06/02/2021
MR	BIRNARDUS RIEDOLF	JOUBERT	28/05/1949	14/03/2021
MR	HENDRIK JOHANNES	JOUBERT	24/12/1961	26/03/2021
MRS	HALETJE MARIA	JOUBERT	26/11/1953	28/01/2021
MRS	SUSANNA FREDERIKA DOROTHEA	JOUBERT	29/07/1931	25/05/2021
MR	JAN	JULIE	20/04/1958	26/01/2021
MR	JAN	JULIES	03/01/1956	05/05/2021
MRS	ANNIE CECELIA WILHELMINA	JURGENS	04/08/1933	04/05/2021
MRS	MAMOQEBELO BENEDICTA	KABA	10/06/1954	20/01/2021
MRS	CHRISTINA TEMBISA	KALIMASHE	14/07/1955	06/12/2020
MR	DWEBDA DAVID	KALIPA	22/01/1951	10/12/2020
MR	WIESLAW	KAMINSKI	03/12/1945	31/01/2021
MR	EBRAHIM	KARIEM	14/03/1940	24/12/2020
MR	FREDERIK JAMES	KATZKE	02/09/1937	03/06/2021
MR	MALUSI	KEKANA	03/06/1956	02/03/2021
MR	NTSOKO HUDSON	KEKANA	08/02/1950	23/05/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	PAULINA	KEKANE	01/03/1948	21/01/2021
	ANN IRENE ELIZABETH	KEMP	21/08/1950	13/06/2021
MR	MARTIN JOHN	KERR	04/02/1939	26/03/2021
MRS	NOZIPHO AGNESS	KETA	06/04/1948	09/01/2021
MR	MBUBU SAMUEL	KHANYE	19/10/1952	07/06/2021
MRS	TOMBI ANNAH	KHANYE	06/05/1932	18/01/2021
MR	MQOMISELENI RICHARD	KHANYI	26/06/1949	17/01/2021
MR	MLAMULI LEONARD	KHESWA	16/04/1954	18/02/2021
MRS	MALESHOANE VICTORIA	KHOELI	27/10/1950	06/05/2021
MR	MALANI SAMSON	KHOSA	04/05/1948	22/01/2021
MR	MNDAWU JOHAN	KHOZA	07/05/1945	05/01/2021
MRS	SARAH SELINA	KHOZA	20/03/1950	09/06/2021
MR	BONGANI	KHUMALO	26/08/1952	31/12/2020
MR	FANI	KHUMALO	12/05/1955	15/01/2021
MR	JEREMIA MAFIKA	KHUMALO	03/01/1944	06/02/2021
MRS	AGNES NOMTHANDAZO	KHUMALO	12/06/1952	16/12/2020
MRS	NOMUSA HAPPY ETHEL	KHUMALO	02/07/1941	10/01/2021
MRS	SIBONGILE CHERITY	KHUMALO	18/12/1966	15/01/2021
MRS	SIBONGILE ANNA	KHUMALO	06/01/1947	14/06/2021
MR	NATHANIEL SHIMANE	KHUPE	17/07/1954	01/02/2021
MRS	ELIZABETH MARIA ALETTA	KILIAN	17/02/1930	09/06/2021
MR	LEONARD	KING	23/08/1938	05/05/2021
MR	JAMES GERARD	KINSELLA	02/04/1943	29/05/2021
MR	JOZUA DANIEL JOUBERT	KIRSTEN	17/06/1948	20/04/2021
MRS	SYLVIA NOCINGILE	KLAAS	28/08/1958	16/12/2020
MR	CHRISTIAN	KLEIN	19/01/1950	04/06/2021
MR	CHRISTOPHER	KLEINHANS	13/11/1945	24/02/2021
MR	IVAN BRAMVELL	KLUE	10/04/1954	10/03/2021
MR	PHEKO JACOB	KOALEPE	29/06/1949	06/01/2021
MRS	REFILWE	KOBOLA	24/08/1960	09/05/2021
MR	KOMA MATHEWS	KOBUOE	18/06/1952	15/02/2021
MR	HENDRIK GERHARDUS	KOCH	11/11/1950	09/01/2021
MR	MATTHEUS JOHANNES PETRUS	KOEKEMOER	13/04/1955	22/02/2021
MRS	ALIDA MARIA	KOEKEMOER	15/10/1949	11/05/2021
MR	NIKOLAAS JOHANNES	KOERT	06/12/1956	07/06/2021
MR	MBULAWA JOHANNES	KOLOBE	03/02/1951	05/05/2021
MR	KHATAMELA EDWARD	KOMAKO	06/01/1942	16/12/2020
MRS	MASHIANOKE DINA	KOMANE	19/04/1954	23/01/2021
MRS	JOHANNA JACOB	KORDOM	11/05/1934	08/12/2020
MR	PHILLIP GERT	KORDOM	26/05/1936	11/01/2021
MISS	MAPULE BERLINA	KOROLOSO	21/12/1952	05/01/2021
MR	JOHAN CHRISTIAN	KRIEK	12/05/1949	08/02/2021
MRS	RIA	KRIEL	11/12/1941	28/02/2021
MR	STEPHANUS JOHANNES PAULUS	KRUGER	21/06/1944	21/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	SUSARAH LEVINA	KRUGER	14/02/1947	14/02/2021
MRS	BEKENI GRACE	KUBEKA(DLAMINI)	01/07/1939	06/01/2021
MRS	ZONDI BETTY	KUHLASE	08/10/1944	31/12/2020
MR	KORPORAL	KUMALO	26/12/1963	08/02/2021
MR	SIPHO	KUNENE	15/08/1950	01/01/2021
MRS	MOLAHLOANE MARTHA	KUNENE	05/03/1966	12/02/2021
MRS	NOSITHILE	KUTA	14/07/1940	12/01/2021
MRS	MAGDALENA ELIZABETH	LA GRANGE	12/06/1945	21/04/2021
MR	SYDNEY	LABITHI	12/07/1945	10/05/2021
MR	JOHANNES LODEWIKUS MALAN	LABUSCHAGNE	19/01/1939	30/05/2021
MR	JAN HARM	LABUSCHAGNE	18/02/1944	01/06/2021
MR	ELIJA LESIBA	LAMOLA	08/05/1958	16/05/2021
MS	RAMASELA MARGARET	LAMOLA	23/04/1955	29/05/2021
MR	MZAMANE	LANGA	09/01/1937	12/02/2021
MRS	TANDIWE MAVIS	LANGAZANA	26/07/1950	28/12/2020
MR	GREGORY NORMAN	LAW	25/05/1947	05/06/2021
MRS	DOROTHY	LAWRENCE	13/12/1933	11/01/2021
MR	PHILIPPUS ROEDOLPH	LE ROUX	27/11/1939	28/05/2021
MRS	ANNA ELIZABETH	LE ROUX	27/01/1945	15/03/2021
MRS	EMILY MARIA	LE ROUX	01/11/1932	05/05/2021
MRS	KEITEBETSE AGNES	LEBEREGANE	15/06/1951	31/01/2021
MRS	EMMAH MAROMBENI	LEBESE	23/03/1963	29/01/2021
MR	RICHARD	LEEN	03/11/1947	31/12/2020
MRS	MOLEBOGENG HILDA	LEGOALE	18/10/1973	01/02/2021
MR	NTOGO ISAAC	LEGODI	09/09/1938	28/12/2020
MR	GREGORY ALOYSIUS	LEHY	08/10/1948	04/02/2021
MR	SHOKE JOHN	LEOKANE	31/01/1942	06/05/2021
MRS	MMACHELI LYDIA	LETSELEHA	09/10/1955	26/02/2021
MR	MATTHEWS GAOBOTSE	LETSHWENYO	20/05/1946	09/05/2021
MRS	TIYA LETTIA	LICHABA	25/07/1946	02/03/2021
MR	GUSTAV JONATHAN	LIEDEMAN	26/10/1958	02/02/2021
MR	JOAS BATAUNG	LIEE	20/04/1949	28/03/2021
MRS	VELEPI BEATRICE	LINDA	04/12/1949	01/01/2021
MR	ADOLF JACOBUS FERDIRAND	LOMBARD	11/09/1935	05/05/2021
	NOWENA	LOTE	25/03/1947	14/05/2021
MR	DIRK JACOBUS	LOUBSER	09/08/1959	03/01/2021
MRS	ANNA ELIZABETHA	LOUW	02/11/1927	09/06/2021
MRS	ELSIE SOPHIA DOROTHEA	LOW	19/06/1936	21/03/2021
MRS	NTOMBIFIKILE CONSTANCE	LUKHELE	03/05/1967	15/01/2021
MR	LINDA	LUKHOZI	11/08/1939	16/12/2020
MR	MAPHOKWANE ABRAM	MAABANE	10/10/1945	23/01/2021
MR	NGATE PHINEAS	MAAKE	01/02/1951	31/12/2020
MR	TIEPAN ANDRIES	MABANGA	24/03/1934	01/06/2021
MR	CHARLIE NELSON	MABASO	12/08/1949	05/04/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	LEPONESA DAVID	MABASO	15/05/1943	15/04/2021
MRS	SIBONGILE AGRINETH	MABASO	22/06/1952	14/01/2021
MRS	NYAGAMBI BETTY	MABASO	14/12/1930	25/04/2021
MRS	PHINDILE MADRIDT	MABE	13/08/1959	13/02/2021
MR	BUTI ELIAS	MABELANE	08/10/1953	12/12/2020
MRS	KOTJING LETTIE	MABELANE	14/05/1950	17/03/2021
MRS	MATSILISO FRANCINA	MABELE	09/06/1957	08/04/2021
MRS	MSESI MARIA	MABENA	13/05/1942	16/12/2020
MRS	SARAH PATANA	MABENA	22/08/1927	05/04/2021
MS	SANIE GADLIWE	MABENA	07/07/1947	09/01/2021
MR	NDWANATO SAMSON	MABOKO	13/11/1950	03/01/2021
MR	MOTLHOKANE ELIAS	MABULA	11/05/1955	10/06/2021
MR	YOYOSE	MABUYA	27/01/1937	14/12/2020
MR	MOSES MUSA	MABUZA	27/11/1960	05/01/2021
MR	MAJOBHA WILFRED	MABUZA	09/10/1949	12/01/2021
MR	MASHEKE MESHACK	MABUZA	18/06/1941	21/01/2021
MRS	NTOMBI ELLAH	MABUZA	10/08/1957	18/12/2020
MRS	JOHANNA WILHELMINA HELENA	MAC LACHLAN	11/04/1937	27/12/2020
MRS	NOMACALA SELINA	MACHABELA	24/02/1955	06/02/2021
MRS	AGRINETTE NTOMBIYAKHE	MADAMBA	19/09/1950	03/01/2021
MRS	PERTUNIA MUSAWENKOSI	MADONDO KHAMBULE	22/08/1970	17/04/2021
MR	DEJAGER JOHANNES	MADUNA	15/04/1952	01/01/2021
MR	SOLOMON MAFELEGETJE	MAESELA	05/05/1939	31/12/2020
MR	MELEKO PETRUS	MAFORA	20/04/1949	24/04/2021
MR	JOHANE RICHARD	MAFUWANE	07/03/1955	06/01/2021
MR	NKOSINATHI MAXWELL	MAGAGULA	13/06/1955	31/05/2021
MRS	ELLAH TOPI	MAGAGULA	05/04/1962	17/12/2020
MRS	VANGILE AGREENATE	MAGAGULA	17/01/1964	03/01/2021
MRS	SIDUDLA MARTHA	MAGAGULA	31/12/1936	25/01/2021
MRS	MADITLHARE ALICE	MAGAGULA	31/03/1946	29/04/2021
MR	MANDLENKOSI	MAGUDULELA	07/01/1958	13/05/2021
MRS	NONDANELE JOYCE	MAGWADI	23/06/1952	26/01/2021
MR	MFANA JOHN	MAHAMBA	23/04/1952	04/05/2021
MR	NGOBENI BEN	MAHLALELA	01/01/1929	02/01/2021
MR	MBATHANI ERNEST	MAHLANGU	06/08/1958	02/12/2020
MR	MGABADLA ELIAS	MAHLANGU	26/05/1949	07/01/2021
MR	ELIAS	MAHLANGU	25/04/1945	14/01/2021
MR	SONDAYI PAULUS	MAHLANGU	27/06/1931	01/02/2021
MR	PETROS	MAHLANGU	08/04/1948	01/03/2021
MR	RAN	MAHLANGU	17/04/1938	09/05/2021
MRS	MARIA MPHOLISANA	MAHLANGU	20/06/1958	04/12/2020
MRS	NOMHLEKHABO MARIA	MAHLANGU	06/06/1964	24/02/2021
MRS	TOBHANA POLINA	MAHLANGU	30/10/1958	07/03/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	NTSHUKAZI MARTHA	MAHLANGU	22/09/1930	07/04/2021
MRS	SOPHY KHULELAPHI	MAHLANGU	21/10/1957	24/05/2021
MS	GOGWANA ESTHER	MAHLANGU	13/10/1946	18/01/2021
MRS	PAULINA KHABO	MAHLANGU TSHILWANE	07/11/1951	12/01/2021
MR	MLUNGISI LAWRENCE	MAHLAWE	03/02/1944	13/04/2021
MR	KUFUMA WILLIAM	MAHOLE	20/06/1936	05/12/2020
MR	MAGAM DAVID	MAHOLE	14/12/1953	23/04/2021
MR	MAIYANA JIM	MAILA	03/05/1936	20/02/2021
MR	MONAGENG AMOS	MAJAJA	14/05/1954	31/01/2021
MRS	HONJISWA PATRICIA	MAKANA	16/01/1957	10/03/2021
MRS	MOTLATJO SALOME	MAKGAPETJA	22/11/1937	31/03/2021
MR	MOLEFE JOHANNES	MAKGETWA	28/03/1934	20/01/2021
MR	NDODA AMOS	MAKHANYA	02/04/1955	19/01/2021
MR	ISHMAEL MOLELEKI	MAKHATHE	04/08/1959	08/05/2021
MRS	IVY THOKOZILE	MAKHATHINI	09/02/1958	06/01/2021
RS	MAKERESEMESE FRANCINA	MAKHOSI	13/12/1968	19/12/2020
MRS	THANDI ELIZABETH	MAKHUNGA	24/01/1955	05/05/2021
MR	JAMES NKENTU	MAKOALA	28/11/1950	06/06/2021
MR	JOSEPH FELE	MAKOKWE	17/10/1937	26/01/2021
MRS	MATSILISO BERNADETTE	MAKOTI	14/03/1938	24/05/2021
MR	MOLEMA FRANS	MAKUA	29/07/1952	10/02/2021
MR	FINISH	MAKUNYANE	21/01/1954	18/01/2021
MRS	SHEILA	MALAN	15/06/1948	03/01/2021
MR	RAMAPITSI KLAAS	MALATA	05/06/1949	19/05/2021
MR	DANIEL MADUMETJA	MALATJI	12/05/1962	12/01/2021
MR	MASILU JOSEPH	MALATJI	19/01/1954	10/02/2021
MRS	SELAELO MAGGIE	MALATJI	04/10/1945	05/06/2021
MR	TEBOHO PAULUS	MALEFANE	20/02/1952	18/01/2021
MRS	GUSTA NOMAKHOLWA	MALEKA	10/01/1947	28/03/2021
MR	KHALATJI MACKSON	MALELE	07/07/1946	21/05/2021
MR	MANDLAKAZI ZEPHANIA	MALINGA	19/06/1949	14/03/2021
MR	SKHETHO ELIAS	MALULEKA	22/08/1943	20/01/2021
MR	MBAZIMA SAMUEL	MALULEKE	07/01/1947	25/12/2020
MR	MAPUME ALTON	MALULEKE	09/10/1948	03/03/2021
MRS	SOPHIE MAGGIE	MALULEKE	19/08/1959	05/02/2021
MRS	MIHLABA ALPHOSINA	MALULEKE	24/01/1930	18/03/2021
MRS	TSHUPYE LETTY	MAMAILA	31/05/1950	10/01/2021
MR	LESLEY PAPOYI	MAMOTHAMO	04/09/1953	30/05/2021
MR	MZULELWA DAVID	MANANA	15/10/1940	28/01/2021
MRS	TYELA ESTHER	MANGALISO	31/01/1955	21/05/2021
MR	MAKHOSANI WILLIE	MANGANYE	27/02/1952	28/04/2021
MRS	MALEKE CAROLINA	MANKGE	31/08/1937	13/02/2021
MRS	MANGWATO FRANCINA	MANKGE	20/08/1946	19/03/2021
MRS	NES	MANTHOSE	16/05/1958	26/05/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	NONZOKWANA NOFEZILE REGINAH	MANTLANA	12/06/1943	12/04/2021
MR	MAFONGOLWANI ROBERT	MANTSHINISHI	27/11/1952	02/02/2021
MR	SIGEKLEZA AMBROSE	MANYETHELA	13/12/1941	23/05/2021
MRS	NOMINI AGNES	MANZINI	12/05/1937	11/01/2021
MR	MACHWENE ABRAM	MAOTA	03/11/1956	12/06/2021
MRS	KWETEPE SARANYANE	MAPOTE	04/04/1933	16/05/2021
MRS	ALIDA MARIA ELIZABETH	MARAIS	29/05/1946	09/12/2020
MR	MOTJOTJI JOSEPH	MAREDI	26/10/1952	03/02/2021
MR	NICOLAAS STEFANUS	MARITZ	14/09/1946	12/05/2021
MR	WILLEM	MARITZ	28/04/1948	04/12/2020
MR	MOSES	MARITZ	12/04/1940	16/03/2021
MR	MATTHEUS	MARKUS	14/11/1955	02/01/2021
MRS	TEGANE BABRA	MAROBANE	06/12/1960	22/12/2020
MR	MOKHATI DANIEL	MAROLE	11/06/1944	31/03/2021
MR	JACOBUS IGNATIUS	MARX	08/01/1951	05/01/2021
MRS	BELLINA ZAKI	MASEKO	05/08/1941	21/12/2020
MR	OUPA DANIEL	MASEMENE	23/09/1955	06/02/2021
MR	SELLE JIM	MASEMOLA	01/01/1936	05/12/2020
MR	FRANCIS	MASHABA	11/12/1954	18/05/2021
MR	NDUKUZABO PHINEAS	MASHELE	19/06/1935	31/12/2020
MRS	ROSE	MASHIGO	12/08/1934	10/01/2021
MR	KAIZER WILLIAM	MASHIKA	15/02/1949	29/01/2021
MRS	MAMOYA LISBETH	MASHILOANE	19/02/1930	11/02/2021
MR	KHAKHO MESHACK	MASIKANE	09/06/1942	27/05/2021
MR	MALIWA PETRUS	MASILELA	28/12/1945	20/03/2021
MR	MOSANYANE JOSEPH	MASIMULA	15/04/1948	08/02/2021
MR	JOHN DANYELA	MASINA	25/08/1935	05/05/2021
MRS	THAMBI NETTIE	MASINA	03/09/1945	27/12/2020
MRS	MMULE	MASITLANE	20/07/1927	25/04/2021
MR	TSUNKE BOY	MASIU	04/04/1965	27/01/2021
MRS	SKHONAPHI NOMANGALISA	MASONDO	16/11/1952	04/03/2021
MRS	MATLAKALANE RACHEL	MATABANE	02/09/1946	25/04/2021
MRS	KOYI VIVIAN	MATAMBELA	16/02/1951	24/01/2021
MR	MAMAIFE FRANS	MATEBANE	09/07/1950	30/01/2021
MRS	DELIWE SOPHIE	MATHEBE	19/10/1949	19/12/2020
MR	MASUNGWINI OBED	MATHEBULA	18/10/1940	15/02/2021
MR	ESESHWAL	MATHEBULA	22/03/1950	19/05/2021
MRS	MBALATE MESELINA	MATHEBULA	03/03/1926	20/01/2021
MRS	ANNA MHLOPHE	MATHEBULA	02/05/1952	13/04/2021
MR	MAKEPISI JACK	MATHIBELA	29/10/1944	10/02/2021
MRS	MITHAVINI MHLAVA	MATHONSI	18/05/1947	01/05/2021
MR	KHAZAMULA JOHANNES	MATHYE	14/11/1943	21/03/2021
MR	RASEUPE ABEL	MATIBIDI	28/05/1945	19/02/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	ELSIE	MATISO	01/03/1951	16/12/2020
MR	FRANK	MATLI	12/09/1948	10/06/2021
MR	FRANS MATSOBANE	MATSAUNG	03/03/1956	18/02/2021
MR	MOTSIDI EDWARD	MATSEPE	02/06/1941	13/03/2021
MRS	DAPHNE MARIE	MATTHEWS	02/05/1933	27/04/2021
MR	DAVID NIKIE	MAVIMBELA	02/07/1947	07/01/2021
MR	ELIAS MHLUPHEKI	MAVIMBELA	17/08/1951	03/02/2021
MRS	MOKWARE FLORAH	MAVUNGU	01/01/1952	09/04/2021
MRS	SALAPHI PAULINA	MAVUSO	12/11/1930	13/02/2021
MRS	HLUPHEKA DORAH	MAWAYI	17/12/1943	31/05/2021
MRS	NTOMBI ROSSELIN	MAZIBUKO	02/01/1948	13/01/2021
MRS	NLAMISILE DORIS	MAZIBUKO	04/03/1950	19/01/2021
MRS	MANTWA ELIZABETH	MAZIBUKO	01/03/1958	22/05/2021
MRS	NJOMBI MARIAM	MBAMBO MONDLANE	30/05/1940	14/03/2021
MISS	NTOMBI JOYCE	MBANGI	29/04/1954	30/12/2020
MRS	PHUMELELE CABANGILE ESLINA	MBANJWA	12/10/1951	12/01/2021
MR	NGQEKLE PHENEAS	MBATHA	08/02/1950	17/12/2020
MRS	PHYLLIS NONHLANHLA	MBATHA	14/12/1954	18/01/2021
MRS	TOKOZILE MIRIAM	MBATHA	12/01/1948	18/01/2021
MRS	NOMAWESI AGNES	MBATHA	11/07/1945	20/01/2021
MRS	DANAZA ANNASTATIA	MBELE	03/01/1942	04/01/2021
MRS	THOMPO ELIZABETH	MBELE	17/05/1939	15/05/2021
MRS	FEDILE TALITAH	MBENGO	19/12/1943	21/03/2021
MRS	NKADIMENG JACOBETH	MBETHE	28/06/1950	14/06/2021
MR	BAMBIKAYA WELLINGTON	MBIKAHLOBO	06/03/1951	05/04/2021
MRS	MDZHADZHI ANNAH	MBIZA	02/11/1957	10/02/2021
MR	PHILLIP FANIE	MBOKANE	13/02/1949	21/01/2021
MRS	MTHOTHWANE AGGY	MBONGO	01/01/1926	03/01/2021
MR	MAFUTHA PHILEMON	MBONGWA	21/06/1949	31/12/2020
MR	JOEL MADODA	MBULI	26/03/1959	16/05/2021
MRS	NOBONAKALISO ALBERTINA	MBUTO	12/04/1939	11/01/2021
MRS	ELIZABETH ANNE	MC LELLAN	23/05/1945	01/02/2021
MR	DEREK CHARLES	MC MILLAN	05/03/1957	07/06/2021
MRS	BACWAYIZILE	MCHUNU	03/12/1940	07/12/2020
MRS	ALVINA	MCHUNU	24/01/1932	18/03/2021
MR	JOHN SPEIRS	MCLELLAN	07/01/1945	07/04/2021
MRS	BATHIMULE LINAH	MCUNU	20/06/1951	04/02/2021
MRS	MABEL JABULILE	MDLULI	02/10/1951	11/02/2021
MRS	NOMONTI DOROTHY	MDWARA	09/11/1936	12/02/2021
MRS	EMILY THABILE	MDZINWA	04/07/1938	14/01/2021
MR	DENNIS CECIL	MELVILLE	16/12/1941	22/02/2021
MR	CUNTSU ENOCH	MFUNELI	04/02/1926	22/01/2021
MR	FANGI PRESSBOY	MGIBA	04/04/1942	25/03/2021
MRS	NCANE ANNA	MGIDI	23/12/1940	21/02/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	RAYMOND MFUNDO	MGINGQIZANA	12/03/1957	06/01/2021
MRS	JOHANNA NTOMBIZANELE	MGONYAMA	06/04/1944	19/02/2021
MR	SINGUDUVE	MGWENYA	29/11/1946	03/01/2021
MR	VI SIMON	MGWENYA	19/07/1946	01/02/2021
MR	PETRUS	MHLAMBI	11/10/1951	22/01/2021
MR	MACALENI TIMOTHY	MHLONGO	15/01/1953	01/02/2021
MR	SIPHO NAPHTAL	MHLONGO	20/10/1955	05/06/2021
MRS	LYNETTE INNES	MITCHELL	16/08/1934	17/12/2020
MR	SHAYINDUNA	MIYA	13/02/1952	26/01/2021
MR	MBAULA JOTHAM	MKHABELA	06/11/1952	07/01/2021
MRS	MARIA MTHABINI	MKHABELA	02/01/1957	08/01/2021
MRS	NOKWAKHA	MKHABELA	15/09/1959	17/01/2021
MRS	BAJABULILE SYLVIA	MKHIZE	09/02/1953	27/12/2020
MRS	PHILLIPINA	MKHIZE	19/02/1946	28/12/2020
MR	FANA THOMAS	MKHONDO	02/12/1952	13/06/2021
MRS	HLAMUKILILE TRYPHINA	MKHULISE	10/01/1941	08/02/2021
MRS	FUNI CYLIA	MKHUMA	19/09/1970	21/01/2021
MRS	KHULULIWE GLADNESS	MKHWANAZI	11/10/1946	13/01/2021
MRS	COSHIWE MARIA	MKHWANAZI	03/09/1948	29/01/2021
MRS	NTOMBIVELILE FRANSISCA	MKULISI	14/05/1946	09/01/2021
MRS	MMAPOLI MARIA	MLOTSHWA	19/09/1945	01/06/2021
MR	TOYOYO ZAMUKULUNGISA	MLUMA	12/12/1945	06/01/2021
MRS	GALEKAE LUCY	MMOLA	10/03/1936	19/01/2021
MR	MOLOSIWA SAMUEL	MMULUTSI	16/09/1954	24/01/2021
MRS	KATENEGA GLADYS	MMUSI	07/08/1927	20/01/2021
MRS	HILDA	MNCUBE	07/04/1936	09/01/2021
MRS	NGCANE SINPHOROSA	MNCWABE	18/08/1937	24/03/2021
MRS	PHUMZILE MAUREEN	MNCWABE	23/02/1963	20/04/2021
MR	MATHUNA ELIJAH	MNDEBELE	12/03/1954	30/12/2020
MR	MZIWAKE HARRISON	MNGAMBI	09/05/1947	31/05/2021
MR	ELLIOTT NORI	MNGOMEZULU	10/12/1948	26/04/2021
MRS	PHIXINA NTOMBIZETHU	MNGOMEZULU	29/03/1946	13/01/2021
MRS	THIWE ALIE	MNGWEVU	12/10/1963	17/03/2021
MR	MPHETE SAUL	MNISI	01/01/1943	21/01/2021
MR	HLOMULA DANIEL	MNISI	31/07/1955	02/02/2021
MR	SIBOVU PIET	MNISI	23/06/1957	28/02/2021
MRS	MAID EVA	MNISI	19/11/1955	13/12/2020
MRS	MAKETENG ANNAH	MNISI	06/08/1955	16/02/2021
MISS	NOTOZAMILE	MNTONGA	18/07/1944	02/12/2020
MR	THULANI THEMBA	MNYANDU	08/09/1953	31/12/2020
MR	LEONARD	MODISE	15/10/1953	24/02/2021
MR	RAKGABO APHISTUS	MODISELLE	21/03/1955	09/02/2021
MRS	MALEFO JOHANNA	MODISHANE	20/04/1952	13/05/2021
MR	JOHANNES	MOGODI	15/03/1965	20/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	KANKI SOLOMON	MOGOTSI	11/04/1955	05/05/2021
MR	MAKOTI DANIEL	MOHALE	25/06/1953	27/03/2021
MR	AARON	MOHLABAI	07/09/1949	13/05/2021
MR	JOHAN SONDHABSALANA	MOHLALA	12/05/1954	09/01/2021
MRS	HLABEWA EUNICE	MOHLALA(TIBAKWANA)	31/07/1940	18/01/2021
MRS	SALOME	MOHLONGO	06/08/1934	12/06/2021
MRS	PHOGOLE	MOKADI	11/12/1951	15/01/2021
MR	JONAS	MOKHOANTLE	21/09/1957	16/01/2021
MISS	MANTOA CHRISTINAH	MOKHOSI	09/01/1940	16/02/2021
MR	MUNTU MILSON	MOKOENA	08/04/1945	08/12/2020
MR	HOSIA	MOKOENA	20/11/1951	14/12/2020
MR	THAPELO GEORGE	MOKOENA	17/01/1945	03/02/2021
MR	MATJELE	MOKOENA	04/01/1948	01/03/2021
MR	JOHANNES KGOTJOANE	MOKOLO	19/02/1949	12/04/2021
MR	SELLO SIMON	MOKONE	03/03/1948	08/06/2021
MRS	NOMSA EUNICE	MOKOPANELE	14/07/1938	23/04/2021
MRS	PULENG ADELINA	MOKUENA	17/11/1924	11/04/2021
MR	SEPAMU PHILLIP	MOLALE	05/03/1925	05/01/2021
MR	PHILLIP	MOLALOGI	07/12/1962	15/03/2021
MR	MATTHEWS THAHAKI	MOLAOA	23/01/1934	28/02/2021
MR	TOLE	MOLDINI	13/06/1949	22/02/2021
MR	LUKAS	MOLEBA	15/04/1946	16/02/2021
MR	MOFEREFERE SAMSON	MOLEDI	06/12/1950	14/01/2021
MR	MADIMETJA	MOLEKWA	25/12/1956	31/12/2020
MRS	MAKWENA JOHANNA	MOLEMA	08/10/1942	22/01/2021
MR	MOSIMANEGAPE BENNETT	MOLEME	01/06/1955	08/05/2021
MR	SIMON MATHOPA	MOLOANTOA	01/03/1943	11/12/2020
MR	TSIETSI SAMUEL	MOLOI	11/09/1955	29/01/2021
MR	MOKETE ESAU	MOLOI	18/08/1957	06/06/2021
MRS	THEMBI EMILY	MOLOI	10/04/1960	19/12/2020
MR	NOKWEZA SIMON	MOMOZA	28/11/1944	11/12/2020
MRS	MATSELISO MAGDELINE	MONAGA	21/05/1943	13/02/2021
MRS	ONEILWE FREDDAH	MONCHO	23/05/1954	12/01/2021
MR	JACOB JOHANNES	MOOLMAN	04/12/1936	10/02/2021
MRS	MADITSHIDI MELITAH	MOQOBANE	13/11/1957	14/02/2021
MR	TSEKO DAVID	MORAKE	25/02/1943	21/05/2021
MRS	MOLEDI	MORARE	02/03/1938	18/04/2021
MR	MANAKA PETER	MORUDU	05/11/1941	27/01/2021
MRS	LAURA	MOSIKILI	20/04/1964	03/12/2020
MR	NALAMOTSE JOEL	MOSOMA	27/12/1955	27/03/2021
MRS	MARIA MAGDALENA	MOSTERT	10/10/1943	21/05/2021
MRS	ANNA CATHARINA	MOSTERT	03/05/1939	10/04/2021
MR	JOHN DINGO	MOTAU	07/12/1934	13/02/2021
MRS	SPONONO MIRRIAM	MOTAU	20/12/1948	12/02/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	EMILY KEKELETSO	MOTAUNG	04/02/1942	15/01/2021
MRS	SOLIWE RATION	MOTAUNG	30/08/1936	29/04/2021
MR	PIPI ANDRIAS	MOTHA	26/03/1951	03/02/2021
MRS	NANA SELLINA	MOTHA	05/07/1953	27/01/2021
MS	THABILE MAVIS	MOTHA	03/01/1948	30/05/2021
MRS	MARIA NTOMBINCANE	MOTLOUNG	25/01/1954	10/01/2021
MRS	NOKUTHULA MELVINA	MOTLOUNG	25/05/1955	14/01/2021
MR	MODISE ABEL	MOTOKO	20/08/1939	09/05/2021
MRS	KELETSO ANNA	MOTSHWARATEU	15/07/1962	17/01/2021
MR	ELLIOT TANKISO	MOTSOANE	15/04/1940	04/05/2021
MR	FUTA ELIAS	MPEBE	02/01/1936	14/01/2021
MR	MAGORO SAMUEL	MPHAHLELE	16/08/1939	22/01/2021
MRS	LEBPA FRANCINAH	MPHELA	17/03/1949	08/05/2021
MR	DAVID MNISI	MPHUTHI	24/11/1942	29/12/2020
MR	DITIRO DAVID	MPOELANG	19/04/1942	20/01/2021
MRS	THEMBELIHLE	MPOSULA	04/02/1962	28/12/2020
MRS	PHIKILE RHINODA	MPUNGOSE	29/11/1949	14/02/2021
MRS	NCEDIWE NOWEBILE	MPUQA	25/06/1948	16/01/2021
MR	MAGOLI	MSEZANE	13/12/1936	06/02/2021
MRS	DUMEKILE BADUMILE	MSHENGU	26/02/1951	09/12/2020
MR	MLUNGWANA SAUL	MSIBI	07/07/1940	19/03/2021
MRS	PHILISILE NESTAR	MSIBI	05/05/1965	13/01/2021
MRS	BUYELENI	MSIMANGO	29/09/1946	28/03/2021
MRS	PEGGIE KHELINA	MSIMANGO	24/03/1941	06/04/2021
MRS	NONDLALA SARAH	MTHAMBE	01/01/1942	20/12/2020
MR	JUDA ELBEY	MTHEMBU	06/04/1940	11/05/2021
MRS	TEFU VINAR	MTHEMBU	21/08/1952	07/01/2021
MRS	DUDU VIRGINIA	MTHEMBU	04/05/1955	24/04/2021
MRS	POPPY ALLEN	MTHETWA	31/01/1949	10/05/2021
MR	JOSEPH	MTHIMUNYE	19/06/1940	31/12/2020
MR	THEMBA	MTHIMUNYE	25/07/1958	03/06/2021
MR	BANGWENE PETRUS	MTHINZI	03/07/1943	31/12/2020
MISS	GOGO LIESBET	MTHOMBENI	21/12/1944	09/01/2021
MRS	EMELINA LIZZY	MTHOMBENI	08/07/1936	01/04/2021
MR	ZENANI BEN	MTIBE	15/12/1945	02/06/2021
MR	MHLUPEKI JOHN	MTOMBENI	11/10/1942	31/01/2021
MRS	THOKOZILE ANGELINA	MTOMBENI	13/04/1944	10/12/2020
MR	DUMLULU JOSEPH	MTSHWENI	19/05/1946	20/01/2021
MRS	BETTY JOYCE	MTSHWENI (MAHLANGU)	30/01/1955	30/05/2021
MR	GIJIMANI PIET	MTSWENI	22/05/1952	16/01/2021
MR	PETROS JABULANI	MTSWENI	14/08/1957	01/04/2021
MRS	TSEBANYANE DOROTHY	MUHLOPE	01/03/1948	30/12/2020
MR	CHRISTO	MUNNIK	05/09/1948	08/01/2021
MRS	MAHUDI JOHANNAH	MUSEDANI	20/10/1924	11/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	RICHARD	MUTHAVHATSINDI	08/04/1952	30/12/2020
MRS	CHRISTINA WILHELMINA	MUYEN	03/04/1930	26/02/2021
MRS	BONGIWE FORTUNATE	MVUBU	08/02/1972	23/12/2020
MRS	DUDU NESTA	MWELASE	25/04/1955	12/01/2021
MR	GEORGE ZWELIBANGILE	NAYO	09/02/1943	20/05/2021
MR	EPHRAIM NTSUCELELO	NAZABE	07/06/1947	02/02/2021
MR	MOLAHLEHI MICHAEL	NCHOLO	02/02/1933	13/03/2021
MRS	THULELENI MELTA	NCWENYA	24/10/1956	03/01/2021
MRS	NOMATI PRINCESS	NDABA	11/04/1955	08/01/2021
MRS	SIMANGELE CHRISTINA	NDABANDABA	21/12/1970	08/05/2021
MR	ANDREAS	NDANETA	13/11/1957	18/03/2021
MR	MDELWA DANIEL	NDHLOVU	01/06/1946	01/04/2021
MR	JOSEPH	NDHLOVU	14/07/1947	02/05/2021
MRS	PHELILE ELSIE	NDHLOVU	17/06/1959	27/04/2021
MR	MAHLABE JOSIAH	NDLALA	23/12/1945	26/01/2021
MR	MSONGELWA DAVID	NDLANGAMANDLA	26/03/1943	04/12/2020
MRS	GANEPHI ELINA	NDLELA	01/12/1929	26/02/2021
MR	MKISHWA REUBEN	NDLOVANA	03/05/1939	07/02/2021
MR	JABULANI ISAAC	NDLOVU	29/07/1954	18/12/2020
MR	WILLIAM TSHAKA	NDLOVU	04/08/1934	23/03/2021
MRS	JABISILE	NDLULI	03/01/1941	14/02/2021
MR	NNDWAKHULU HENDRICK	NDOU	20/06/1954	07/05/2021
MRS	NYAWASEDZA SYLVIA	NDOU	27/03/1959	07/04/2021
MRS	NYATSHAVHUNGWE	NDOU (RAMALATA)	26/08/1925	17/03/2021
MR	TSOTSO	NDYEBO	12/12/1957	13/12/2020
MR	MASHUDU JAMES	NEDAMBALE	08/03/1948	21/05/2021
MRS	HESTER ANTOINETTE	NEL	21/12/1938	04/02/2021
MR	DIRK	NEL	03/11/1935	12/01/2021
MR	ANTONIE JACOBUS	NEL	17/10/1957	22/12/2020
MRS	RACHEL CORNELIA	NEL	11/09/1946	23/01/2021
MRS	HESTER ANTOINETTE	NEL	21/12/1938	04/02/2021
MRS	SANDRA ELIZABETH	NEL	09/12/1955	15/02/2021
MR	RAUNGEDZANI ALFRED	NETSHIFHEFHE	02/02/1952	05/01/2021
MRS	MARTHA	NEUHOFF	11/03/1945	29/05/2021
MRS	MARIA	NGCAMPHALALA	07/10/1947	22/12/2020
MR	BUYANI ANTHONY	NGCOBO	21/04/1955	25/12/2020
MR	NONKENYANA PETRUS	NGCOBO	14/07/1934	25/01/2021
MR	NGALO LEVY	NGCOBO	28/02/1948	25/02/2021
MRS	DILESI	NGCOBO	29/08/1946	06/01/2021
MRS	THEMBIE HYACINTHIA	NGCOBO	06/01/1952	10/01/2021
MRS	ZWEPHI	NGCOBO	10/03/1922	11/01/2021
MRS	THENJIWE NELLY	NGCOBO	28/07/1945	15/01/2021
MR	CHITOKWAKWE	NGEMA	09/06/1939	18/03/2021
MRS	BUYISILE BETTY	NGEMA	22/06/1941	29/04/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	BUSISIWE BONWANGUBANI	NGIDI	03/06/1959	22/12/2020
MRS	NCAMILE CONSTANCE	NGOBESE	12/05/1943	03/01/2021
MRS	KGABO BETTY	NGOETJANA	07/08/1948	01/03/2021
MRS	NOMACALA MARTHA	NGOMANE	10/12/1950	25/12/2020
MRS	CHRISTINA NOKWAKHA LAWUKAZI	NGOVANA	27/10/1945	06/01/2021
MR	ELSON	NGQUNDULO	15/08/1947	31/01/2021
MR	MAKHOHLISO COSMAS	NGUBANE	16/11/1953	19/01/2021
MRS	LETHIWE THAKATHILE	NGUBANE	14/03/1948	31/12/2020
MRS	NOMUSA NORAH	NGUBANE	25/02/1939	16/01/2021
MR	NOYISHADA DIRK	NGUBENI	31/03/1943	26/12/2020
MR	DODA WALTER	NGUBO	18/10/1956	30/03/2021
MRS	MEDRINA SAKAZILE	NGWAZI	31/10/1954	19/12/2020
MRS	NTOMBI SOLOZANI	NGWAZI	10/10/1944	29/12/2020
MRS	NOMAKHISIMUSI LINNAH	NGWENYA	25/12/1943	16/01/2021
	MAPONTSHO MARIA	NHLAPO	20/04/1954	06/02/2021
MR	MTHANDENI ZACHARIA	NHLENGETHWA	26/08/1953	11/01/2021
MRS	NGONANI JULIETA	NHLENGETHWA	02/07/1936	02/06/2021
MRS	MARISA	NIEMAND	21/08/1950	08/02/2021
	MUKI MARIA	NKADIMENG	23/03/1955	04/03/2021
MR	ALEXANDRA PETRUS	NKALA	26/11/1938	29/05/2021
MR	MKHIZA AARON	NKAMBULE	28/03/1952	21/02/2021
MR	MTITI SALONIE	NKAMBULE	05/09/1938	08/06/2021
MRS	BIKWAPHI EVELYN	NKAMBULE	03/07/1938	21/02/2021
MR	JOCONIA	NKHELA	10/07/1943	06/06/2021
MRS	RAISIBE MARIA	NKOANA	02/05/1945	30/03/2021
MR	NKOMENTABA LINDUKULUNGA	NKOMO	10/05/1948	16/01/2021
MR	MAGAZINI KHEFASI	NKOMO	29/07/1952	25/01/2021
MR	KALI KONZOMBI	NKOMO	01/11/1949	05/02/2021
MRS	SESI MARIA	NKONDE	25/05/1940	18/02/2021
MR	SAMSON	NKOSI	12/12/1939	17/01/2021
MR	MTUNYELWA ELSON	NKOSI	31/12/1947	02/05/2021
MRS	HLALELENI LISAIAH	NKOSI	30/06/1949	13/01/2021
MRS	KLEINTJIE MARIA	NKOSI	07/12/1948	21/03/2021
MRS	MLANTO BERLINAH	NKOSI	24/05/1927	24/03/2021
MRS	SONILE MARTHA	NKOSI	18/03/1946	26/05/2021
MRS	BUZUMUNWE TRYPHINA	NKUMANE	30/03/1953	06/01/2021
MRS	NAKVE MARGARET	NKUMANE	01/01/1942	02/05/2021
MISS	MAMAILA ANNAH	NKUNA	31/05/1964	06/12/2020
MRS	KHUBANI	NKUNA	15/01/1929	13/01/2021
MRS	MORONGOENYANE RACHEL	NKWANE	27/02/1947	08/05/2021
MRS	BONGIWE DAISY	NOBEKWA	18/05/1951	21/01/2021
MRS	MARIA NOKONYANE	NOBELA	28/08/1957	12/12/2020
MRS	KATHLEEN LILIAN GLORIA	NOBILE	25/12/1935	01/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	BRIAN SIPHIWO	NODAZA	17/01/1956	23/12/2020
MR	MZIMASE WELLINGTON	NOQONGQOLO	05/03/1948	30/12/2020
MR	JOHN THOMAS OTTO	NORTHCOTT	06/06/1938	09/12/2020
MR	SABATHA JOHANNES	NQWALA	09/03/1950	27/01/2021
MR	NDODANA NDOYISILE	NQWAZI	06/08/1932	16/03/2021
MISS	NOBUNTU	NTAMO	18/05/1962	23/04/2021
MR	ALFRED	NTHANGENI	21/05/1951	05/02/2021
MR	THULANI HERTZOG	NTOMBELA	11/03/1945	19/01/2021
MR	SIWANTSO	NTONTI	13/12/1940	06/06/2021
MRS	NONESI CHRISTINA	NTOZABANTU	20/11/1949	05/01/2021
MR	MPIYATHELWA NATHANIEL	NTSHANGASE	18/01/1955	07/01/2021
MRS	ANGEL BUSISIWE	NTSHANGASE	15/11/1970	01/01/2021
MRS	BHEKISISANI OBELINE	NTSHANGASE	24/02/1959	08/01/2021
MRS	NTOMBIYOMDABU DORIES	NTSHANGASE	11/03/1952	13/01/2021
MR	THOKOZA GIDEON	NTSHELE	03/05/1947	23/05/2021
MR	NTHAMBELENI WILSON	NTSIENI	08/09/1952	03/01/2021
MR	BAYI ELIAS	NTULI	20/03/1937	07/12/2020
MR	KHOSIWE	NTULI	28/11/1957	13/01/2021
MR	MAFEMANI BRIGHTON	NTULI	02/04/1962	30/04/2021
MRS	KAZIWA LEAH	NTULI	11/09/1952	26/12/2020
MRS	PRINCESS THANDEKA	NTULI	27/06/1960	05/01/2021
MRS	LAHLEKILE SELINA	NTULI	26/08/1937	23/01/2021
MRS	STERRY LETTAH	NTULI	09/01/1959	26/01/2021
MRS	THEMBENI	NYABA	06/04/1930	31/01/2021
MRS	DOLI MARIA	NYEMBE	29/06/1937	03/06/2021
MR	MZUNYWA PHILLIP	NYIDE	11/09/1956	27/12/2020
MRS	EUNICE BUSISIWE	NYONI	08/08/1957	21/01/2021
MR	BONGANI PHENEAS	NZACA	08/11/1954	29/01/2021
MRS	NTONJANA	NZUZA	18/04/1942	19/01/2021
MISS	AMBER	ODENDAAL	04/11/1959	31/03/2021
MRS	GAAITSIWE RACHEL	OLIFANT	06/08/1939	19/05/2021
MR	HENDRIK JOHANNES	OLWAGE	24/10/1949	08/02/2021
MR	JOHN PETER	ONTONG	15/02/1930	14/12/2020
MRS	LILLY	ONTONG	26/09/1942	25/12/2020
MRS	JACOBA MAGRIETHA	OPPERMAN	14/08/1944	01/03/2021
MR	GERT JACOBUS	OPPERMAN	18/02/1950	18/12/2020
MR	DANIEL ALBERT	OPPERMAN	04/02/1947	04/02/2021
MRS	SHONA	PAGE	28/03/1930	01/01/2021
MR	MZONDENI ELPHAS	PAKATI	16/05/1951	17/03/2021
MR	SERGIO	PALIAGA	08/02/1946	20/01/2021
MR	SETAKI ALFRED	PAPOLA	07/03/1934	20/01/2021
MISS	VERONICA CAROL	PARMISSER	10/06/1964	17/04/2021
MR	AMOS BATHOLONYA	PATSA	19/03/1939	07/03/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	MARIA	PAWINSKA	08/04/1941	21/04/2021
MRS	MERLE DAWN	PEARSON	16/08/1941	09/05/2021
MRS	ANNA MAGDALENA	PELSER	12/10/1937	15/02/2021
MR	DIRK	PELSER	15/02/1949	24/12/2020
MR	JOSE JOAQUIM DA CUNHA	PEREIRA	06/06/1938	11/04/2021
MRS	DINAH	PETERSEN	14/08/1956	30/12/2020
MRS	JOHANNAH KOEKIE	PHAHLAMOHLAKA	19/06/1951	11/02/2021
MR	MGAMBA	PHAKATHI	24/01/1951	01/05/2021
MRS	MTHINTILE RISSAH	PHAKATHI	07/08/1973	02/04/2021
MR	MODISA AARON	PHAKEDI	29/12/1965	27/04/2021
MRS	NOMSA ALICE	PHIRI	28/05/1942	30/01/2021
MRS	ALLAN RHODENCIA	PHOLOHOLO	24/07/1966	18/12/2020
MRS	JUDITH	PIETERSE	01/04/1950	19/04/2021
MR	DAVID	PLATT	16/10/1947	24/02/2021
MR	ANDREW FRANCIS	POLLARD	31/07/1941	16/03/2021
MRS	KOYOSE IDA	PONONO	10/04/1940	02/06/2021
MR	NTONA GEORGE	POOE	10/09/1954	14/04/2021
MR	FREDERIK JOHANNES	POTGIETER	05/08/1944	03/03/2021
MR	NEVILLE FRANCIS	POVEY	25/06/1927	23/05/2021
MR	EDWARD JOHN SAMUEL	POWELL	15/04/1931	25/01/2021
MR	WILLIE	PRETORIUS	22/07/1947	09/04/2021
MRS	ZENOBI	PRETORIUS	19/06/1950	20/02/2021
MR	ARTHUR	PRINSLOO	29/09/1940	12/04/2021
MR	PIETER	PROMNITZ	17/05/1957	31/05/2021
MR	KENSINGTON	PULU	09/09/1949	01/01/2021
MR	MACEBO	QOTWANA	03/04/1942	10/06/2021
MR	SEBENZILE	QUBELO	06/03/1937	07/02/2021
MR	KHEHLA JULY	RADEBE	12/04/1931	13/01/2021
MR	SIMON	RADEBE	11/10/1942	15/05/2021
MRS	NOMAKISIMUSI	RADEBE	19/04/1937	08/01/2021
MRS	NTAVHANYENI ANNA	RADZILANI	05/02/1960	25/01/2021
MR	MAANDA PETRUS	RAMALATA	14/03/1942	23/04/2021
MR	MATOME SAMUEL	RAMONYAYI	04/06/1934	01/01/2021
MR	GODFREY VUMISA	RAMOTUBENG	11/06/1957	08/01/2021
MRS	TSHIRULARO EMLY	RAMUKGOVHEDI	16/07/1940	17/01/2021
MRS	MAHLODI JOHANNA	RAPANYANE	01/01/1938	17/02/2021
MR	SELAELO WILFRED	RAPETSOA	14/05/1939	03/05/2021
MRS	MARIA ELIZABETH LA GRANGE	REID	08/10/1935	15/02/2021
MR	CAROLUS JOHANNES	REINECKE	16/08/1949	01/01/2021
MRS	HESTER ALETTA CORNELIA	REIS	08/11/1943	14/12/2020
MRS	THITHIYA RODAH	REPINGA	04/04/1960	19/01/2021
MRS	NOMATEKISI METTAH	RERAYI	26/12/1933	21/05/2021
MRS	DOROTHY JOYCE	ROBERTSON	09/07/1926	09/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	MARYN MAGDELENA	ROETZ	18/11/1942	27/02/2021
MR	PATRICK LATHAM	ROGERS	20/03/1930	09/01/2021
MR	AUGUSTE ARIE	ROMEIJN	01/10/1929	04/01/2021
MR	JOHN MADIPODI	ROMONTJA	05/02/1936	26/01/2021
MR	BENJAMIN ROBERT	ROOS	05/07/1944	29/12/2020
MR	WILLIAM MAURICE	ROOS	16/08/1947	30/05/2021
MR	CARLOS	ROSENDO ARRANZ	22/02/1942	15/04/2021
MRS	RACHEL MARIA ELIZABETH	ROST	31/08/1935	13/05/2021
MRS	ANNA SOPHIA	ROUSSEAU	20/08/1942	16/12/2020
MRS	EVELYN ANN MAY	RUDNICK	21/01/1927	20/04/2021
MRS	MICHELLE MARTHA	RYAN	07/03/1941	19/04/2021
MR	VUSUMUZI LAIMON	SABELA	02/04/1943	26/03/2021
MRS	PHIKWAZI PAULINA	SABELA NGIDI	10/01/1939	13/01/2021
MR	MONJEDZI SAMUEL	SALANI	05/01/1928	27/12/2020
MRS	JOHANNA DIKELEDI	SAMBO	02/03/1944	03/01/2021
MRS	NONCEBA	SANDA	11/10/1951	22/04/2021
MRS	LIZZIE THOKOZILE	SAZELA	04/04/1944	12/02/2021
MS	LORRAINE ALMA	SCHALKWYK	09/03/1944	28/02/2021
MRS	DOREEN JEANNE	SCHEEPERS	15/10/1946	29/12/2020
MRS	SUSARA ALETTA	SCHMIDT	24/05/1930	03/02/2021
MRS	ZENTA MARIA	SCHREIBER	03/08/1961	11/02/2021
MR	EUGENE ALEXANDER	SCHWARTZEL	19/08/1931	29/03/2021
MR	LUCAS MALUKULUWE	SEBATA	02/01/1950	23/01/2021
MR	MICHAEL JOHN	SEBOTSA	14/07/1954	16/05/2021
MR	JOHANNES MSHIMIKI	SEDIBE	06/01/1945	15/04/2021
MR	HEINZ CHRISTIAN	SEEBECK	04/12/1931	01/04/2021
MR	SAMONNENG PETRUS	SEGAFA	13/11/1952	05/06/2021
MRS	KGADE LEGINA	SEGOOA	31/08/1953	09/05/2021
MRS	HLAMBASE MAGDELINE	SEGWAGWA	03/07/1978	18/05/2021
MR	VATE FREDDIE	SEHLABELA	20/04/1946	09/05/2021
MR	THULANE DAVID	SEJAKE	25/11/1939	12/06/2021
MR	ABRAM MOTSIMELA	SEKOERE	25/05/1943	27/05/2021
MRS	MALITABA ELIZABETH	SEKOTO	24/05/1947	22/02/2021
MRS	MORONGOE ELIZABETH	SEKWERE	29/07/1961	04/02/2021
MR	MAMPE JULIAS	SELALA	27/04/1950	11/04/2021
MR	CHOSHE SIMON	SELEKA	06/03/1924	24/05/2021
MR	PHILEMON AFVAAL	SELEPE	08/02/1948	04/04/2021
MRS	MANTHAKOANA EMILY	SELEPE	31/10/1940	03/05/2021
MR	MASILO JONAS	SELOTA	25/04/1954	01/04/2021
MR	LEJABA JOSEPH	SEOTHOMELA	04/02/1947	02/02/2021
MR	MOTLATSI JOSIAS	SEPHOOA	13/06/1950	28/01/2021
MRS	MODISAWAMAROE ELIZABETH	SERACHE	07/05/1951	11/03/2021
MR	NTAPE ABEL	SERAGE	17/05/1943	22/12/2020

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	MAKOLA JOSEPH	SEROKA	02/10/1930	20/02/2021
MRS	KESEABETSWE ESTHER	SETLALEKGOMO	08/10/1953	19/05/2021
MRS	MMAFILANE SARA	SETLHABI	02/09/1955	20/05/2021
MR	NEVILLE JOHN	SEVENOAKS	03/03/1940	07/01/2021
MR	MUSA JOHANNES	SHABALALA	23/03/1959	05/02/2021
MR	MASHOBA WILLIE	SHABALALA	09/12/1943	10/06/2021
MRS	ELIZABETH JABULILE	SHABALALA	20/12/1948	10/06/2021
MR	MALIWA PHILLEMONT	SHABANGU	06/12/1947	20/01/2021
MR	MQOLOSHELWA SAMSON	SHABANGU	30/11/1948	29/01/2021
MR	ISAICH	SHABANGU	01/01/1956	07/03/2021
MRS	DORIS SHONAPHI	SHABANGU	03/04/1954	30/05/2021
MRS	ROSA LIZA	SHASHA	05/08/1956	10/06/2021
MR	SIQOKO ALBERT	SHEKWA	20/06/1945	07/01/2021
MR	MICHAEL SENZO	SHEZI	23/12/1984	11/01/2021
MRS	ZONDANI WINNIE	SHEZI	20/09/1951	28/12/2020
MRS	THOMBI	SHEZI(MTSHALI)	20/10/1947	02/03/2021
MR	THOLANG	SHOAPHA	01/01/1955	10/01/2021
MR	NKANYENI JOSEPH	SHOBA	27/07/1948	11/03/2021
MR	MILTON	SHONGWE	16/02/1945	01/12/2020
MR	MTUTU JAMES	SHONGWE	05/08/1949	07/06/2021
MRS	KAPI ESTHER	SHONGWE	24/05/1938	08/02/2021
MR	MMTUNGANI	SHOZI	22/04/1941	17/12/2020
MRS	KHABONINA ANNIE	SHUNGUBE	18/08/1934	01/12/2020
MRS	BALEKILE ELLA	SIBANDE	15/01/1953	06/02/2021
MR	ABRAM MADUMA	SIBANYONI	22/10/1951	16/01/2021
MRS	NOMINI JANE	SIBANYONI	06/02/1959	09/05/2021
MR	BEKUYISE PATSON	SIBIYA	13/11/1954	12/01/2021
MR	MHLASIRI PHINEAS	SIBIYA	04/04/1947	04/02/2021
MRS	THOKOZILE	SIBIYA	11/12/1955	22/12/2020
MRS	MOTSI JANE	SIBONDA	18/06/1938	28/03/2021
MRS	CATHERINE DELIWE	SIKHOSANA	01/10/1947	22/03/2021
MRS	GCINANGANI	SIKOSANA	06/03/1942	28/04/2021
MR	MICCAH MUSA	SIMELANE	06/05/1966	31/12/2020
MR	GEODFREY SILIBAZISO	SIMELANE	07/09/1955	14/01/2021
MR	JOHN MBUSOMI	SIMELANE	04/02/1947	11/05/2021
MRS	ZULELENI KELINA	SIMELANE	15/10/1932	11/03/2021
MR	MALIWA	SINDANE	07/08/1940	13/01/2021
MR	BHINI HENDRIK	SINDANE	03/08/1950	17/03/2021
MR	JOHANNES SOLOMON	SINDANE	22/10/1954	15/05/2021
MR	BEKIFA JAMESON	SITHOLE	14/06/1932	16/01/2021
MR	SIBONGILE MATRINA	SITHOLE	16/05/1930	06/02/2021
MRS	SITOMBE BEATRICE	SITHOLE	09/03/1942	05/03/2021
MRS	HAZEL DUDUZILE	SITHOLE	28/09/1963	13/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	NANA NORAH	SITHOLE	09/01/1955	18/02/2021
MRS	MTRAZI EMMELINA	SITHOLE	14/10/1953	08/06/2021
MR	BONIBANALEKA DANIEL	SIYAYA	09/02/1940	01/01/2021
MR	MPHATHO AMOS	SIYAYA	27/08/1952	13/01/2021
MRS	SPONONO SARAH	SKHOSANA	18/02/1956	25/01/2021
MR	JABULANI PAULOS	SKOSANA	16/05/1962	26/03/2021
MRS	NCEBA LINAH	SKOSANA	07/06/1954	06/04/2021
MR	DANIEL BENJAMIN	SLABBERTS	24/04/1952	24/01/2021
MRS	MAVIS ISABELLA WILHELMINA	SMIT	25/05/1926	28/04/2021
MR	COENRAAD JOHANNES JACOBUS	SMIT	29/12/1934	07/05/2021
MR	JOHANNES BENJAMIN FRANS	SMIT	28/12/1948	28/12/2020
MR	FLORIS JOHANNES JACOBUS	SMIT	04/02/1941	26/01/2021
MRS	THEUNSINA JACOBA	SMIT	15/08/1929	30/03/2021
MS	SUSANNA	SMIT	19/06/1968	11/05/2021
MR	RICHARD GREEN	SMITH	22/03/1930	29/01/2021
MR	PHALADI JOHANNES	SMOUS	14/03/1940	26/05/2021
MRS	MOTLALEPULA LYDIA	SOLOMON	01/01/1924	11/05/2021
MR	RONALD BERNARD	SOLOMONS	10/05/1947	11/01/2021
MRS	CLARA ELIZABETH	SOLOMONS	24/12/1933	25/03/2021
MRS	NONTOKOZO SINAH	SOMNGUNI	31/08/1963	28/12/2020
MRS	PAMELA	SPEIRS	25/11/1935	18/03/2021
MRS	DOREEN MAGDALENE	SPENCE	21/02/1929	13/12/2020
MR	NEVILLE FRED	STADLER	25/03/1931	02/12/2020
MR	JOHN CARL OTTO ALEXANDER	STAPEL	03/02/1943	01/02/2021
MRS	SUSANNA	STEENKAMP	06/05/1957	11/01/2021
MR	JOHANNES JACOBUS	STEVENS	12/06/1952	24/12/2020
MRS	MARGARET	STEVENSON	08/06/1939	03/01/2021
MRS	ANNATJIE	STEYN	14/07/1945	16/01/2021
MRS	ELIZABETH MAGDALENA	STEYN	20/08/1953	09/02/2021
MRS	CAROLINA DEVINA	STEYN	17/12/1936	03/04/2021
MR	EDUARD GEORGE HENDRIK	STOLTZ	09/06/1949	14/05/2021
MR	KAREL	STORM	23/03/1956	31/12/2020
MR	ERNEST JAMES	STRICKLAND	26/03/1942	05/03/2021
MS	MARY-ANN	STRYDOM	11/05/1947	10/03/2021
MR	FRANCESCO VITTORIO	SWANEPOEL	02/05/1947	30/12/2020
MR	THEODORUS GERHARDUS	SWANEPOEL	30/08/1944	20/04/2021
MR	ANTONIE EDUARD	SWANEPOEL	10/09/1945	14/12/2020
	JACOBUS	SWANEPOEL	29/05/1934	04/02/2021
MRS	HELENA LOUISA	SWART	30/07/1927	21/02/2021
MR	JAN	SWART	28/04/1931	06/03/2021
MR	JOHANNES NICOLAAS	SWART	23/01/1962	27/01/2021
MR	IZAK	SWARTS	05/01/1943	13/12/2020
MRS	ELIZABETH	SWARTS	12/07/1930	30/12/2020
MR	STANLEY VIVIAN AMOS	SYKES	01/07/1940	01/02/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MRS	LEONORE PEARL	TATTON	03/01/1941	17/03/2021
MRS	MANYANA ANNA	TAU	16/04/1934	23/01/2021
MR	JOSEPH MOEKETSI HLOKOYISA	TEDILE	22/05/1954	07/01/2021
MR	MAESELE PHILLEMONT	TEMA	03/03/1933	19/02/2021
	HENDRIK JAN	TEMPEL	13/08/1923	19/01/2021
MRS	MAKGOLOKWE ANNA	THAANE	22/10/1947	29/05/2021
MR	MFANA AARON	THABETE	01/06/1936	30/12/2020
MRS	NGWANAMAROTENG JULIA	THOBEJANE	08/08/1960	20/04/2021
MRS	DIKELEDI ANNAH	THOMAS	07/07/1960	05/02/2021
	K. D	THOTHI	15/05/1952	22/05/2021
MRS	DANKIE	THULO	09/11/1960	23/05/2021
MR	MTHUNZI DONALD	THWALO	13/11/1946	11/12/2020
MRS	MARYANN	TITIES	15/09/1922	03/04/2021
MR	ELIAS MATSOBANE	TLADI	22/10/1939	07/03/2021
MRS	SOPHIE	TLADINYANA	02/09/1950	05/01/2021
MR	RAMASI DAVID	TLALANG	12/05/1945	27/01/2021
	TSHABAESELE NOAH OBED	TLALE	15/08/1967	12/03/2021
MRS	KENALEMANG NELIAS	TLHOMEDI	07/04/1960	13/06/2021
MRS	DALRAY CYNTHIA	TOMPA	13/12/1934	29/12/2020
	GISELA MARIA HEDWIG MARTHE KIN	TORODE	02/06/1931	27/02/2021
MR	LEROELE ESAIAH	TSEOLE	24/04/1933	18/01/2021
MR	SEKWATI SAMUEL	TSHABALALA	15/05/1940	11/02/2021
MRS	THERESIA	TSHABALALA	04/09/1946	29/01/2021
	MAYINGENI JOSEPHINA	TSHABANGU	22/07/1953	07/12/2020
MR	MBULELO ROBERT	TSHAISA	01/03/1951	31/12/2020
MRS	RAISIBE JOHANNA	TSHANO	21/04/1932	27/01/2021
MRS	MOITHERI MARIA	TSHELANE	04/08/1958	28/12/2020
MRS	MILDRED	TSHEZI	01/11/1944	23/12/2020
MR	MASHUDU LENON	TSHIFULARO	15/10/1952	26/01/2021
MR	SEGANI CUTHBERT	TSHIKOMBE	22/04/1937	30/12/2020
MR	MNYAMA MARKUS	TSIA	21/11/1945	17/02/2021
MRS	LUCY	TSOTETSI	25/12/1941	10/12/2020
MR	TSENYEHELO	TUMENG	30/08/1934	31/01/2021
MRS	NONCEDO NOSISA	TWALO	31/12/1956	12/03/2021
MRS	CATHARINA ELIZABETH	UYS	05/02/1935	09/01/2021
MR	THAKOR	VALLABH	10/01/1937	05/04/2021
MRS	AUDREY RUTH	VAN DEN BERG	22/03/1935	03/05/2021
MRS	GERTIE PHILDA	VAN DER MERWE	15/04/1937	21/05/2021
MR	PETRUS JACOBUS	VAN DER MERWE	17/10/1941	06/01/2021
MR	FREDERIK	VAN DER MERWE	22/10/1957	05/01/2021
MR	MARTHINUS JACOBUS	VAN DER WALT	20/11/1950	06/06/2021
MRS	DANIELINA ALETTA CATHARINA	VAN DER WESTHUIZEN	01/02/1952	24/02/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	JACOBUS CHRISTIAAN	VAN DER WESTHUIZEN	12/01/1943	31/05/2021
MR	FRANS ALBERT STEFANUS	VAN DYK	06/09/1947	02/12/2020
MRS	HILDA THERESA	VAN EEDEN	27/02/1950	04/01/2021
MRS	ANNA CHRISTINA	VAN HEERDEN	27/02/1926	29/04/2021
MRS	SUSANNA ELIZABETH	VAN KRADENBURG	12/10/1936	14/06/2021
MRS	JOAN DOROTHEA	VAN NIEKERK	03/10/1953	26/04/2021
MR	CHRISTIAAN JOZUA	VAN OORDT	06/09/1947	06/03/2021
MR	JACOBUS JOHANNES FRANCOIS	VAN RHEEDE VAN OUDTSHOORN	22/02/1954	13/12/2020
MR	PAUL JOHANNES	VAN ROOYEN	29/06/1950	13/05/2021
MR	PETRUS HENDRIK	VAN ROOYEN	26/10/1942	21/02/2021
MRS	MARGARET EDITH	VAN TONDER	28/02/1938	23/04/2021
MR	JAN CHRISTOFFEL	VAN TONDER	22/12/1939	03/05/2021
MR	JOHANNES	VAN WYK	14/05/1947	14/01/2021
MR	HENDRIK JOHANNES MARTHINUS	VAN WYK	18/08/1932	18/03/2021
MRS	CATHARINA JAKOBA	VAN ZYL	17/03/1949	14/01/2021
MR	LODEWYK MARTHINUS	VAN ZYL	18/09/1946	21/12/2020
MR	HENDRIK ALEXANDER	VELDMAN	16/02/1947	01/02/2021
MR	JOHANNES	VENTER	03/03/1938	16/01/2021
MR	JOHANNES HENDRIK	VENTER	03/03/1938	16/01/2021
MR	JOHANNES STEPHANNES	VENTER	21/08/1950	07/02/2021
MR	GABRIEL DU PLESSIS	VENTER	07/11/1946	01/06/2021
MRS	ELIZABETH KATHLEEN	VENTER	09/04/1951	18/12/2020
MR	GRAHAM BRIAN	VERGOTINE	25/03/1955	04/12/2020
MR	MACEMEZA JOSEPH	VILAKAZI	26/12/1942	16/12/2020
MR	ZAKHELE REUBEN	VILAKAZI	01/05/1943	30/01/2021
MRS	NOGANE FIDORINA	VILAKAZI	30/11/1937	22/12/2020
MRS	SIZAKELE GLADYS	VILAKAZI	11/09/1951	19/05/2021
MR	ISAK GERHARDUS	VILJOEN	31/12/1945	02/06/2021
MR	ABDUL BASIET	VILLET	21/03/1939	03/01/2021
MR	STEFAANS	VISAGIE	27/01/1953	14/12/2020
MR	FLOORES	VISSER	12/07/1957	31/12/2020
MRS	RINA	VISSER	26/04/1958	21/01/2021
MR	HENDRIK JOHANNES	VORSTER	10/08/1943	27/02/2021
MR	ANDRIES GERHARDUS	VOS	06/04/1949	30/03/2021
MRS	SIDUDLA VERONICA	VUMA	26/12/1955	13/02/2021
MRS	SESI PAULINA	VUNDHLA	24/06/1940	18/12/2020
MRS	MAGRIETA ELIZABETH	WAKEFIELD	08/06/1941	27/12/2020
MRS	HAZEL MAGDALENE KATHERINE	WEBBER	15/02/1940	13/01/2021
MRS	MARGARET KATHLEEN	WEITZ	10/12/1936	05/06/2021
MRS	TSHIAMISHO ANASTASIA	WESI	29/10/1951	07/01/2021
MR	RODNEY GEORGE	WHEELER	29/07/1947	07/06/2021
MR	PETER JOHN RUNDLE	WHITTLE	29/08/1945	06/01/2021

TITLE	FULL NAMES	SURNAME	DATE OF BIRTH	DATE OF DEATH
MR	KEVIN NOLAN	WILCOX	01/04/1951	27/03/2021
MRS	PETRONELLA MAGDALENA SUSARAH	WILKEN	15/03/1964	30/04/2021
MR	ABRAM MATTHEUS	WILLEMSE	26/07/1943	23/02/2021
MRS	VALERIE LUCILLE	WILLEMSE	27/06/1943	02/12/2020
MR	ELIJAH	WILLIAMS	20/02/1951	27/01/2021
MR	JAMES FREDERICK	WILSON	01/03/1949	15/05/2021
MR	CHARLES WILLIAM	WYNGAARD	28/09/1952	26/02/2021
MR	NGWAYI JOHANNES	XABA	17/02/1955	23/01/2021
MR	MNYAKAMELWA FATAS	XABA	11/02/1945	09/06/2021
MRS	THIHTILE SAULINE	XABA	26/07/1943	13/01/2021
MRS	GANI REGINA	XABA	10/10/1938	22/01/2021
MRS	THABISILE CELANI	XABA	02/12/1958	13/01/2021
MRS	NOTAKA	XASHE	16/07/1940	15/02/2021
MR	AGRIPPA	XIMBA	01/09/1935	14/02/2021
MRS	SEFURA EMMLY	XULU	08/12/1945	05/05/2021
MRS	NOMTHUZELO LILLIAN NONGEZILE	YASE	12/03/1949	23/12/2020
MRS	DENISE DAWN	YOUNG	10/12/1939	02/01/2021
MRS	FORD	YOUNG	23/02/1924	12/04/2021
MRS	NOGCINILE	ZANGA	10/09/1940	27/12/2020
MR	NDAWO JOHN	ZITA	13/03/1937	03/02/2021
MR	STEPHANUS CORNELIUS	ZONDAGH	20/09/1946	11/01/2021
MRS	HLAMUKILE ALICE	ZONDI	25/11/1952	02/01/2021
MRS	ZONDENI FLYMINAH	ZONDI	05/03/1933	17/01/2021
MR	BEKOKWAKHE AMOS	ZULU	23/11/1940	05/01/2021
MR	MUZIKAYISE ABEDNEGO	ZULU	10/10/1952	09/04/2021
MRS	TISENI PHYLLIS	ZULU	03/10/1944	09/12/2020
MS	THOKOZILE SOPHIA	ZULU	11/11/1954	16/01/2021
MR	VICTOR ALBERT	ZWANE	05/02/1946	17/05/2021
MRS	ELIZABETH JOHANNA	ZWANE	07/11/1955	02/04/2021
MRS	NOMPI LENA	ZWANE	25/08/1931	13/05/2021