

Pensioner TALK

 **Eskom**
Pension and Provident Fund

December 2019

Festive Edition



Profiling Ms Linda Mateza



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Editor's Note

Welcome to the Holiday Edition of Pensioner Talk, the last newsletter for 2019. Can you believe that we are just a few days away from 2020? The year 2019 was an event-filled year with the appointment of our new Chief Executive and Principal Officer, Ms Linda Mateza, who is gracing our cover. In this edition, we find out who Linda is, and we learn which direction she wants to steer the EPPF in the future.

Trustee Elections are underway, and we are thankful to everyone who took part in the nomination phase of the elections, we hope that you are ready to cast your vote as the voting season is upon us starting from January 2020. In this edition, we also look at the new National Health Insurance (NHI)-what it is and when it is coming into effect.

Preparing for 2020

We also share some information on staying healthy during the festive season and making sure that you and your loved ones have enough information about what the South African tax laws say when it comes to a deceased person's estate. The Fund has received thousands of Evidence of Survival (EOS) forms and we thank you to those who have successfully submitted their forms. In this edition, we remind you yet again to submit any outstanding forms to those of you who have not yet submitted.

The end of the year also means that it's time for your well-deserved annual bonus—we hope that it will come in handy in your plans for the festivities this holiday season.

The EPPF wishes you and your loved ones a lovely festive season and a prosperous 2020.

We want to hear from you!

Have any thoughts about this edition of the Pensioner Talk? Send us a mail to eppfcommunications@eppf.co.za we look forward to hearing from you!

Happy reading!

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Meet the new EPPF Chief Executive and Principal Officer, **Ms Linda Mateza**



Since her appointment as Chief Executive and Principal Officer the Eskom Pension and Provident Fund (EPPF) in September of this year, Ms Linda Mateza has attracted a considerable amount of attention and excitement in the industry. We want you to know more about her. In Touch recently sat down with Ms Mateza to find out about her background, her vision for the EPPF and her thoughts on the pension funds industry. Let's meet Ms Linda Mateza...

1. Congratulations on your appointment as the Chief Executive and Principal Officer of the EPPF. Where did your journey begin?

Thank you! It truly is an honour to return to serve at the EPPF.

My career in financial services began at the South African Reserve Bank in 2001, when I was employed as a financial market analyst. Since then, I have worked for the two largest pension funds in Africa as well as other institutions in the investment industry. I held the role of Chief Investment Officer at EPPF until 2013. More recently, I served as the Head of Investments and Actuarial Services at the Government Employees Pension Fund (GEPF), between 2015 and 2019.

2. You have mentioned that you previously worked at the Fund, first as the Investment Multi Manager and then as the Chief Investment Officer. What made you consider coming back to the Fund?

The EPPF is highly regarded both locally and internationally. This is evidenced by the awards that the Fund continues to garner, including the most recent accomplishment of winning the Most

Transformed Fund at the Association of Black Securities and Investment Professionals (ABSIP) Financial Sector Awards. The Fund has also received international accolades: we were awarded the NASP (National Association of Securities Professionals) Obama-Mandela Bridge Builder of the year 2019 accredited to the consistent and significant role the Fund has played in bringing American and African pension funds to invest in real assets across the African continent. In addition, we were recognised and included in the inaugural Principles for Responsible Investments (PRI) Leader Group for 2019.

Having served in a senior role at another large pension fund, it was a natural progression for me to move into a leadership position within a pension fund organisation.

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When the opportunity arose, I applied for the position of Chief Executive and Principal Officer at the EPPF, to give myself exposure to the totality of a pension fund's operations including the legal and administrative aspects. It was a logical progression of my career journey to becoming a pension fund expert.

3. As the leader of the organisation, what is your overarching vision for the Fund? And how do you believe we will get there?

The Board of Trustees of the Fund has taken the time to articulate a very clear strategy for the Fund, with specific goals to be achieved by 2024. My vision is to implement these objectives and to firmly establish the EPPF as the most admired pension fund - admired by its members and by other pension funds. None of this will be possible without enhancing the professionalism and effectiveness of the EPPF employees.

An organisation's strategy belongs to every single employee of the Fund and it is that accountability and understanding of how each employee has a contribution to make which will lead to our collaborative success. I hope to inspire my colleagues into delivering the best service to members by being professional and effective in their work.

4. Strong leadership and management is one of the Fund's 'Formula for Success'. How would you classify your leadership style and how do you keep employees that you lead motivated and engaged?

As a leader, I have learned to be a "multiplier". I didn't coin this phrase... it comes from the work of an American researcher named Liz Wiseman. The idea is that a leader can never be an expert in everything - instead, the effective leader achieves results through harnessing and directing the intelligence, energy and capabilities of those she leads. Leadership is not easy, and every day is a lesson.

I believe that work must have meaning and purpose. In all my interactions with employees I try to demonstrate the significance of the work they do - even the most seemingly mundane tasks help us collectively to achieve the Fund's strategic objectives. I encourage people to take pride in their work, so that they can give it their best effort.

5. The Fund has set out the EPPF 2024 Strategy which focuses on five pillars: fund sustainability, building a platform to serve members, member-centricity, unlocking our human capital and managing our brand and reputation. What do you think the key drivers and success factors will be to achieve our goals as a Fund?

I am in the fortunate position of leading an organisation that has already articulated its vision and strategy and developed a formula for successful execution of the strategy. My job is to ensure that the strategy is executed, in line with the EPPF Formula for Success, which promotes the following values, attitudes and actions:

- Integrity, honesty and respect
- Teamwork and collaboration
- Compliance and governance
- Attract, develop and retain talent
- Having a 'can-do' attitude
- Outstanding customer service
- Proactive planning and organising
- Strong leadership and management



Living these values and aligning with the principles of this formula will lay a solid foundation in ensuring that we achieve our goals and deliver according to our tagline of "Invested in our members".

6. We are an industry that has faced some media attention and criticism in recent years due to a number of factors including investment losses, high profile pension pay-outs and concerns about state intervention. How do we as one of the largest pension funds manage these challenges and reassure our members that their pension savings are in good hands?

We will restore confidence through our actions - one of the EPPF's strategic pillars is "managing our brand and reputation".

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This means earning trust from our members and broader society by demonstrating that we are accountable. As an organisation which aspires to being an industry leader, it is imperative that we demonstrate our expertise and collective experience. This will inspire confidence that the Fund is in capable hands, and that pension savings are safe and secure.

We also have a duty to communicate to members so that they understand the context in which we operate in. It is also critical that we provide platforms for engagement, so that we understand members' circumstances and address their concerns. That engagement will create trust in the Fund's ability to continue performing and meeting our members' needs and expectations.

7. As a pension fund, we deal with one of the largest investments that most people make, their pension savings. There are over 80,000 active members, pensioners and beneficiaries who look to us to keep our promise and meet our liabilities. What is your message to the EPPF membership?

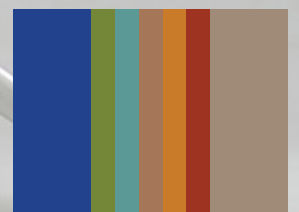
My message is very simple: I am here to serve. In serving, I will apply my experience, skills and energy to preserve the sustainability of the Fund, to ensure that the Fund can provide the benefits promised to its members, and to assist the Board of Trustees in their decision-making and strategic planning. As a leader, I am also here to bring the best out of the dedicated employees of the EPPF.

8. As professionals, we spend most of our time with our colleagues working towards collaborative goals. But as a human being, how would like to be remembered – what legacy would you like to leave behind?

I would like to be remembered as someone who "changed the game" in some way. I would like my career journey to inspire others – especially Black women – to believe that nothing is impossible. I strive every day to instil that belief in my daughters.



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Quick Facts about Ms Mateza

Where were you born and where did you grow up?

I was born in Mthatha, in the former Transkei. I grew up in the region but went to a boarding school in KwaZulu-Natal when I was 12 years old. Both places were instrumental in my upbringing.

What do you do to relax?

I love to spend time with my family: I have two young daughters, and I spend most of my free time playing, chatting and exploring the world with them. I try to get away for “me-time” and some pampering at a spa occasionally.

What is your personal motto or daily mantra?

I have a different prayer every day; but I start and end every day with gratitude.

Getting to know Ms Mateza

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

I read extensively and have many favourites. “I Know Why the Caged Bird Sings” by Maya Angelou had a profound impact on me many years ago, and I have re-read it a few times since then. It’s beautifully written, and it gave a voice to thoughts and feelings for which I had not found the words to express; and in it I found characters that I could relate to and identify with as a young Black woman.

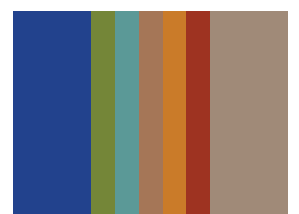
Which two places have you visited that amazed you, and why?

The Wild Coast is breath-taking - I love its unspoilt beauty and laid-back pace. I also enjoyed the vibrancy and rich history of Cuba when I visited there, and also the dancing!

Who is your mentor and how have they helped you grow as a person and a leader?

I have many mentors, from different walks of life. All of them have given me the gift of self-confidence and maintaining a curious mind.

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Your Finances:

Tax matters on deceased estate?

Death is a difficult and emotional subject to handle, however, as uncomfortable as it is to talk about it is of paramount importance to know about deceased estates and the law as in recent years, the effect of various taxes on a deceased estate has become more and more important to take into consideration when attending to estate planning prior to the drafting of one's Will.

What is a deceased estate?

A deceased estate refers to all the property, possessions and assets that legally belonged to a person who has died.

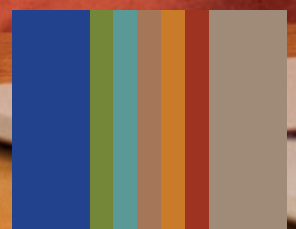
An inheritance is what a living person is legally given from the deceased person's estate. Usually, the person who died would have written up a will that would list how they want to share out their possessions after they die.

Laws that impact to deceased estates

There are three sets of laws in South Africa that relate to deceased estates and inheritances:

1. The Administration of Estates Act: This gives the legal rules for the disposal of the deceased's estate. The disposal of an estate means arranging to close off all the deceased person's financial and legal affairs. This can include paying off any debt and selling or giving away their property, usually according to their wishes as given in their will.
2. The Wills Act: This affects all testators – any person who has made a will.
3. The Intestate Succession Act: This governs the devolution (the legal transfer) of estates for all deceased persons who have property in the Republic but who die without a will.

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There are four significant things to consider:

1. Income Tax

The first tax consideration that is income tax. When a person dies, the Executors step into the shoes of the deceased and are liable to ensure that all the relevant tax returns of the deceased are completed, submitted and assessed by SARS for payment by the estate, if applicable.

Before 1 March 2016, tax returns would have to be submitted until the deceased's date of death. This means that all arrear returns, together with the final return, which would be applicable for the period from 1 March of that particular tax year until the deceased's date of death, would have to be submitted for assessment.

Once these tax returns have been formally assessed and paid, the Executors' responsibility to declare income for the deceased would end in that no further tax returns would have to be lodged by them."

Any income earned by the estate after the date of death would be taxable in the hands of the beneficiaries. This would be in proportion to the shares of the income they are entitled to, and the Executors' only further responsibility would be to ensure that the beneficiaries are fully informed of their duty to declare the said income and to provide them with the information they would require to properly include the income in their tax returns.

2. Capital Gains Tax (CGT)

CGT is applicable to a deceased estate as it is to individuals, with one exception to the general rule. The exception is that death is regarded as a deemed disposal of assets that are subject to CGT, such as immovable property, shares, and unit trusts. The Executor would be responsible to declare the deemed disposal of all these assets in the final tax return of the deceased with any tax payable being a liability in the estate and therefore deductible for estate duty purposes.

Any post-date-of-death sales would now form a part of the applicable post-date-of-death tax returns, and the Executor would have to account for any sales out of the estate in the applicable post-date-of-death tax period. It is important to be aware that there are certain roll over and exclusionary rebates applicable with regards to assets subject to CGT that are to be transferred to a resident surviving spouse.

3. Estate Duty

Estate duty becomes applicable where the net value of a deceased estate is in excess of the individual estate duty rebate of R3.5 million. The duty would then be payable at a flat rate of 20% on the amount in excess of R3.5 million. In the event that the net value of the estate is in excess of R30 million and the deceased passed away on 1 March 2018 or later, then duty would be payable at 20% on the dutiable estate up to R30 million, with 25% duty being payable on the dutiable estate in excess of R30 million. When the deceased has a surviving spouse, there is an exclusion of all assets bequeathed to the surviving spouse in that there would be no duty applicable to assets awarded to the surviving spouse. There is also a portable spousal abatement that applies on the death of the last dying, in which case the estate duty rebate would be R7 million ($R3.5 \text{ million} \times 2$), less the amount deducted from the net value of the estate of any one of the previously deceased spouses as dictated by the section.

Where the deceased is a surviving spouse of one or more marriages, the amount subtracted is limited to one predeceased spouse.

There are many other exclusions that could potentially apply, all of which should be taken into consideration during the estate planning process. Calculating Estate Duty

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correctly is a complex process with many factors having an influence on the calculation, and it is important that all of these are looked at very carefully by the Testator and their advisor prior to the drafting of their Will.

4. Other Taxes

Lastly, there are numerous other taxes that could also potentially affect a deceased estate, such as VAT (Value Added Tax), Donations Tax and the tax surrounding the Section 7C loans by an individual to a Trust. "All of these could potentially have a great effect on a deceased estate one day and should already be considered during the estate planning stage.

As an executor of a deceased estate you are required to have advanced knowledge about a vast spectrum of aspects relating to the estate. Keeping up with the changes in income tax legislation can be very cumbersome. At Tax Consulting South Africa, we aim to relieve this pressure by taking over the income tax portion of the estate.

Our focus is to save the executor the time and effort to complete the SARS update of the estate details. This entails a process where all documentation must be presented to the SARS officials in person. The executor provides our tax practitioners with a power of attorney to conduct this process on his or her behalf.

We enquire about the current tax status of the deceased and assist the executor in bringing all outstanding tax returns up to date. Where required, we register the deceased estate as a separate tax entity, to declare all taxable post-death income.

As a final service, we apply for the letter of compliance from SARS which the executor requires to prove to the Master that all tax affairs are in order.

Our team is actively engaged in estates handling for a number of corporate enterprises, banks and attorneys.

The Process:

- Request all the information required.
- Prepare SARS registration documents.
- Update the Deceased Estates details at SARS (bank account and address).
- Prepare tax calculations and submit all returns up to date.
- Request finalisation letter.
- Engaging with SARS for the update of estate information.
- Transfer of deceased filing profile for SARS update.
- Carrying out complex computations and tax calculations for the purpose of tax returns/submissions on e-filing.
- Our relationship with George SARS is impeccable meaning increased effectiveness and efficiency.

Which documents are required for SARS for the deceased person?

- Death certificate or death notice
- Identity document of deceased person
- Letters of Executorship (J238) (if applicable) and Letter of Authority (J170) (in cases where the estate is less than R250 000)
- Certified copy of the executor's identity document
- Special Power of attorney (if applicable)
- Proof of physical address and contact details of executor or agent
- Last 'Will' and 'Testament' of the deceased person
- An inventory of the deceased person's assets
- The liquidation and distribution accounts (if available)

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How do I report a deceased estate to SARS?

Top Tip: Even if Estate Duty is not payable you have to inform SARS that the person is deceased.

An Executor must notify SARS of the death by:

- visiting the nearest SARS branch or
- Sending an email to the Contact Centre closest to the Master of the High Court where the estate is being administered.

Find out more about how to register a Deceased Estate.

When is Estate Duty due?

Estate Duty is due within 1 year of date of death or 30 days from date of assessment, if assessment is issued within 1 year of date of death. Currently, interest is levied at 6% p.a. on late payments.

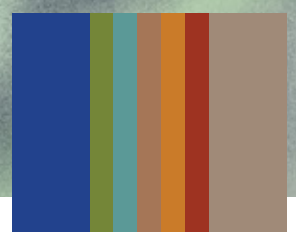
Estate duty queries may be directed to:

SARS Call Centre at 0800 00 7277

Via e-mail to estateduty@sars.gov.za

We hope this article has shed some light on the tax matters to consider in relation to a deceased estate. Sharing is caring, so please ensure that you share this information with your loved ones.

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Jou Finansies

Watter dokumente is nodig vir SARS vir die oorledene?

Dood is 'n moeilike en emosionele onderwerp, maar al is dit 'n ongemaklike onderwerp, is dit uiters belangrik dat 'n mens moet weet hoe bestorwe boedels en die wet in onlangse jare werk, want as jy daaraan dink om 'n boedel te beplan voordat jy jou testament opstel, het dit al hoe belangriker geword dat jy weet hoe verskeie belastinge 'n bestorwe boedel beïnvloed.

Wat is 'n bestorwe boedel?

'n Bestorwe boedel verwys na al die eiendom, besittings en bates wat wetlik aan 'n afgestorwe persoon behoort het.

'n Erfporsie is dit wat 'n lewende persoon wetlik ontvang uit die afgestorwe persoon se boedel. Die persoon wat gesterf het, het gewoonlik 'n testament opgestel wat verduidelik hoe hulle hulle besittings ná hulle dood wil uitdeel.

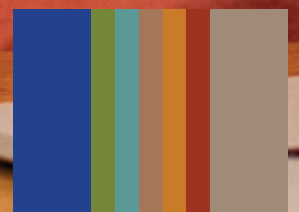
Wette wat 'n impak het op bestorwe boedels

Daar is drie stelsel wette in Suid-Afrika wat verband hou met bestorwe boedels en erfporsies:

1. Die Boedelwet: Dit gee die regsreëls vir die afhandeling van die oorledene se boedel. Die afhandeling van 'n boedel beteken dat reëlins getref word om die oorledene se finansiële en regsake af te sluit. Dit kan insluit dat enige skuld afbetaal en hulle eiendom verkoop of weggegee word, gewoonlik volgens hulle wense soos in hulle testament beskryf.
2. Die Wet op Testamente: Dit raak alle testateurs – enige persoon wat 'n testament opgestel het – met eiendom in Suid-Afrika.



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3. Die Erfopvolgingswet: Dit bepaal die oordrag (die wettige oordrag) van boedels van alle afgestorwe persone wat eiendom in die Republiek het en wat sonder 'n testament sterf.

Vier belangrike aspekte om in aanmerking te neem:

1. Inkomstebelasting

Die eerste belastingoorweging is inkomstebelasting. Wanneer iemand sterf, is dit die Eksekuteurs se plig om die oorledene se sake oor te neem en te verseker dat al die relevante belastingopgawes ingevul, ingedien en geassesseer word deur SARS vir betaling deur die boedel, indien van toepassing.

Voor 1 Maart 2016, moes belastingopgawes tot en met die dood van 'n oorledene ingegee word. Dit beteken dat alle agterstallige opgawes, tesame met die finale opgawe, wat van toepassing sal wees vanaf die periode van 1 Maart van daardie spesifieke belastingjaar tot en met die oorledene se sterfdatum, ingegee moes word vir assessering.

Wanneer hierdie belastingopgawes formeel geassesseer en betaal is, is dit die Eksekuteur se verantwoordelikheid om te verklaar dat inkomste vir die oorledene eindig en dat geen verdere belastingopgawes deur hulle ingegee hoef te word nie.

Enige inkomste wat ná die sterfdatum deur die boedel verdien word, sal die verantwoordelikheid van die begunstigdes wees. Dit sal wees ooreenkomstig die aandele van die inkomste waarop hulle geregtig is, en die Eksekuteur se enigste verdere verantwoordelikheid sal wees om seker te maak dat die begunstigdes ten volle ingelig word van hulle plig om die genoemde inkomste te verklaar en vir hulle die inligting te gee wat hulle nodig het om die inkomste behoorlik by hulle belastingopgawes in te sluit.

2. Kapitaalwinstbelasting (KWB)

KWB is net so van toepassing op 'n bestorwe boedel as wat dit op individue is, met een uitsondering op die reël. Die uitsondering is dat dood beskou word as 'n veronderstelde verkoop van bates wat onderhewig

is aan KWB, soos vaste eiendom, aandele en effektrusters. Die Eksekuteur is daarvoor verantwoordelik om die veronderstelde verkoop van al hierdie bates te verklaar in die finale belastingopgawe van die oorledene, en enige betaalbare belasting is 'n las in die boedel en is dus aftrekbaar vir boedelbelastingdoeleindes.

Enige verkope ná die datum van sterfte sal nou deel uitmaak van die toepaslike na-sterfte-datum-belastingopgawes, en die Eksekuteur sal rekenskap moet gee van enige verkope buite die boedel in die toepaslike belastingtydperk in die na-sterfte-datum-tydperk. Dit is belangrik om te weet dat daar sekere oordrag- en uitsluitingskortings van toepassing is ten opsigte van bates wat aan KWB onderhewig is en wat na 'n woonagtige, langsliewende eggenoot oorgedra moet word.

3. Boedelbelasting

Boedelbelasting is toepaslik waar die netto waarde van 'n bestorwe boedel die individuele boedelbelastingkorting van R3.5 miljoen oorskry. Die belasting sal dan betaalbaar wees teen 'n vaste koers van 20% op die bedrag wat R3.5 miljoen oorskry. Waar die netto waarde van die boedel R30 miljoen oorskry en die persoon op 1 Maart 2018 of daarna gesterf het, sal die belasting betaalbaar wees teen 20% op die belasbare boedel tot op R30 miljoen, en 25% belasting sal betaalbaar wees op die belasbare boedel wat R30 miljoen oorskry.

Wanneer die oorledene 'n langsliewende eggenoot het, is daar 'n uitsluiting van alle bates wat aan die langsliewende eggenoot nagelaat is in die sin dat daar geen belasting van toepassing sal wees op die bates wat aan die langsliewende eggenoot nagelaat is nie. Daar is ook 'n oordraagbare huweliksverlaging van toepassing met die dood van die eggenoot wat laaste sterf, in welke geval die boedelbelastingkorting R7 miljoen ($R3.5 \text{ miljoen} \times 2$) sal wees, minus die bedrag wat afgetrek word van die netto waarde van die boedel van engeen van die voorheen afgestorwe

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eggenote soos bepaal deur die afdeling.

Waar die oorledene die langslewende eggenoot is van een of meer huwelike, word die bedrag wat afgetrek word, beperk tot een eerssterwende eggenoot.

Daar is talle ander uitsluitings wat potensieel van toepassing kan wees, en dit moet alles in aanmerking geneem word gedurende die beplanning van die boedelproses. Dit is 'n ingewikkelde proses om boedelbelasting reg uit te werk met talle faktore wat 'n invloed op die berekening het, en dit is belangrik dat die Testateur en hulle adviseur sorgvuldig daarna kyk voordat hulle die testament opstel.

4. Ander belasting

Laastens is daar verskeie ander belasting wat ook potensieel 'n invloed op 'n bestorwe boedel kan hê, soos BTW (belasting op toegevoegde waarde), geskenkbelasting en die belasting rondom die Afdeling 7C-lenings deur 'n individu aan 'n Trust. Dit alles kan eendag potensieel 'n groot invloed op 'n bestorwe boedel hê en moet al in aanmerking geneem word gedurende die beplanningsfase van 'n boedel.

As die eksekuteur van 'n bestorwe boedel word daar van jou vereis om gevorderde kennis te hê van 'n groot spektrum van aspekte ten opsigte van 'n boedel. Dit kan ook baie moeilik wees om op hoogte te bly van veranderinge met inkomstebelasting. By Tax Consulting South Africa is dit ons doel om die druk te verlig deur die inkomstebelastinggedeelte van die boedel oor te neem.

Dit is ons fokus om die eksekuteur die tyd en moeite te bespaar om die SARS-bywerking van die boedelbesonderhede te doen. Dit is 'n proses waar alle dokumente persoonlik aan SARS-beamptes voorgelê moet word. Die eksekuteur voorsien ons belastingpraktisyns van 'n magbrief om hierdie proses namens hom of haar te doen.

Ons doen navraag oor die huidige belastingstatus van die oorledene en help die eksekuteur om alle uitstaande

belastingopgawes op datum te bring. Waar nodig, registreer ons die bestorwe boedel as 'n afsonderlike belastingentiteit om alle belasbare na-sterfte-inkomste te verklaar.

As 'n finale diens doen ons aansoek vir die nakomingsbrief by SARS wat die eksekuteur nodig het om aan die Meester te bewys dat alle belastingake in orde is.

Ons span is aktief betrokke by die hantering van boedels vir 'n aantal korporatiewe ondernemings, banke en prokureurs.

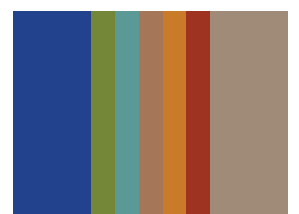
Die proses:

- Vra al die vereiste inligting aan.
- Berei SARS-registrasiedokumente voor.
- Bywerk van die bestorwe boedel se details by SARS (bankrekening en adres).
- Voorbereiding van belastingberekenings en ingee van alle opgawes tot op datum.
- Vra finaliseringsbrief aan.
- Werk saam met SARS vir die bywerking van boedelinligting.
- Oordrag van oorledene se opgaweprofiel vir SARS se bywerking.
- Uitoefening van ingewikkelde rekenaarverwerkings en belastingberekenings vir belastingopgawes/eFiling-opgawes.
- Ons verhouding met George SARS is onberispelik, wat groter doeltreffendheid en bevoegdheid beteken.

Watter dokumente is nodig vir SARS vir die oorledene?

- Doodsertifikaat of doodsberig
- Identiteitsdokument van oorledene
- Briewe van Eksekuteurskap (J238) (indien van toepassing) en Magtigingsbrief (J170)) (in gevalle waar die boedel minder is as R250 000)
- Gesertifiseerde afskrif van die eksekuteur se identiteitsdokument

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- Spesiale volmag (indien van toepassing)
- Bewys van fisiese adres en kontakbesonderhede van eksekuteur of agent
- Uiterste wilsbeskikking van die oorledene
- 'n Inventaris van die oorledene se bates
- Die likwidasie-en-distribusie-rekenings (indien beskikbaar)

Hoe rapporteer ek 'n bestorwe boedel aan SARS?

Topwenk: Selfs wanneer boedelbelasting nie betaalbaar is nie, moet jy SARS daarvan in kennis stel dat die persoon oorlede is.

'n Eksekuteur moet SARS in kennis stel van die sterfte deur:

- na die naaste SARS-tak te gaan
- 'n epos te stuur na die kontaksentrum naaste aan die Meester van die Hooggeregshof waar die boedel beredder word.

Vind meer uit oor hoe om 'n bestorwe boedel te registreer.

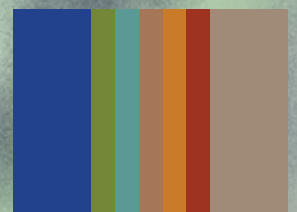
Wanneer is boedelbelasting betaalbaar?

Boedelbelasting is betaalbaar binne 1 jaar vanaf die sterfdatum of 30 dae vanaf die datum van assessering indien die assessering uitgereik word binne 1 jaar vanaf die sterfdatum. Rente word tans gehef teen 6% per jaar op laat betalings.

Navrae oor boedelbelasting kan gerig word aan:

SARS se inbelsentrum by 0800 00 7277
Per e-pos na estateduty@sars.gov.za

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Izimali zakho:

Yimaphi amaphepha afunwa uSARS ngokuqondene nomufi?

Ukufa kuyindaba okunzima nokuzwisa ubuhlungu ukuyisingatha, nokho, nakuba kungemnandi ukukhuluma ngokufa, kusemqoka kakhulu ukwazi ngempahla kamufi kanye nemithetho yale minyaka yamuva, indima yezintela ezihlukahlukene ezithinta impahla kamufi sekubaluleke kakhulu ukuba kucatshangwe ngayo lapho kusingathwa ukuhlelwa kwempahla ngaphambi kokubhalwa kwencwadi yamaFa.

Iyini impahla kamufi?

Inkulumo ethi impahla kamufi isho yonke indawo yakhe ehlanganisa nomuzi, izinto zakhe kanye nezimali okungokwalowo muntu oshonile ngokusemthethweni. Ifa yilokho umuntu ophilayo akunikezwa ngokusemthethweni okuvela empahleni kamufi. Ngokuvamile, umuntu oshonile usuke ebhale incwadi yamafa echazayo ukuthi ufuna impahla yakhe yabiwe kanjani lapho yena eseshonile.

Imithetho ephathelene nempahla kamufi

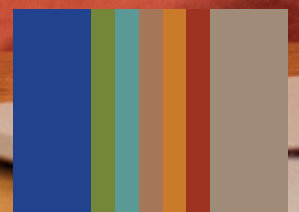
Mithathu imithetho yaseNingizimu Afrika ephathelene nokusingathwa kwempahla kamufi kanye nokwabiwa kwamafa:

1. Umthetho Wokuphathwa Kwempahla: Lo mthetho ugunyazwa ukudluliswa kwempahla kamufi isuke egameni lakhe. Ukudluliswa kwempahla kamufi kusho ukuhlela ukuba kuvalwe wonke amabhuku ezimali nezincwadi ezingokomthetho ezithinta umufi. Lokhu kungabandakanya ukukhokhwa kwanoma yiziphi izikweletu nokudayiswa noma ukudluliselwa kwempahla yakhe kwabanye abantu, ngokuvamile ngokuvumelana nezifiso zikamufi ezibhalwe encwadini yamafa.

2. Umthetho Wamafa (Wills Act): Lokhu kuthinta bonke ababhali bezincwadi zamafa – noma yimiphi umuntu



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onencwadi yefa ayenzile ngempahla yakhe – onempahla eNingizimu Afrika.

3. Umthetho Wokudluliswa Kwempahla (Intestate

Succession Act): Lo mthetho ulawula ukudluliselwa kwempahla yabo bonke abantu asebeshonile abanempahla kuleli zwe laseNingizimu Afrika kodwa abangazange bayibhale incwadi yokwabiwa kwamafa abo ngaphambi kokuba bashone.

Kunezinto ezine ezisemqoka okufanele kucatshangwe ngazo:

1. Intelu Yemali Engenayo (Income Tax)

Intelu yokuqala okufanele kucatshangwe ngayo intelu yemali engenayo. Lapho umuntu eshona, uMabi Wamafa ungena ezicathulweni zikamufi futhi unomthwalo wokuqinisekisa ukuthi yonke imibiko yentela kamufi iyabhalwa, ithunyelwe futhi ihlolwe abakwaSARS ukuze ikhokhelwe ngempahla kamufi, uma kudingeka kube khona okukhokhwayo.

Kusukela ngaphambi kuka 1 March 2016, imibiko yentela kudingeka ithunyelwe kuze kube sosukwini umufi ashona ngalo. Lokhu kusho ukuthi yonke imibiko engazange ithunyelwe, kanye nombiko wokugcina, osukela ngomhlaka 1 March walowo nyaka wentela kuze kube usuku lokushona kukamufi, kuzodingeka ithunyelwe ukuze ihlolwe.

Ngemva kokuba le mibiko yentela isihloliwe futhi yakhokhwa intela yakhona, umthalo kaMabi Wamafa wokudalula izimali eziyinzuzo zikamufi uzobe usuphelile ngoba akukho mbiko wentela okusazodingeka aphinde awenze.”

Noma iyiphi inzuzo eyenziwe yimpahla kamufi ngemva kokushona kwakhe kuzodingeka labo abathole ifa bakhokhe intela yaleyo nzuzo. Lokhu kuzohambisana nobungako balokho abakutholile, futhi umthwalo kaMabi Wamafa owengeziwe kuzoba ukuqiniseka ukuthi labo abathole ifa banolwazi olugcwele ngomthwalo wabo wokubika ngale nzuzo nokuba abanike ulwazi abazoludinga ukuze bakwazi ukuyifaka embikweni wabo wokukhokhwa kwentela.

2. Intelu Yemali Yokuthengiswa Kwendlu Nomhlaba (CGT)

Le ntela isebenza ngendlela efanayo empahleni kamufi njengoba kunjalo kubantu ngabanye abakhokha intela, ngaphandle komehluko owodwa. Umehluko ukuthi ukufa kubhekwa njengesimo esiphocayo ukuba idluliswe impahla engena esigabeni sentela ye-CGT, njengempahla engathutheki ngemgomuzi, amasheya kanye nama-unit trust. UMabi Wamafa unomthwalo wokubika ngokudluliselwa lwale mpahla okudingeka idluliswe embikweni wokugcina kamufi kanye nanoma iyiphi intela okufanele ikhokhwe ngemali kamufi ngaleyo ndlela ukuze ithathwe ezintweni zikamufi ngale njongo yentela.

Noma yikuphi ukudayiswa kwezinto kwangemva kokushona kukamufi sekuyoba yingxenye yombiko wentela wangemva kokushona kukamufi, futhi uMabi Wamafa uzoba nomthwalo wokubika nganoma yikuphi ukudayiswa kwempahla embikweni wentela wangemva kokushona kukamufi. Kubalulekile ukuqaphela ukuthi kunokudluliselwa kwezimali kanye nokubuyiswa kwezimali zentela okuba khona ngokuqondene nempahla engena esigabeni sentela ye-CGT okudingeka zidluliselwe kunkosikazi noma umyeni kamufi osaphila wakuleli.

3. Intelu Yempahla Kamufi

Intelu yempahla idingeka uma inani lempahla kamufi lidlulela ngale kwenani lempahla yomuntu oyedwa elingayikhokhi intela elingu-R3.5 million. Uma kunjalo kuzokhokhwa intela yenani lika-20% emalini engale kuka-R3.5 million. Uma kuwukuthi inani eliphelele lempahla kamufi lingaphezu kuka-R30 million futhi umufi ushone ngomhlaka 1 March 2018 noma kamuva, khona-ke kuzodingeka kukhokhwe intela yenani lika-20% wempahla okudingeka ikhokhe intela efinyelela

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ku-R30 million, kube nentela yempahla engu-25% ekhokhwa ngempahla ekhishelwa intela edlulela ngale kuka-R30 million.

Uma umufi eshiye umfelokazi noma umfelwa, ngeke ibalwe yonke impahla edluliselwe kulowo ashade naye osaphila ngomqondo wokuthi ngeke kube nantela okuzodingeka ikhokhwe ezintweni ezidluliselwe kulowo obeshade nomufi. Kuphinde kube nesaphulelo esitholakala kumufi esingasetshenziswa umfelwa noma umfelokazi, okwenza ukuba inani lemali engeke ikhokhe ntela yempahla lifinyelele ku-R7 million (R3.5 million x 2), kodwa kuleli nani kungakhishwa isamba sentela esisetshenziswe yilowo oshone kuqala ngokuvumelana nesigaba somthetho.

Uma oshonile ebekade eshade kanye noma kabili, inani lemali elizosulwa kuzoba eloyedwa kuphela kulaba ayesshade nabo.

Kunezinye izimo ezingenza ukuba kungakhokhwa le ntela, kodwa zonke kufanele zihlolwe lapho kwenziwa uhlelo lwempahla. Ukubala kahle Intela Yempahla kuyinqubo engelula neze njengoba kunezinto eziningi ezinomthelela kulezo zibalo, futhi kubalulekile ukuba zonke lezi zinto azihlolise kahle umBhali Wencwadi Yamafa kanye nomeluleki wakhe ngaphambi kokuba babhale iNcwadi Yefa.

4. Ezinye Izintela

Okokugcina, kunezinye izintela ezingana ezingase zichaphazele impahla kamufi, njenge-VAT (Intela Yento Ethengwayo), Intela Yeminikelo kanye nentela ehlobene neSigaba 7C semali-mboleko yomuntu ebolekwe kuyiTrust. Konke lokhu kungaba negalelo elibanzi empahleni kamufi ngolunye usuku futhi kufanele kuhlolwe lapho kwenziwa izinhlelo ngempahla yomuntu.

NjengoMabi Wefa eliyimpahla kamufi kudingeka wazi kusengaphambili ngazo zonke izinto ezihilelekile endabeni yempahla. Ukuba nolwazi lwamuva ngezinguquko emithethweni yentela yenzuzo kungaba usizo olumangalisayo. Kwa-Tax Consulting South Africa, sizama ukunciphisa lokhu kukhathazeka ngokusingatha izindaba zentela yemali

engenayo ehlobene nempahla yomuntu.

Umgomo wethu uwukongela uMabi Wamafa isikhathi nomsebenzi onzima wokugcwalisa imininingwane yamuva yempahla edingeka kwa-SARS. Lokhu kuhlenganisa inqubo lapho wonke amaphepha kudingeka ukuba ahanjise umuntu ngokuqondile eziphathimandleni zakwa-SARS. UMabi Wamafa unikeza isisebenzi sethu esisingatha ezentela igunya eliphelele lokusingatha le nqubo egameni lakhe.

Sibuza ngesimo sezentela samanje sikamufi bese sisiza uMabi Wamafa ukuba alungise wonke amaphepha entela bese ethunyelwa. Uma kudingeka, siyakwazi ukubhalisa impahla kamufi eceleni ukuze ibe nenombolo yentela ehlukile nezimele, ukuze kwenziwe umbiko wenzuzo etholakale ngemva kokushona kukamufi.

Okokugcina esisiza ngakho, sifaka isicelo sencwadi yokubambisana nomthetho ka-SARS edingwa uMabi Wamafa ukuze anikeze ubufakazi bokuthi zonke izindaba zentela zisingathwe ngokusemthethweni.

Ithimba lethu limatasa ekusingatheni izindaba zempahla yezinkampani zamabhizinisi ezihlukahlukene, amabhange kanye nezabameli.

Inqubo:

- Ukucelwa kwayo yonke imininingwane nolwazi oludingekayo.
- Ukulungiselela amaphepha okubhalisa kwa-SARS.
- Ukufaka ulwazi lwamuva lweMpahla Kamufi kwa-SARS (i-akhawunti yasebhange nekheli).
- Ukulungisa ukubalwa kwentela nokuthumela yonke imibiko yentela kuze kube kowokugcina.
- Ukufaka isicelo sencwadi yokuphothula.
- Ukuxhumana nabakwa-SARS ukuze sizwe ngolwazi lwamuva oluthinta impahla.
- Ukushintshelwa kwelinye igama kwemininingwane

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kamufi yombiko wentela kwa-SARS.

- Ukwenza izibalo ezinzima ezidingekayo kanye nokubalwa kwentela ukuze kuthunyelwe umbiko wentela nokukhokhwa kwayo.
- Ubudlelwane bethu no-George SARS buhle kakhulu okwenza ukusebenzelana kwethu kuphumelele futhi kushеле.

Yimaphi amaphepha afunwa uSARS ngokuqondene nomufi?

- Isitifiketi sokufa noma isaziso ngokushona kwakhe
- Umazisi noma i-ID kamufi
- Izincwadi ezigunyaza uMabi Wamafa (J238) (uma ekhona) kanye neNcwadi Yegunya (J170) (ezimweni lapho impahla kamufi inenani elingaphansi kuka-R250 000)
- Ikhophi ye-ID enesigxivizo esiqinisekiso yoMabi Wamafa
- gunya Labameli Elikhethekile (uma kusebenza lokhu)
- Ubufakazi bendawo yokuhlala kanye neminingwane yokuxhumana yomabi wamafa noma ummeleli
- 'Incwadi Yefa' yokugcina kanye 'Nesifungo noma iTestament' kamufi
- Nohlu lwempahla kamufi
- Ama-akhawunti azosetshenziswa ukuvala nokudluliselwa kwamafa (uma lokhu kudingeka)

Ngiyibika kanjani impahla kamufi kwaSARS?

Icebiso Elisemqoka: Ngisho noma kungekho Ntela Yempahla okuzodingeka ikhokhwe kumelwe ubabikwe kwaSARS ukuthi lowo muntu useshonile.

UMabi Wamafa kumelwe abikelwe abakwaSARS ngokushona kukamufi:

- ngokuvakashela egatsheni lakwaSARS eliseduze noma
- Ngokuthumela umyalezo we-email Esikhungweni Sokuxhumana esiseduze neNkantolo Enkulu yalapho udaba lwempahla lusingathwa khona.

Thola okwengeziwe mayelana nendlela yokubhalisa Impahla Kamufi.

Yiluphi usuku oluwumqamula-juqu lokukhokha Intel Yempahla Kamufi?

Intela Yempahla Kamufi kumelwe ikhokhwe ungakapheli unyaka wokuqala ukusuka osukwini lokushona kukamufi noma ezinsukwini ezingu-30 ukusuka osukwini lokuhlolwa kwentela, uma lokho kuhlolwa kukhishwe ngonyaka wokuqala ukusuka osukwini lokufa. Okwamanje, imali eyinzuzo ikhokhelwa intela engu-6% ngonyaka, ezimalini zentela ezikhokhwe sekwephuzile.

Imibuzo mayelana nentela yempahla ingaqondiswa:

Kuyi-Call Centre yakwaSARS kule nombolo: 0800 00 7277

Nge-e-mail kuleli kheli elithi estateduty@sars.gov.za

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Ditjheletse tsa hao:

Ke ditokomane dife tsa mofu tseo SARS e di hlokanang?

Lefu ke ntho e boima le e bohloko haholo bophelong ebile ho bua ka lona hahlo thabise. Leha ho le jwalo ho bohlokwa haholo ho bua ka ditaba tse amanang le matlotlo a mofu hammoho le melawana ya morao tjena e mabapi le lekgetho la matlotlo a mofu mme sena se lokela ho etswa pele motho a ngola Will.

Matlotlo a mofu ke eng?

Matlotlo a mofu ke thepa le dintho tsohle tseo e neng e le tsa mofu ka molao.

Lefa ke ntho eo motho ya ntseng a phela a e sietsweng ho tswa matlotlong a mofu. Ka tlwaelo, pele mofu a hlokalala o ngola will e thathamisang hore na o batla hore dintho tsohle tsa hae di arolwe jwang mohla a hlokalalang.

Melao e amang matlotlo a mofu

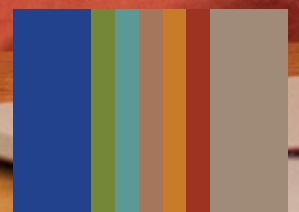
Ho na le melao ya Afrika Borwa e meraro e amanang le matlotlo a mofu le kabo ya mafa:

1. Molawana wa Tsamaiso ya Matlotlo: Molawana ona o fana ka tataiso mabapi le kabo ya matlotlo a mofu. Kabo ya matlotlo e bolela ho lokisetsa ho kwala dintho tsohle tsa mofu tse amanang le ditaba tsa ditjhelete le tsa molao. Sena se ka akaretsa ho lefella dikoloto tsohle tsa mofu le ho rekisa kapa ho fana ka thepa ho ya kamoo mofu a bontshitseng hore o batla hore dintho di etswe ka teng ho will.
2. Molawana wa Di-will: Molawana ona o ama batho bohle ba etsang di-will ba nang le thepa mona Afrika Borwa.
3. Molawana wa ba sa etsang Will: Molawana ona o laola kabo ya matlotlo ohle a batho ba nang le thepa Afrika Borwa empa ba shwele ba sa etsa will.

Ho na le dintho tse nne tsa bohlokwa tse lokelang ho hlokomelwa:



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1. Lekgetho la lekeno

Lekgetho la pele le shejwang ke lekgetho la lekeno. Ha motho a hlokahala, Di-Executor di kena dieteng tsa mofu mme di netefatsa hore diforomo tsohle tsa lekgetho tsa mofu di a tlatswa le ho romelwa ho SARS bakeng sa tefello ya matlotlo haeba ho hlokahala.

Pele ho la 1 Tlhakubele 2016, diforomo tsa lekgetho di ne di lokela ho romelwa hofihlela letsatsing leo mofu a hlokahetseng ka lona. Sena se bolela hore diforomo tsohle tse siilweng ke nako tsa ho tloha ka la 1 Tlhakubele hofihlela letsatsing leo mofu a hlokahetseng ka lona di ne di tla batleha ele hore di ka romelwa bakeng sa tlhahlobo. Hang ha diforomo tsena tsa lekgetho di hlahlobilwe di bile di lefuwe, mosebetsi wa Executor wa ho tlaleha lekeno la mofu o tla fela kaha ho tla be ho se ho se na diforomo tse ding tsa lekgetho tse lokelang ho romelwa. Lekenon lefe kapa lefe la matlotlo a mofu le tla ba teng kamora letsatsi la lefu la mofu le tla lefellwa lekgetho ke majalefa. Lekgetho lena le tla be le lekana le karolo ya dishere tseo ba di abetsweng mme jwale mosebetsi feela o tla beng o salletse Executor ke ho netefatsa hore majalefa a bolellwa boikarabelo ba wona ba ho tlaleha lekeno le ho ba fa lesedi le hlokahalang mabapi le ho tlatsa diforomo tsa lekgetho.

2. Lekgetho la Kuno (CGT)

CGT e sebetsa ho matlotlo a mofu ka tsela e tshwang le ya batho bohle ka ntle feela le molao o le mong o akaretsang. Phapang ke hore ha motho a hlokahala, matlotlo a hae a ka ajwang ke feela a welang tlasa CGT, a kang thepa e sa tsamayeng, dishere le di-trust. Executor o tla ikarabella bakeng sa ho tlaleha thepa e lokelang ho ajwa diforomong tsa ho qetela tsa lekgetho tsa mofu mmoho lekgetho lohle le lokelang ho lefuwa.

Dithekiso dife kapa dife tse etswang kamora letsatsi la lefu di se di tla tlatswa tlasa karolo ya dithekiso tsa kamora lefu diforomong tsa lekgetho mme Executor o tla nka boikarabelo ba ho tlaleha dithekiso nakong e behilweng ya lekgetho. Ke ha bohlokwa ho hopola hore ho tla ba le diphokoletso tsa ditefello mabapi le thepa e welang tlasa CGT e lokelang ho fetisetswa ho molekane ya ntseng a phela.

3. Lekgetho la Matlotlo

Lekgetho la matlotlo le sebetsa maemong ao boleng bohle ba matlotlo a mofu bo fetang tekanyetso ya dimilione tse 3.5 tsa diranta. Lekgetho lena le tla lefellwa ka sekgahla se tsitsitseng sa diphesente tse 20 bakeng sa tjhelete e fetang dimilione 3.5 tsa diranta. Maemong a haeba boleng bohle ba matlotlo bo feta dimilione tse 30 tsa diranta mme mofu a hlokahetse ka la 1 Tlhakubele 2018 kapa kamora moo, jwale lekgetho lena le tla lefellwa ka diphesente tse 20. Lekgetho la matlotlo a fetang dimilione tse 30 tsa diranta le tla lefellwa ka sekgahla sa diphesente tse 25.

Haeba mofu a na le molekane ya ntseng a phela, thepa yohle e siuweng le yena e ke ke ya lefiswa lekgetho lena. Ho boetse ho na le phokoletso ho molekane wa ho qetela ya tlang ho hlokahala maemong ao lekgetho la matlotlo e neng e tla ba dimilione tse 7 tsa diranta (Dimilione tse R3.5 x 2), e leng tjhelete e tlase e hutsweng ho tswa ho boleng bohle ba matlotlo a emong wa balekane ba seng ba hlokahetse ho ya kamoo karolwana ena e laelang.

Haeba mofu a ne a nyalane le motho a le mong kapa hofeta ba seng ba hlokahetse, tjhelete e hulwang e lekanyetswa ho ya ka molekane wa ho qetela ya hlokahetseng.

Ho na le dipehelo tse ngata tse ka bang teng, mme kaofela ha tsona di lokela ho elwa hloko nakong eo ho rerwang ditaba tsa matlotlo. Ho etsa dipalopalo tse nepahetseng tsa Lekgetho la Matlotlo ke ntho e rarahaneng le e bileng e nang le dintho tse ngata tse e potolohileng, kahoo ho hlokahala hore motho ya ngolang will mmoho le moeletsi wa hae ba shebisise ditaba tsena hantle pele ba ka ngola Will.

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4. Makgetho a mang

Qetellong, ho na le mefuta e meng ya lekgetho e ka amang matlotlo a mofu

jwaloka VAT (Value Added Tax), Lekgetho la menehelo le lekgetho le mabapi le Karolo 7C ya dikadimo tsa motho ho Trust. Ka letsatsi le leng dintho tsena tsohle di ka ama matlotlo a mofu, ke ka lebaka lena ho leng bohlokwa hore di elwe hloko nakong eo ho rerwang ditaba tsa matlotlo.

Jwaloka executor ya matlotlo a mofu, o lebelletswe hore o be le tsebo e felletseng mabapi le ditaba tsohle tse amanang le matlotlo. Ke nnete hore ka dinako tse ding ho ka ba thata haholo ho dula o ikamahantse le melao ya moraora e mabapi le lekgetho la lekeno. Ka lebaka lena, re le Tax Consulting South Africa, re ikemiseditse ho fokotsa boima bona ka ho nka taolo ya lekgetho la lekeno la matlotlo.

Sepheo sa rona ke ho bolokela executor nako le matla a ho tlatsa ditokomane tsa SARS tse mabapi le matlotlo. Sena se akaretsa mehato ya ho romela ditokomane tsohle ho basebetsi ba SARS ka seqo. Executor ke yena ya fang basebetsi ba rona ba lekgetho matla a ho tsamaisa mehato ena boemong ba hae.

Re batlisisa maemo a lekgetho a mofu ebe re thusa executor ho romela diforomo tsohle tsa lekgetho tse salletseng morao. Haeba ho hloka hahala re ngodisa matlotlo a mofu ele setlamo se ikemetseng le ho tlaleha lekeno lohle le bileng teng kamora lefu le lokelang ho hulelwa lekgetho.

Qetellong, re etsa kopo ya lengolo la boikamahanyo ho SARS mme executor o tla tiisa ka pela Molaodi hore ditaba tsohle tsa lekgetho di tsamaya ka thello.

Sehlopha sa rona se sebetsana le ditaba tsa matlotlo tsa dikoporasi tsa kgwebo, dibanka le babuelli.

Mehato ya Tsamaiso:

- Ho kopa lesedi lohle le hloka hahala.
- Ho hlophisa ditokomane tsohle tsa SARS tsa boingodiso.
- Ho fa SARS dintlha tsa moraora mabapi le Matlotlo a Mofu (akhaonte ya banka le aterese).
- Ho etsa dipalopalo hantle le ho romela diforomo tsa lekgetho tse nakong.
- Ho kopa lengolo la phethelo.
- Re dula re ikgokahantse le SARS bakeng sa lesedi la moraora mabapi le matlotlo.
- Re fetisetse faele ya mofu ho SARS ele hore e ka behwa nakong.
- Re etsa mesebetsi e rarahaneng le dipalopalo bakeng sa ho romela diforomo tsa lekgetho.
- Re na le dikamano tse ntle le George SARS mme sena se etsa hore tshebetso ya rona e be ntle.

Ke ditokomane dife tsa mofu tseo SARS e di hlokang?

- Death certificate kapa lengolo la tsebiso ya lefu
- Tokomane ya boitsebiso (ID) ya mofu
- Lengolo la J238 (haeba le batlahala) le Lengolo la J170 (maemong ao boleng ba matlotlo bo leng ka tlase ho diranta tse 250 000)
- Kopi ya tokomane ya boitsebiso ya executor e nang le setempe sa mapolesa
- Lengolo la Matla a Ikgethang a mmuelli (haeba le batlahala)
- Lengolo la bopaki ba bodulo le dintlha tsa kgokahano tsa executor kapa akgente
- 'Will' ya ho qetela le 'Testament' ya mofu
- Lethathamo la dintho tsohle tsa mofu
- Ho kwalwa le ho ajwa ha diakhaonte (haeba di le teng)

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Ke tlaleha jwang matlotlo a mofu ho SARS?

Keletso ya Bohlakwa: Esita le haeba ho sa hlokahale hore o lefe Lekgetho la Matlotlo o sa ntse o lokela ho tsebisa SARS hore motho o hlokahetse.

Executor o lokela ho tsebisa SARS ka lefu ka:

- ho etela lekaleng la SARS le haufi kapa ka
- Ka ho romela email Setsing sa Molaodi wa Lekgotla le Phahameng moo ho sebetsanwang le matlotlo

Fumana dintlha tse eketsehileng mabapi le hore na o ka ngodisa jwang Matlotlo a Mofu.

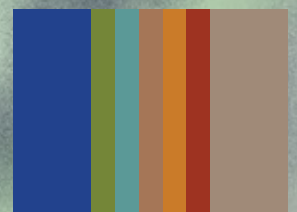
Lekgetho la Matlotlo le batleha neng?

Lekgetho la Matlotlo le batleha pele ho fela selemo motho a hlokahetse kapa matsatsing a 30 kamora tlhahlobo haeba tlhahlobo e entswe pele ho fela selemo. Honajwale tswala e ntse e lefiswa ka diphesente tse 6 ka selemo bakeng sa ditefello tse saletseng morao.

Ditlitlebo tse mabapi le Lekgetho la Matlotlo di ka lebiswa ho:

Dinomoro tsa mohala tsa Setsi sa SARS ke 0800 00 7277
Ka e-mail ho estateduty@sars.gov.za

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A Healthier you

Staying Healthy Over The Festive Season

It's just what happens – come the holidays, you eat more than you should, you put on a bit of weight and then you kick off the New Year determined to shed it. Studies show people put on 0,5-1 kg on average over the festive season.

It doesn't sound like much but, according to a review published in the scientific journal *Physiology & Behavior* last year, most of us never manage to lose that kilogram. So, it tends to accumulate year after year, adding up to excess weight and putting you at risk of the health problems that tend to go with being overweight, such as heart disease, high blood pressure and diabetes.

Make this year different by ensuring you don't put on that extra bit of weight in the first place.

To make it easier we've put together this 10-point plan to keep you on track over this festive season.

1. Don't skip breakfast



It really is the most important meal of the day; having breakfast boosts your metabolism, gives you energy and helps you to focus.

Studies have shown that people who eat a balanced breakfast tend to weigh less than those who don't eat breakfast. A good breakfast also helps you to avoid eating things you know you shouldn't, as well as making it less likely you'll overindulge at your next meal. Examples of quick, nutritious breakfasts include plain yoghurt with fruit and rolled oats or high-fibre bran; peanut butter and banana on whole-wheat toast; and low-fat cottage cheese and/or avocado on whole-wheat toast.

2. Plan ahead



The worst thing you can do during the holidays is to simply go with the flow when it comes to food, that's a sure-fire route to overindulgence.



3. Check portion sizes



The secret to serving sizes is in your hand. It's not just about what you eat – it's about how much. Use your hand as a guide: the size and thickness of your palm determines your protein portion (males can have two palms), your fist is your veggie portion, your cupped hand determines a carb portion and your thumb is your fat portion.

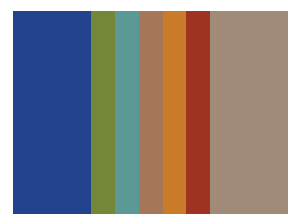
4. Snack smart



The best way to avoid unhealthy snacks is not to have them in your kitchen cupboard.

Fill the fridge with fresh fruit that's ready to grab and go – it's a great way to prevent yourself from getting nibbly and reaching for an unhealthy snack.

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Keep a supply of healthy snack options such as fruit, vegetables, nuts, lean biltong and whole-wheat crackers with low-fat cottage cheese.

5. Slash the sauce



A great deal of the extra kilojoules we consume over the festive season comes from creamy sauces, dips and salad dressings.

Festive eating often means rich meals laden with creamy dressings and sauces. Avoid those as much as possible and instead add flavour by using lemon juice, balsamic vinegar, herbs or a fresh salsa made with tomato, onion, chillies and coriander.

It's to indulge a bit once a week during the holidays – it's not realistic to avoid all temptations completely!

6. Drink mostly water



Avoid all sugary drinks, including iced teas and fruit juices, and instead drink water. Many drinks are loaded with sugar and these are simply empty kilojoules – you get no nutrition, just extra sugar. Some drinks even contain more kilojoules than you'd get in an entire healthy meal. If you feel like a different texture switch to plain sparkling or soda water and if you want flavour, add slices of lemon or lime to iced water.

7. Go lite on the liquor



Alcohol is often a big contributor to weight gain over the festive season.

Enjoy a glass or two of wine but manage your intake by adding extra ice or soda water to dilute it and so reduce the amount of alcohol you consume.

Also, to note, drink slowly to make it last longer and when drinking spirits, limit yourself to a single tot and avoid sugary mixers.

Choose “lite” options when it comes to drinks such as cider - and regardless of what alcohol you drink, always ensure you have a big glass of water on the side too.

8. Listen to your body



You know that uncomfortably full feeling? It happens for a reason – to tell you you've gone too far. Make it your mission not to let it happen this festive season. Your body will thank you.

Always make sure you stop eating before you feel stuffed. I know you have heard this before but eating smaller portions also helps to moderate your blood sugar levels.

9. Recognise thirst



Sometimes we eat when our body is actually craving water. Drink plenty of water to keep hydrated. It's important to replace the fluid we lose, especially in summer.”

10. Keep moving



Let's face it – it's unlikely you'll eat healthily 100% of the time. So, make up for the odd indulgence with exercise.

As much as we try to make healthier food choices, reduce portions and remove temptations, all the socialising that happens over the holidays means we still often take in more kilojoules than planned.

Exercise can help compensate for some of this. There's no need to go to the gym – enjoyable outdoor activities such as hiking, cycling and walking will do it.

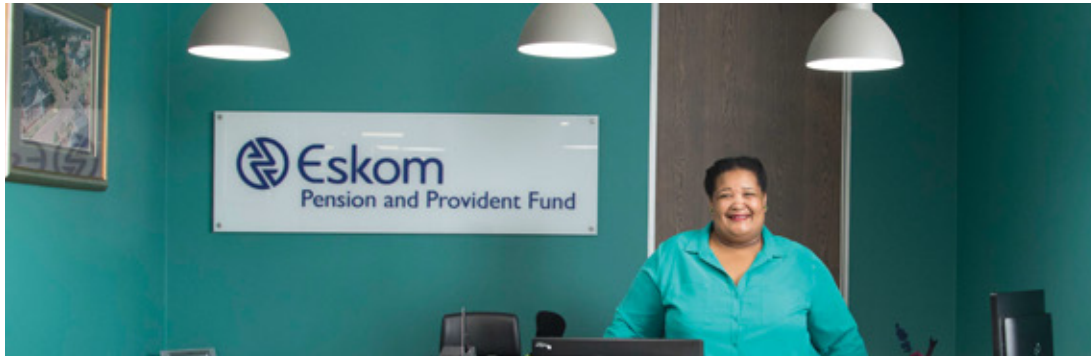
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Pension Funds Made Easy:

Engaging with the EPPF

In order to ensure that you are continuously and timeously informed about the Fund and all the information you may require; we have made various platforms available for you to ensure that you never miss out on any important events and Fund related news.



These are the ways you can reach us:



We have newsletters: We send our Pensioner Talk quarterly, we realised that we could do better and that is why you will soon start receiving monthly newsletters with all your Fund related news – we want to keep you updated on everything!

We pick up your calls:



We love hearing from you and there's nothing more direct than picking up your calls – our professional and friendly call-centre agents are always eager to take your calls and assist with your various queries. Having open lines of communication is a good way to strengthen relationships so do not hesitate to call our call-centre which operates during office hours from 09:00 till 16:30 weekdays only on 0800 11 45 48.

Visit us:



We have various walk-in centres with trained Retirement Fund Consultants (RFCs) waiting to assist you with your queries in our regions which are; Bryanston, Durban, Cape Town, Emalahleni and Limpopo.

We respond to emails:



At the EPPF we make it a priority to respond to your emails promptly. You are also welcome to send us an email on info@eppf.co.za.

We empower our Retirement Fund Consultants:



Retirement Fund Consultants can make or break the face-to-face experience – empowering them gives them the opportunity to give our pensioners real-time answers and information beyond what you may find on our EPPF website, newsletters and phone calls. Face-to-face conversations that take place at various regional events and walk-in –centres provide value that leaves our pensioners satisfied.

Visit our website:



We make our service information available to you and that is why our website is easy to navigate and is a hub of information at your fingertips. Our website gives you access to our detailed list of contact centres, recent announcements, newsletters and contains that very important member portal. We also want to make sure that should you have any complaints which you wish to lay with us, please do not hesitate to get in contact with us at any time by visiting us on www.eppf.co.za/contact-us/complaint.

You are very important to us and that is why we are always trying to come up with more channels you can communicate with us.

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Industry News: *Your guide to NHI*



One of the largest costs retirees such as you have to face is healthcare. And planning for this is suddenly more difficult because the government's recent tabling of the National Health Insurance (NHI) Bill which has left a lot of questions.

NHI is the government's funding vehicle for achieving universal, quality healthcare coverage by establishing a fund – the NHI Fund – that will buy health services from public and private providers on behalf of all South Africans. So far so good, but one of the major criticisms of the Bill is that it lacks detail.

Arguably the biggest change to South African life since democracy came in 1994 – but let's start with something very clear and very positive.

Importantly, introducing the NHI is aimed at curing the “terrible twins” of South African healthcare – poor-quality public service and expensive private service. Last year the Competition Commission

reported that South Africa's above-inflation health insurance premiums – something that keeps some retirees up at night – were driven largely by over-servicing, including hospitalisation.

Instead of paying your monthly membership, you will pay a similar amount of extra tax on your income. The government will use that money, and some of its health budget, to buy healthcare for all South Africans. That means that even those without medical schemes may be treated by private doctors and in private hospitals.

NHI will operate on the principle of “coordinated care”. This means every South African who uses NHI will always have to consult a general practitioner (GP) first.

The GP may refer you to a specialist if deemed necessary.

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While the latest bill remains a bit sketchy, here's what we now know with some certainty:

1. You will become a member of the NHI Fund.

The fund will be a massive state-run medical scheme, and all South Africans will be members – you won't have a choice.

2. If you earn an income, you will contribute towards the NHI Fund.

Government will levy an extra tax on your personal income, and use the money it will save by not giving you tax credits for being a member of a medical scheme. There may also be a tax levied on your employer. Previously it was speculated that an "NHI tax" of between 3.5% and 5% could be levied on your salary.

3. All contributions will go into a pool.

Government will use your tax money, as well as some of its healthcare budget, to buy services from public and private doctors, specialists, and hospitals that are accredited with the state.

4. The fund will cover a range of medical services, treatments, and procedures.

All of these will be for free, without any co-payments. However, the fund will not cover treatments if it's not a "medical necessity" and where there isn't a "cost-effective intervention". If the fund refuses to pay for a health care, it will issue you a notice of the refusal and give you reasonable opportunity to appeal this decision.

Every year, government will determine what prices will be paid for by specific services.

5. You will probably have to register with a GP who is contracted with the state.

While this was not clearly stated in the bill, it is expected that each contracted GP will have a set number of patients who they will "service" for the NHI Fund. You could be limited to how often you see a GP.

6. There will be strict rules about seeing specialists.

You won't be able to go directly to a specialist, but will have to get a referral first. A visit to specialists, like paediatricians or gynaecologists, may require longer waiting lists, as all South Africans – including the 83% of the population who are not currently medical scheme members – will now have access to private-sector specialists.

It could also, for example, mean far fewer Caesarean sections in South Africa, as the health system is expected to rely more on non-specialists like midwives. In 2017, some 69% of South African babies were delivered via C-section in private hospitals. (The World Health Organisation advises a maximum of 15%, and in public hospitals, only 26% of births are C-sections.) Also, you may not be able to get easy access to a private hospital that is accredited with the state, given that more people will be admitted.

7. The state will buy medicines for everyone

Instead of the private sector buying medicines for its patients, and the state securing treatments for public-sector patients, government will buy medicines for all patients.

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8. Medical schemes may disappear

Marais expects that instead of the current medical schemes, medical insurance will become more common. To ensure that they will still have direct access to a specialist, and no waiting times for treatments, wealthier people will - on top of their NHI contribution every month – probably take out medical insurance.

New specific types of top-up medical insurance– for orthodontics, or for cancer treatment – will probably be created.

9. Foreigners won't be covered

Adult asylum seeker or illegal foreigner will only get emergency medical services; and “services for notifiable conditions of public health concern”. The children of asylum seekers and illegal foreigners will be entitled to basic health care services.

Foreigners visiting South Africa must have travel insurance to receive health care services through the NHI Fund.

10. You will have access to all your medical records

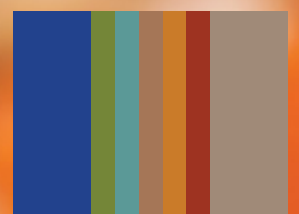
You will be able to access any information or records relating to your health kept by the fund.

11. The fund will be run by a CEO and a Board

The fund will be managed by a CEO, who will be appointed by the minister of health, and can serve for a maximum of ten years. He will be supported by a board of 11 persons, also appointed by the minister.

For the rest, we South Africans are just going to have to hold tight and wait for more detail.

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Bedryfsnuus: *Jou handleiding tot die NGV*



Een van die grootste kostes vir afgetredenes, soos jy, is gesondheidsorg. En dit is skielik baie moeiliker om hiervoor te beplan vanweë die regering se onlangse voorlegging van die Nasionale Gesondheidsversekering- (NGV) wets-ontwerp, wat baie vrae laat ontstaan het.

NGV is die regering se finansierings-voertuig om universele gehalte-gesondheidsorgdekking te skep deur die stigting van 'n fonds – die NGV-fonds – wat gesondheidsdienste by openbare en private verskaffers sal aankoop namens alle Suid-Afrikaners. Dit is alles goed en wel, maar een van die grootste klagtes oor hierdie Wetsontwerp is dat dit min besonderhede gee.

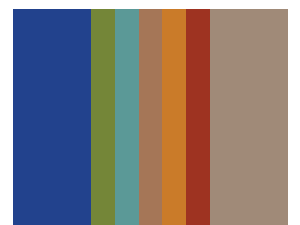
Dit is seker die grootste verandering in Suid-Afrikaners se lewe sedert ons in 1994 'n demokrasie geword het – maar kom ons begin met iets baie duideliks en positiefs.

Wat belangrik is, is dat die NGV daarop gemik is om die “vreeslike tweeling” van die Suid-Afrikaanse gesondheidsorg te genees – openbare diens van

swak gehalte en duur private diens. Verlede jaar het die Kompetisie Kommissie gerapporteer dat Suid-Afrika se gesondheidsorgpremies, wat hoër as inflasie is – iets wat party afgetredenes snags wakker laat lê – hoofsaaklik gedryf word deur oorbediening, wat hospitalisering insluit.

Pleks van jou maandelikse lidmaatskap te betaal, sal jy 'n soortgelyke bedrag ekstra belasting op jou inkomste betaal. Die regering gaan daardie geld, en 'n bietjie van hulle gesondheidsbegroting, gebruik om gesondheidsorg vir alle Suid-Afrikaners te koop. Dit beteken dat mense wat nie mediese skemas het nie deur privaat dokters in privaat hospitale behandel kan word.

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Ons weet dat die NGV volgens die beginsel van “gekoördineerde sorg” bedryf sal word. Dit beteken dat elke Suid-Afrikaner wat die NGV gebruik, altyd eers ’n algemene praktisyn (AP) moet sien. Die AP kan jou dan na ’n spesialis verwys indien dit as nodig beskou sou word.

Hoewel die jongste wetsontwerp nog nie so duidelik is nie, weet ons basies die volgende:

1. Jy lid gaan word van die NGV-fonds

Die fonds gaan ’n enorme staats- mediese skema wees waaraan alle Suid-Afrikaners gaan behoort – jy sal nie ’n keuse hê nie.

2. As jy ’n inkomste het, sal jy tot die NGV-fonds moet bydra

Die regering sal ’n ekstra belasting op jou persoonlike inkomste hef, en sal die geld gebruik wat hulle spaar deur nie vir jou belastingkrediete te gee omdat jy aan ’n mediese skema behoort nie. Jou werkgever sal moontlik ook ’n tipe belasting daarvoor moet betaal. Daar is al genoem dat ’n “NGV-belasting” van tussen 3.5% en 5% op jou salaris gehef kan word.

3. Alle bydraes gaan in ’n geldpot gesit word.

Die regering sal jou belastinggeld, asook ’n bietjie van hulle gesondheidsorgbegroting, gebruik om dienste by openbare en privaat dokters, spesialiste en hospitale te koop wat by die staat geakkrediteer is.

behandelings en prosedure dek

Dit sal alles gratis wees, sonder bybetalings. Maar die fonds sal nie behandelings dek wat nie ’n “mediese noodsaaklikheid” is en waar daar nie ’n “koste-effektiewe ingryping” is nie. As die fonds weier om vir ’n gesondheidsorg te betaal, sal jy kennisgewing van weiering ontvang

en ’n redelike kans gegee word om teen hierdie besluit te appelleer. Die regering sal elke jaar bepaal watter pryse vir spesifieke dienste betaal sal word.

5. Jy sal moontlik by ’n AP moet registreer wat by die staat gekontrakteer is

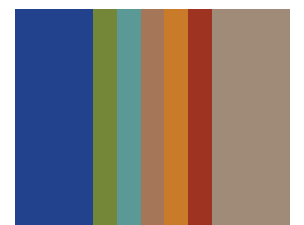
Hoewel die wetsontwerp dit nie duidelik stel nie, sal elke gekontrakteerde AP blykbaar ’n vasgestelde aantal pasiënte hê aan wie hulle namens die NGV-fonds sal “diens lewer”. Jy kan beperk word ten opsigte van jou aantal AP-besoeke.

6. Daar sal streng reëls wees oor spesialisbesoeke

Jy sal nie ’n spesialis direk kan besoek nie; jy sal eers ’n verwysing moet kry. ’n Besoek aan spesialis, soos pediater of ginekoloog, kan langer waglyste tot gevolg hê, want alle Suid-Afrikaners – ook die 83% wat tans nie lid is van ’n mediese skema nie – sal nou toegang tot privaatsektor-spesialiste hê.

Dit kan ook, byvoorbeeld, baie minder keisersnee beteken, omdat die gesondheidstelsel meer sal moet staatmaak op nie-spesialiste, soos vroedvrouens. In 2017 is sowat 69% van babas in Suid-Afrika deur ’n keisersnee in privaat hospitale gebore. (Die Wêreld-gesondheidsorganisasie beveel ’n maksimum aan van 15%, en in openbare hospitale is slegs 26% van geboortes ’n keisersnee.) Jy sal dalk ook nie maklike toegang tot ’n privaat hospitaal kan kry wat met die staat geakkrediteer is nie, aangesien meer mense opgeneem sal word.

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7. Die staat sal vir almal medisyne koop

Pleks dat die privaatsektor medisyne vir hulle pasiënte koop, en die staat behandelings vir openbaresektor-pasiënte verkry, sal die regering medisyne vir al sy pasiënte koop.

8. Mediese skemas kan verdwyn

Marais verwag dat mediese versekering meer algemeen sal word en die plek sal neem van huidige mediese skemas. Om seker te maak dat mense nog direkte toegang tot 'n spesialis sal hê en dat hulle nie vir behandelings sal hoef te wag nie, sal ryker mense – bo en behalwe hulle maandelikse NGV-bydrae – waarskynlik ook mediese verskering moet uitneem.

Nuwe, spesifieke mediese tekortdekking-versekering – vir ortodonsie of kankerbehandeling – sal moontlik geskep word.

9. Buitelanders sal nie gedek wees nie

Volwassene-asielsoekers of onwettige uitlanders sal slegs nood- mediese dienste ontvang; “en dienste vir rapporteerbare toestande wat 'n gevaar vir die openbare gesondheid is”. Die kinders van asielsoekers en onwettige uitlanders sal basiese gesondheidsorg kan ontvang.

Uitlanders op besoek aan Suid-Afrika moet reisversekering hê vir gesondheidsorg deur die NGV-fonds.

10. Jy sal toegang hê toe al jou mediese rekords

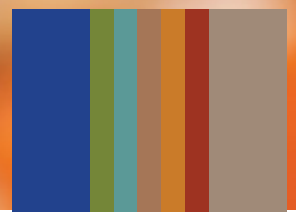
Jy sal toegang hê tot enige inligting of rekords oor jou gesondheid wat by die fonds is.

11. Die fonds sal bestuur word deur HUB en 'n Raad

Die fonds sal bestuur word deur 'n HUB, wat deur die minister van gesondheid aangestel sal word, en kan vir maksimum tien jaar dien. Hy word ondersteun deur 'n raad van 11 persone wat ook deur die minister aangestel word.

Verder sal ons Suid-Afrikaners maar moet wag en kyk vir meer besonderhede.

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Izindaba zezimbongi: *Ulwazi ngeNHI*



Enye yezinto eziyizindleko ezinkulu abantu asebethathe umhlalaphansi njengawe okudingeka babhekane nazo ukunakekelwa kwempilo. Ukuhlela lokhu sekunzima kakhulu kunasesikhathini esidlule ngenxa yokuthi iziqondiso zamuva zikahulumeni mayelana noMthetho Womshwalense Wezempilo Kazwelonke zishiye imibuzo eminingi (National Health Insurance [NHI]).

I-NHI iwuhlelo lukahulumeni lokuxhasa ngokwezimali ngokusungulwa kwesikhwama esizosiza ezindlekweni zikawonkewonke zokunakekelwa kwempilo okusezingeni eliphakeme – isikhwama okuthiwa yiNHI Fund – esizokhokhela izindleko zempilo zazo zonke izakhamuzi zaseNingizimu Afrika ezibhedlela zikahulumeni kanye nezizimele. Kuzwakala kukuhle kakhulu lokho, kodwa enye yezinto ezibangelwa ukuba lo mthetho ophakanyisiwe ugxeke ukuthi awunayo imininingwane eyanele.

Akunakuphikwa ukuthi ushintsho olukhulu ekuphileni kwabantu baseNingizimu Afrika lwafika ngo-1994 – kodwa ake siqale ngento ecacile nenhle kakhulu.

Okubaluleke kakhulu, ukusungulwa kweNHI kuhloselwe ukuthola ikhambi “lezinkinga ezimbili ezimbi kakhulu” kwezokunakekelwa kwempilo eNingizimu Afrika – izinga eliphansi kakhulu lokunakekelwa kwempilo ezibhedlela zikahulumeni kanye nezindleko ezimba eqolo zezibhedlela ezizimele. Ngonyaka odlule iKhomishana Yezokuncintisana (Competition Commission) yabika ukuthi izindleko ezimba eqolo zokukhokhelwa

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ama-medical aid inyanga nenyanga eNingizimu Afrika – into eyenza abantu asebethathe umhlalaphansi balale bengalele – ngokuyinhloko zibangelwa ukwenza ihaba lapho kunakekelwa iziguli, kuhlangukise nokulaliswa esibhedlela.

Ukunakekelwa kwempilo okuningi – kuhlangukise ukuya kwadokotela, imithi yokwelapha, ukuhlinzwa nokulaliswa esibhedlela – kuzoba mahhala, kubo bonke abantu.

Nakuba lo mthetho-sivivinyo ungakacaci ngokugcwele, naku esiqiniseka ngakho okwamanje:

1. Wena uzoba yilungu leSikhwama seNHI.

Lesi sikhwama sizoba umshwalense wezokwelapha omkhulu kakhulu ophethwe uhulumeni, futhi zonke izakhamuzi zaseNingizimu Afrika zizoba amalungu akhona – ayinto enye into ongayenza.

2. Uma kukhona imali oyenzayo, uzofaka nawe eSikhwameni seNHI.

Uhulumeni uzodonsa intela eyengeziwe emholweni wakho, bese esebenzisa leyo mali azoyilondoloza ngokuba angakuniki isinxephezelo sentela sokuthi uyilungu elibhaliswe kumshalense wesokwelapha. Kungase kube khona nentela ethathwa kumqashi wakho. Esikhathini esidlule kwake kwaba namahlebezi okuthi kungase kuthathwe “intela yeNHI” emholweni wakho ephakathi kuka-3.5% kanye no-5%.

3. Yonke imali izoya esikhwameni esisodwa.

Uhulumeni uzosebenzisa intela wena oyikhokhayo, kanye nesabelo-zimali sakhe sezokunakekelwa kwempilo, ukuze akhokhele odokotela bakahulumeni nabazimele, ochwepheshe bezokwelapha kanye nezibhedlela okubambisene nohlelo lukahulumeni.

4. Lesi sikhwama sizokhokhela izindleko zezinkonzo zezokwelapha ezinhlobonhlobo, ukwelashwa uqobo lwako kanye nokuhlinzwa.

Konke lokhu kuzoba mahhala, ngeke kube namali okulindeke ukuba ikhokhwe yisiguli. Nokho, lesi sikhwama ngeke sizikhokhele izindleko zokwelapha uma leyo nto eyenziwayo “ingesona isidingo sangempela sokwelashwa” nalapho kungekho ndlela yokwelapha “engasetshenziswa engambi eqolo”. Uma lesi sikhwama senqaba ukukhokhela ukwelashwa kwakho, sizokuthumelela isaziso sokwenqaba bese sikunika ithuba lokufaka isikhalo ngesinqumo.

Unyaka ngamunye, uhulumeni uzonquma ukuthi malini okufanele ikhokhwe ngezinkonzo ezihlukahlukene zokwelapha.

5. Cishe kuzodingeka ubhalise ukuba yisiguli sikadokotela onenkontileka nohulumeni.

Nakuba lokhu kungazange kushiwo ngokucacile kumthetho-sivivinyo, kulindeleke ukuba udokotela ngamunye osayine isivumelwano nohulumeni abe nenani elithile eliqondile leziguli azozelapha zeSikhwama seNHI. Ungase ube nemibandela endabeni yokuthi umbona kaningi kangakanani udokotela.

6. Kuzoba nemithetho eqinile endabeni yokubonana nochwepheshe.

Ngeke nje uvele uyobona udokotela onguchwepheshe, kodwa kuzodingeka uthole incwadi ekudlulisela kuye evela kudokotela ovamile. Ukuze ubonane nochwepheshe, njengodokotela wezingane (paediatrician) noma udokotela wezifo

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zabesifazane (gynaecologist), kungase kudingeke ulinde isikhathi eside, njengoba bonke abantu baseNingizimu Afrika – kuhlanganise nabo bonke abangama-83% njengamanje abangenawo ama-medical aid ngoba bengabhalisile kumshwalense wezokwelapha – nabo bazobe sebenayo inkululeko yokubonana nochwepheshe basezibhedlela ezizimele.

Ngokwesibonelo, kungase kusho nokuthi sezizoba mbalwa izindawo ezibelethisa ngokuhlinzwa eNingizimu Afrika, ngoba ezempilo zizoncika kakhulu kubabelethisi abangebona ochwepheshe kodwa abangabahlengikazi abavamile. Ngo-2017, zibalelwa ku-69% izinsana eNingizimu Afrika ezabelethwa ngosizo lokuhlinzwa ezibhedlela ezizimele. (Inhlango yezempilo emhlabeni okuthiwa yiWorld Health Organisation yeluleka ukuba kungadlulwa ku-15%, kanti ezibhedlela zikahulumeni, bangu-26% kuphela abantwana ababelethwa ngosizo lokuhlinzwa kwabazali.) Kanti okunye, ungase ungakwazi ukuthola usizo kalula esibhedlela ezizimele esisohlelweni lukahulumeni, ngenxa yokuthi baningi abantu abazokwamukelwa kuso.

7. Uhulumeni uzothengela wonke umuntu imithi namaphilisi

Esikhundleni sokuba izibhedlela ezizimele zithengele iziguli zazo imithi namaphilisi, nokuba uhulumeni yena athengele iziguli zezibhedlela zikahulumeni imithi namaphilisi, zonke iziguli sezizothengelwa uhulumeni imithi namaphilisi.

8. Izinkampani zama-medical aid zingase zigcine sezinyamalele

UMarais ulindele ukuba esikhundleni sama-medical aid avamile manje kungase kwande kakhulu imishwalense yezokwelapha. Ukuze baqiniseke ukuthi bayakwazi ukuya kochwepheshe nokuthi abalindi isikhathi eside ukuze bathole usizo, abantu abacebile bangase bathathe nemishwalense yezokwelapha ukwenezela emalini abayikhokhela iNHI inyanga ngayinye.

Kungase kwakheke izinhlobo ezintsha zemishwalense yokwenezela – yochwepheshe abaqondisa amazinyo (orthodontics) noma ukwelashelwa umdlavuzi.

9. Abantu bokufika kuleli ngeke bawuthole lo mxhaso wezokwelapha kahulumeni

Abantu abadala abavela kwamanye amazwe abazobhaca kuleli noma izifiki ezihleli ngokungemthetho zizothola usizo lwezokwelapha lwezimo eziphuthumayo kuphela; kanye “nosizo ngezifo okudingeka zibikwe kuhulumeni ngenxa yobungozi bazo emphakathini”. Izingane zakwamanye amazwe ezihleli ngemvume kuleli ngenjongo yokubhaca kanye nezezifiki ezingekho emthethweni zizothola ukwelashwa okuyisisekelo kwezempilo.

Abantu bakwamanye amazwe abavakashele eNingizimu Afrika kumelwe bazithathele imishwalense yokunakekelwa kwezimpilo zabo lapho bethatha uhambo ukuze bakwazi ukuthola usizo eSikhwameni seNHI.

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10. Uzokwazi ukuwabona wonke amarekhodi akho ezokwelapha noma nini

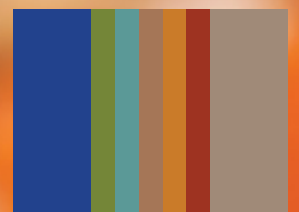
Uzokwazi ukuthola ulwazi noma amarekhodi akho ezempilo agcinwa umshwalense kahulumeni wezokwelapha.

11. Lo mshwalense uzobe uqondiswa yi-CEO kanye beBhodi labaqondisi

Umuntu ozobe ephethe kulesi Sikhwama noma umshwalense kuzobe kuyi-CEO, ezoqokwa ungqongqoshe wezempilo, futhi ingase iphathe kulesi sikhundla iminyaka efinyelela kweyishumi. Izosebenzelana nebhodi labaqondisi elakhiwa abantu abayi-11, nabo abaqokwe ungqongqoshe.

Thina sonke abanye, njengezakhamuzi zaseNingizimu Afrika kuzofanele sizibambe ziqine bese silindela sibone.

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Ditaba tsa indasteri:

Tataiso mabapi le NHI



E nngwe ya dintho tse qetang tjhelete ya batho ba seng ba behile meja fatshe ke ditefello tsa phekolo. Ho hlophisetsa sena ho boima haholo morao tjena ka lebaka la hore mmuso o ile wa teka Molawana o Sisintsweng wa Inshoreense ya Naha ya Bophelo (NHI) o sa ntseng o siile batho ba bangata ba ipotsa dipotso tse se nang dikarabo.

NHI ke letlole la naha leo sepheo sa lona e leng ho fihlella tekatekano le maemo a hodimo ditabeng tsa phekolo. NHI e tla lefella ditshebeletso tsa phekolo ho tswa ditsing tsa setjhaba le tsa poraefete molemong wa Mafrika Borwa ohle. Ho utlwahala tsena e le ditaba tse monate, empa ntho e ngongorehisang batho ba bangata ke hore Molawana ona o sisintsweng ha o fane ka dintlha tse hlakileng.

Ke nnete hore maphelo a Mafrika Borwa a mangata a ile a fetoha haholo ho tloha ha mmuso wa demokrasi o ne o qala ka 1994. E reng re ke re qale ka ho bua ka dintho tse ntle tse bonahalang.

Sepheo se se holo sa NHI e ene e le ho rarolla mathata a mabedi a maholo ditabeng tsa phekolo tsa Afrika Borwa, e leng boleng bo tlaase ba phano ya ditshebeletso ditsing tsa setjhaba hammoho le ditefello tse phahameng haholo ditsing tsa poraefete. Selemong se fetileng, Komishine ya Ditlhodisano e tlahile hore ditefello tsa inshoreense ya bophelo tse ka hodimo ho inflaishene di ne di susumetswa ke kगतello e teng ya tshebetso hammoho le batho ba bangata ba amohelwang dipetlele mme taba ena e ngongorehisang batho ba seng ba behile meja fatse.

Hoena le hore o patale kgwedi le kgwedi, o tla hulelwa lekgetho le eketsehileng smokgolong wa hao. Mmuso o tla sebedisa tjhelete eo mmoho le ya wona ya ditekanyetso tsa

bophelo ho lefella ditshebeletso tsa bophelo bakeng sa Mafrika Borwa ohle. Sena se bolela hore esita le batho bao e seng ditho mekgatlo e itseng ya phekolo ba ka kgona ho

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phekolwa ke dingaka tsa poraefete le ho okelwa dipetleleng tsa poraefete.

Re a tseba hore NHI e sebedisa lewa la “tlhokomelo e hlophisehileng”. Sena se bolela hore Moafrika Borwa e mong le e mong ya sebedisang NHI o tla lokela ho hlahlojwa ke ngaka ya mafu ohle pele ebe ngaka eo ke yona e mo fetisetsang ngakeng e ikgethang eo a e hlohang.

Ke nnete hore ho na le dintho tse ngata tseo re sa di tsebeng mabapi le Molawana ona o motjha o sisintsweng, empa dintho tseo re di tsebang le tseo re kgodisehileng ka tsona ke tse latelang:

1. O tla kgona ho ba setho sa Letlole la NHI.

Lena e tla ba letlole le leholo le tsamaiswang ke mokgatlo wa phekolo wa mmuso mme Maafrika Borwa ohle e tla ba ditho tsa letlole lena. Sena se tlama bohle.

2. Haeba o sebetsa mme o kgola, o tla tlatsetsa Letloleng la NHI.

Mmuso o tla hula tjhelete e eketsehileng lekgethong leo o le lefang ho tswa mokgolong wa hao. Ho tla boela ho be le tjhelete e hulwang ho tswa ho mohiri wa hao. Nakong e fetileng ho ile ha lekannngwa hore mokgolong wa hao ho ka hulwa “lekgetho la NHI” le dipakeng tsa diphesente tse 3.5 ho isa ho tse 5

3. Tjhelete yohle e tla kopanngwa hammoho.

Mmuso o tla sebedisa tjhelete ya hao ya lekgetho mmoho le ya wona ya ditekanyetso bophelo bakeng sa ho lefella ditshebeletso dingakeng tsa mmuso le tsa poraefete mmoho dipetleleng tse tjhaetsweng monwana ke mmuso.

4. Letlole lena le tla lefella mefuta e fapafapaneng ya ditshebeletso tsa phekolo.

Ditshebeletso tsena kaofela e tla ba mahala. Leha ho

le jwalo letlole le keke la akaretsa “mefuta e sa hlokahaleng ya phekolo” le dintho tse “senyang tjhelete”. Haeba letlole le sa dumele ho lefella mofuta wa phekolo o o batlang, le tla o fa tsebiso ya hore kopo ya hao ha e a amohelwa mme o tla fuwa monyetla wa hore o ipiletse haeba o sa kgotsofalla geto e etsweng.

Selemo le selemo mmuso o tla beha ditekanyetso mabapi le tjhelete e lokelang ho lefuwa bakeng sa ditshebeletso tse fapaneng tsa phekolo.

5. O tla lokela ho ingodisa ngakeng e sebedisanang le mmuso.

Lehoja taba ena e ne e sa hlakiswa hantle Molawaneng o sisintsweng, ho lebelletswe hore ngaka e nngwe le e nngwe e sebedisanang le mmuso e be le lethathamo la bakudi bao e tlang ho ba “sebeletsa” ba Letlole la NHI. Ho tla ba le palo ya makgetlo a lekanyeditsweng ao o ka bonang ngaka.

6. Ho tla ba le melao e thata mabapi le ho bona dingaka tse kgethehileng.

O keke wa kgona ho ikisa ka ho toba ngakeng e kgethehileng, empa o tla lokela hore o romelwe ke ngaka e o hlahlobileng. Ho bona dingaka tse kgethehileng tse kang di-paediatrician kapa di-gynaecologist ho ka nna ha hloka hore o eme nako e telele kaha Maafrika Borwa ohle ho akaretsa le diphesente tse 83 tsa baahi bao hona jwale e seng karolo ya mokgatlo o itseng wa phekolo le bona ba tla be ba emetse ho fumana thuso ho tswa dingakeng tse kgethehileng tsa poraefete

Ka mohlala sena se kanna sa bolela hore dipalopalo tsa baimana ba pepang ka thipa di ka fokotseha haholo Afrika Borwa kaha leano lena le etseditswe hore basebetsi ba senang tsebo e ikgethang ba kang bapepisi ba sebediswe haholo. Ka 2017 diphesente tse ka bang 69 tsa masea mona Afrika Borwa di ile tsa pepuwa ho sebediswa thipa dipetleleng tsa poraefete. (Mokgatlo wa Lefatshe wa Bophelo o kgothalletsa hore ho pepisa ka thipa ho lokela ho felle ho diphesente tse 15, mme dipetleleng tsa setjhaba teng ho felle ho tse 26.)

Taba e nngwe ke hore o ka nna wa thata fallwa ke ho kena sepetlele sa poraefete se tjhaetsweng monwana ke mmuso ka lebaka la bongata ba batho ba tla beng ba amohetswe ho sona.

7. Mmuso o tla rekela bohle meriana

Hoena le hore ditsi tsa poraefete e be tsona tse rekelang bakudi ba tsona meriana, mmuso o se o tla rekela bakudi bohle ba ditsi tsa poraefete hammo-
ho le tsa setjhaba meriana.

8. Mekgatlo ya phekolo e ka nna ya fellwa ke mosebetsi

Ho ka lebellwa hore mekgatlo e teng hona jwale ya tsa phokolo e tla nkelwa sebaka ke inshoreense ya phekolo. E le ho netefatsa hore ba ka kgona ho bona dingaka tse kgethehileng neng le neng ha ba batla ho bile ho sa hlokahale hore ba eme nako e telele, batho ba phetseng hantle ba ka nka inshoreense ya phekolo ho phaella tlatsetso ya bona ya kgwedi le kgwedi ya NHI.

Ho tla boela ho etswe mefuta e metjha e ikgethang ya tlatsetso ya inshoreense bakeng sa orthodontics kapa kalafo ya kankere.

9. Melata e keke ya kenyelletswa letlo- leng lena

Batho ba baholo ba batlang botshabedi naheng ena kapa melata e seng molaong e tla fumantswa feela ditshebeletso tsa maemo a tshohanyetso mmoho le “ditshebeletso tsa thuso bakeng sa mafu a behang setjhaba kotsing”. Bana ba batho ba batlang botshabedi le ba melata e seng molaong ba tla fumantswa feela ditshebeletso tsa mantlha tsa phekolo.

Melata e etelang Afrika Borwa e lokela hore e be le inshoreense ya botsamai e le hore e ka kgona ho

fumantswa ditshebeletso tsa phekolo tsa Letlole la NHI.

10. O tla kgona ho fumana ditlaleho tsohle tsa hao tsa phekolo

O tla kgona ho fumana lesedi kapa ditlaleho dife kapa dife mabapi le maemo a hao a tsa bophelo.

11. Letlole le tla tsamaiswa ke CEO le Boto ya Batsamaisi

Letlole lena le tla tsamaiswa ke CEO e tlang ho kgethwa ke letona la tsa bophelo mme e ka sebeletsa ka dilemo tse sa feteng leshome. O tla sebetsa a tsheheditse ke boto ya batho ba 11 ba kgethilweng ke letona.

Ntho feela eo re lokelang ho e etsa hona jwale jwaloka Mafrika Borwa ke ho leta ka mamello hofihlela re fumana dintlha tse felletseng mabapi le letlole lena.

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The Family is *growing*



Name: Reitumetse Galadile.

Role: Call-centre agent

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

I started my career as a promoter, promoting brands such as Tiger brands, SAB for Eyes and Ears. I have always enjoyed working where I get to interact with people.

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

I joined the fund in July 2019 as a Call-centre agent.

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

A Call-centre is a place of communication, and I get to speak to a diverse group of people which can be very satisfying. My interpersonal skills improve everyday as most of my duties include interacting and talking to people. In addition to working at the call-centre, you get a glimpse of all the interesting work they do in other departments.



Name: Spencer Korb

Role: Dealer

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

I started my career at RisCura in risk and performance before joining the private equity valuations team focusing on African unlisted equity and debt investments across numerous geographical areas. Thereafter, I joined the transition management team where my focus was more on managing the transition process for institutional clients across listed equity and debt markets. Finally, before joining the fund, I joined a boutique value asset manager as a Multi-asset Dealer.

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

I joined the fund in July 2019 as a Dealer.

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

I am passionate about people and the financial markets, I love my job because I can add value to the Fund and ultimately to our beneficiaries, by ensuring the execution of investment themes is done to the best of my ability.

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Name: Vusi James Ntuli

Role: Internal Auditor

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

I started my career at the Department of Rural development and land reform as an Intern: Internal Auditor, moved to PricewaterhouseCoopers (PwC) where I did my articles. I then moved to Motlanalo Inc where I was mostly seconded to Auditor-General South Africa conducting regulatory audits (PFMA and MFMA audits). After my contract at Motlanalo I moved to Sekhukhune TVET College as an Internal Auditor reporting to the College principal and Audit Committee.

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

I joined the Fund in July 2019 as an Internal Auditor

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

My role as an Internal Auditor offers a bird's eye view of the entire Fund. You get to understand and gain knowledge about the Fund's core business. The role also provides opportunity for growth as I audit all aspects of the Fund which helps build knowledge while adding value to the organisation by assessing the adequacy and effectiveness of the governance, risk management and control processes put in place my management to ensure that risks are managed, and that the Fund's strategic objectives are achieved.



Name: Hape Moloi

Role: Marketing Coordinator

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

I started my career at Burson Marsteller South Africa where I was a junior consultant. Burson Marsteller is a crisis and reputation management agency with offices internationally. My focus there was media monitoring, media and public relations, social media management and coordination. I then moved to join Investec Bank and worked as a marketing graduate in the Corporate and Institutional Banking division and then moved on to be a Communication Specialist in CIB. My specialisation there was internal communications, brand management and custodian, social media coordination, email marketing, content creation and management and we serviced 27 business units within CIB.

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

I joined EPPF on the 1st of November 2019 as a marketing coordinator in the Communications department.

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

What makes me passionate about my role is the ability to strategise and work with a variety of audiences. In addition, the ability to develop and implement the organisations communication strategy using various mediums and channels. I love my job because it allows me to be curious, analytical and creative in implementing business objectives.

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Name: Chaka Zengele

Role: Risk and Compliance Officer

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

I started my career in 2013 when I was recruited as part of the Barclays African Pan African Graduate development Programme (PAGDP). I was subsequently appointed as a Product risk specialist in the following year.

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

I joined the Fund on the 1st of August 2019 as a Risk and Compliance Officer

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

The level of engagement in my current role is very senior, which allows me to grow my expertise further in the area of Risk Management. I am mostly immersed by the idea of assisting organisations preserve brand reputation through sound ethical and risk management practices. This process entails ensuring that there are adequate internal controls and processes in place to pro-actively identify and manage risk exposures to acceptable tolerance levels.



Book review

7 books to inspire fresh starts

Every year we all swear to start over and get rid of old habits this might be a good opportunity for a new you, but it also calls for a new book to read! Here's a selection of stories about fresh starts and new beginnings, in all their different forms for you to enjoy!

Running Like A Girl Alexandra Heminsley



Everyone always promises themselves that this is the year they'll get fit, but if you read this book, you might just find you're inspired to do it once and for all. Alexandra's first attempt at running ended badly. But, after finding she runs with her head as much as her body, six years later she'd completed six marathons. This is a book for anyone who loves reading about relationships, ambition, and self-love. Because it's not just a book about running. It's for anyone who wants to break the mould, make a change, wants to seriously start training or just feel better when they run for the bus in the mornings. Liberating and life-affirming (and rib-achingly funny), it's the book to kick-start your motivation this year, and maybe even give you a desire to lace up your running shoes.

Rachel's Holiday Marian Keyes



Fresh starts can come in all shapes and sizes, and for Rachel it means a 'holiday' (read: trip to a rehab facility) enforced by her parents. Taken from her life in New York and made to confront a drug problem that she insists she doesn't have, Rachel has the ultimate chance to make a change. While we may not all be familiar with the exact nature of Rachel's predicament, we can certainly identify with her denial about her own bad habits! Marian Keyes takes this serious topic and injects it with her trademark humour and wit, making it a fun and heart-warming read for the New Year.

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Ivy Lane Cathy Bramley



Tilly is desperate for a new start, and seeks one out by moving to a quaint new town and taking out an allotment on Ivy Lane for some fresh air to match. The locals are far from reserved however, and they soon start to pull Tilly out of her shell, making her confront her past and gain a host of new experiences, friends and family in the meantime. Perfect for fans of Carole Matthews, Trisha Ashley and Katie Fforde, Ivy Lane is sure to warm your heart and put a smile on your face as you head into a new year

The Happy Home for Broken Hearts Rowan Coleman



Rowan Coleman's story about fresh starts and learning to move on from your past while keeping it in your heart is wise and beautifully told. Since the death of her husband, Ellie has retreated into the pages of the romantic 'Happy Ever Afters' that she spends her days editing, but when financial woes force her to accept some lodgers into her house, she soon begins to learn that she can find life (and even love) outside the pages of her beloved books.

Here and Gone Haylen Beck



If you're in the mood for a story about a fresh start with a darker side, then you're going to love Here and Gone. When Audra finally gets the courage to leave her abusive husband with her two children, she thinks that the pain of her past is finally behind her. But as she makes her getaway, keeping to deserted country roads to avoid detection, she notices a car following her. Soon her escape turns into a nightmare, with a breathless race to find the truth at the centre of this spine-tingling thriller.

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Pensioner Functions

Upcoming Events

11 February 2020 – Worcester

12 February 2020 – Vredenburg

13 February 2020 – Muizenburg

14 February 2020 – Belville & Parow

18 February 2020 – Milnerton

19 February 2020 – Strand

20 February 2020 – George

21 February 2020 – Knysna

22 February 2020 – Oakdale

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Holiday Wordsearch Puzzle

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

FRANKINCENSE

GINGERBREAD

EGGNOG

TIDINGS

NATIVITY

ADVENT

KWANZAA

CHIMNEY

NUTCRACKER

BAUBLE

WREATH

STOCKING

CAROL

MIRACLE

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Pensioner Savvy:



Mango flights - on a Tuesday, Wednesday and Saturday, flights come with a 10% discount for over-60s.

How to book

To make a booking navigate to www.flymango.com and then select the Senior Citizen Discount tab, and type in your ID number under the spot where it says, "ID Number". Be sure to only search for flights on Tuesdays, Thursdays or Saturdays to get the discount.



Sanparks – Enjoy the delights of any of the many parks under the Sanparks umbrella at a discounted tariff, if you are 60 years or older. This applies to only certain months of the year and excludes Fridays, Saturdays and long weekends. The discounts are for camping or staying in accommodation and can be up to 40% off the normal rate. Read more about the discounts on https://www.sanparks.org/docs/tourism_tariffs/SeniorCitizenDiscount2019.pdf.



Makro - For over-60s, 10% off on general goods and 15% off on food items on Tuesdays only.

Dischem treats pensioners to a Double Points Day twice a month, and there is a 60+ Pensioner's Tea once a year, where senior citizens are given a hamper of products. Find out more on <https://www.dischem.co.za/60-plus-programme> to find out more.



Torga Optical offers free eye testing and discounts on frames and lenses, nationally, to pensioners 60 and above. Contact 011 678 6556 or visit your nearest store to find out more about these discounts.



Tsogo Sun Hotels, which include Southern Sun hotels and resorts, The Palazzo, Suncoast Towers and Beverly Hills to name but a few, offer a 50% discount to those who are over the age of 63 on the Best Available Rate of the day, subject to availability. Phone 0861 447744 to secure your booking.

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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.

Invested in our
members



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 koshade naye neminye imininingwane yakho.

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

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

Ho fana ka tlhahisoleseding ya moraorao mabapi le wena

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

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

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

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Interest rates

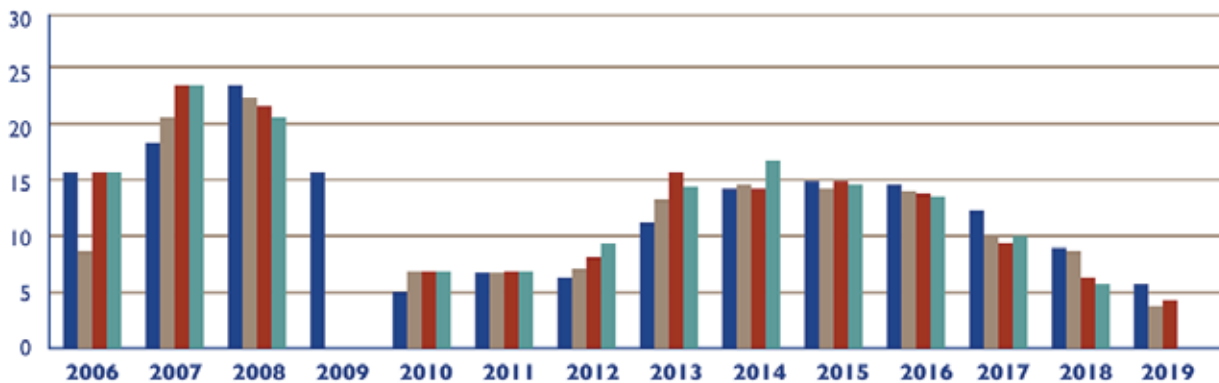
Each quarter, the Board of Trustees of the EPPF reviews the interest rate applicable to the Additional Voluntary Contribution Scheme (AVC) and the Deferred Pension Scheme, taking into consideration the financial performance of EPPF's investments.

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 %



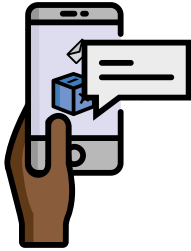
YEAR	QUARTER 1	QUARTER 2	QUARTER 3	QUARTER 4
2006	16%	16%	16%	16%
2007	18.5%	21%	24%	24%
2008	24%	23%	22%	21%
2009	16%	0%	0%	0%
2010	5%	7%	7%	7%
2011	7%	7%	7%	7%
2012	6.5%	7.25%	8.25%	9.5%
2013	11.5%	13.5%	16%	14.7%
2014	14.5%	14.7%	14.63%	17.15%
2015	14.9%	14.5%	15.16%	14.84%
2016	14.93%	14.19%	13.96%	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%

Invested in our
members

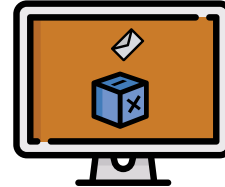


There are various channels available for you as a pensioner to vote and make your mark:

USSD *134*38844#

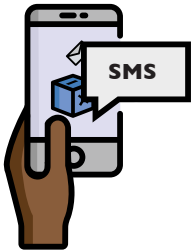


Election website



www.eppfelection.com

SMS



Post



For more information:

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



SCAN ME



Eskom

Pension and Provident Fund

Deceased pensioners

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	KANASE	MPUMELELO MICHAEL	1950/12/01	2019/04/22
MRS	HENDERSON	BERYL RUTH	1934/06/29	2019/04/22
MR	WIESNER, B B	BURNARD BRUCE,	1931/01/27	2019/04/23
MR	CASSELL,V	VICTOR,	1943/04/17	2019/04/23
MR	MAAKANE, B D	BAFANA DAVID,	1956/11/21	2019/04/23
MR	DHLADHLA	SILIAS	1960/09/09	2019/04/23
MRS	NGCOBO, S J	SOLILE JANE,	1948/11/19	2019/04/23
MRS	JOUBERT, C R	CHRISTINA RAGINA,	1931/10/17	2019/04/23
MRS	DU PREEZ, P J	PETRONELLA JOHANNA	1957/01/19	2019/04/24
MR	NGIDI, M	MUZIWEMPI,	1945/01/24	2019/04/24
MR	MACHEU, H P	HOSEA PHILLIP	1954/11/06	2019/04/24
MEV	JANSEN, P C S	PETRONELLA CATHARINA SUSSANNA,	1942/01/19	2019/04/24
MR	NKHANEDZENI, L H	LUTANYANI HENDRICK,	1953/02/02	2019/04/25
MRS	MKORWANA, N L	NTOMBIZODWA LIZZY,	1940/05/11	2019/04/25
MRS	SINGWANE	SDUDLA SANNIE	1950/08/24	2019/04/25
MRS	MASILELA, R S	RAESIBE STEPHINA,	1955/01/16	2019/04/25
MR	SOKO, L O	LINDA OBED,	1943/02/17	2019/04/26
MRS	DE GROOT, M A	MARY ANN,	1933/08/27	2019/04/26
MRS	NKOSI, K E	KENTYILE ELINA,	1943/01/14	2019/04/26
MR	MOKEKE	NEO JOSEPH	1977/12/02	2019/04/28
MR	KRATSHANA, Z R	ZAMITHUBA	1945/01/20	2019/04/28
MR	FORTUIN	HENRY JOHN	1960/11/19	2019/04/28
MRS	MPELA, P A	PULENG AGNES,	1950/03/06	2019/04/28
MR	NASH BENNETT, J F	JAMES FREDERICK,	1943/05/28	2019/04/29
MRS	BIERMAN,	SUSANNA MARGARETHA,	1937/10/24	2019/04/29
MRS	SIBIYA	NTOMBEMBI HENDRIETA	1935/08/26	2019/04/29
MR	ULRICH, O	OTTO,	1945/09/11	2019/04/30
MR	RAMMUTLA, J M	JOSEPH MASHILO,	1947/03/04	2019/04/30
MR	ODENDAAL	MORNE	1989/01/19	2019/04/30
MRS	LATEGAN, D H	DOROTHEA HERMINA	1937/03/13	2019/04/30
	NKOSI,TM	TOPI MAGRET	1960/06/10	2019/04/30
MS	ZEMBE, H B	HLEKWASE BARBARA	1978/11/09	2019/05/01
MR	RAGOLILE, L	LUCKY,	1946/10/13	2019/05/01
MR	JOJI, P	PHUTHUMILE,	1942/09/16	2019/05/01
MRS	NGCOBO	JULIA NOMTHANDAZO,	1955/05/09	2019/05/01
MRS	THABEDE, F C	FIKILE CONSTANCE,	1948/11/21	2019/05/01
MRS	KHUMALO, F M	FREDA MBANE,	1928/04/23	2019/05/01
MNR	BOUWER, P W	PIETER WILLEM,	1944/10/07	2019/05/02
MRS	THEMBELA, A N	ALBERTINA NONDUMISO,	1941/11/29	2019/05/02
MRS	MTHEMBU	THEMBISILE ANNACLETTA	1959/02/25	2019/05/03
MR	NGOZO, M E	MJABULANI ELIAS,	1926/11/16	2019/05/04
MR	NTSHANGASE, M E	MYONGUZA ENOCH,	1943/10/31	2019/05/04
MR	MAHLAWULA, J F	JOSEPH FAMANE,	1941/06/03	2019/05/04
	DITAUNYANE	MPOLOKENG JOHANNES	1957/02/25	2019/05/05
MR	MOLOTO, K K	KGATESHI KENNERS,	1943/07/09	2019/05/05
MR	MKHIZE, B R	BONGA RAYMOND,	1948/04/11	2019/05/05
MRS	ZUMA, C L	CHRISTINE LINDIWE,	1942/03/26	2019/05/05
MRS	MATHENJWA	LOMVIMBI NELLIE	1950/01/30	2019/05/05
MRS	MTHABELA, N E	NTOMBEVELE ELINAH,	1960/08/09	2019/05/05
MNR	FICK, E	ERNEST,	1944/09/25	2019/05/06
MR	VUMA, B A	BHEKABANTU ALSON,	1949/04/02	2019/05/06
MRS	MEDUPE	SELINA NTOBALIKI	1968/03/24	2019/05/06
MR	MASANGO	DUZI ABRAM	1957/08/20	2019/05/07
MRS	MALIVHA, T T	TSHINAKAHO THINAVHUYO,	1942/12/25	2019/05/07
MRS	MKHWANAZI	SIKHOSIPHI GLADYS	1952/08/07	2019/05/07
MNR	VAN ZYL, F J	FRANCOIS JACOBUS,	1939/10/18	2019/05/08
MR	PINZ, E M	ERNST MANFRED,	1934/02/05	2019/05/08
MR	SEOTSANYANA, K A	KHOTSO ALBINUS,	1938/03/03	2019/05/08
MR	MURRAY, G J	GORDON JAMES,	1950/05/08	2019/05/08
MRS	LEKALA	MMANGWAKO KATRIN	1927/07/06	2019/05/08
MRS	TAUATSOALA	SEEMOLE AGNES	1980/09/12	2019/05/08
MRS	CLOETE	IDA ANGELINE	1947/02/06	2019/05/08
MEV	POTGIETER, J A	JOHANNA ALIDA,	1935/12/16	2019/05/09
MR	NXUMALO, E	EPHRAIM,	1940/11/09	2019/05/09
MRS	LIEBENBERG	MAGDALENA ALETTA	1948/12/30	2019/05/10
MEV	DE LANGE, H D	HELENA DOROTHEA,	1932/10/12	2019/05/11
MRS	BRIDGE, M	MARIE,	1934/12/11	2019/05/11
MRS	BRIDGE, M	MARIE,	1934/12/11	2019/05/11
MRS	JOKOZELA, N A	NOMAZELA AMELIA,	1933/02/14	2019/05/11
MR	PRINCE, H I	HENRY ISAAC,	1940/10/27	2019/05/11

TITLE	SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
MRS	LOTTERING, J D	JUNE DENISE,	1936/06/23	2019/05/11
MRS	GREYLING	ANDRIESA LOUIS	1932/11/06	2019/05/11
	RABIE, C W	CAREL WYNAND,	1928/01/28	2019/05/12
MR	THOMAS, J A J	JACOBUS ADRIAAN JOHANNES,	1942/09/26	2019/05/12
MNR	SWART, J G	JACOBUS GERHARDUS,	1944/04/21	2019/05/12
MR	GININDA, F D	FANYANE DAVID,	1949/01/18	2019/05/12
MRS	WITOSZYNSKI	MARIA TERESA	1947/09/23	2019/05/12
MNR	DE KOCK, R H D	ROBERT HENRY DAVIES,	1943/04/13	2019/05/13
MR	BAEPANYE, T A	TIROYAMODIMO ALBERT,	1947/02/05	2019/05/13
MR	NKOSI, N J	NGEDLA JOHN,	1949/08/16	2019/05/13
MRS	TJIANE, N R	NOMOYA REBECCA,	1944/01/03	2019/05/13
MRS	BANDA	MANYEOE CALISTINA	1945/04/22	2019/05/13
MRS	BLICQ, M L A	MARTHE LOUISE ALBERTINE,	1947/05/28	2019/05/13
MRS	VAN TONDER	HESTER JOHANNA	1936/05/30	2019/05/14
MR	MOTJETJE, M D	MATSEGO DANIEL	1950/05/08	2019/05/14
MS	MARIBE	RAMAESELE TUMISHO	1987/02/12	2019/05/16
MRS	MATHEBULA, T C	TOKO CHRISTINA,	1944/11/18	2019/05/16
MRS	SIBIYA	PHETHENGANI ELSIE	1931/07/03	2019/05/16
MR	RYAN, G H	GEORGE HENRY,	1935/10/23	2019/05/17
MNR	PUNT, G A	GERALD AUBREY,	1941/04/22	2019/05/17
MNR	ROETS, M J	MARTIN JOHN,	1940/06/25	2019/05/17
MR	NAKEDI, T P J	TSHOTLEGO PHENDILE JOHANNES,	1957/01/01	2019/05/17
MR	MOTSHOENI, J M	JACKSON MANDLA	1986/11/11	2019/05/18
MRS	MASINGA	LINAH SHIRLEY	1957/05/01	2019/05/18
MNR	COETZER, W A	WILLEM ADRIAAN,	1936/09/20	2019/05/19
MRS	LEKHOABA, M G	MOIPONE GRACE,	1943/10/29	2019/05/19
MR	NGWENYA, A M	ABSY MOSES,	1942/07/15	2019/05/20
MRS	VAN ZIJL	ZUSANNA MARIA	1952/09/19	2019/05/20
MRS	YOYO, V V	VELA VICTORIA,	1951/03/03	2019/05/20
MR	TLHAPI	MOLEFE MARCUS	1933/08/13	2019/05/20
MR	MIYA, D	DABULISAKHE,	1942/03/15	2019/05/21
MRS	MAC TAVISH	ANNALI	1971/10/08	2019/05/21
MR	CUMBERLAND, R F	ROBIN FRANK,	1946/05/26	2019/05/22
MR	MAINE, M J	MOCHOARI JOHANNES,	1949/04/28	2019/05/22
MR	SIBIYA, L C	LANGA CHRISTIAN,	1960/03/31	2019/05/22
MR	SEPTEMBER, C	CORNELIUS,	1946/11/25	2019/05/22
MRS	ZAZINI, N	NONTEMBISO,	1952/02/13	2019/05/22
MRS	PIETERSE	RACHEL MARGARETHA	1929/04/14	2019/05/22
MR	MENZIES, N A	NEIL ALEXANDER,	1943/04/25	2019/05/23
MR	SCHLEMMER, N S	NICHOLAS SAMUEL,	1927/03/28	2019/05/23
MEJ	GERSTNER, H C	HELENA CHRISTINA,	1947/12/31	2019/05/23
MR	MCBRIDE, R	RONALD,	1940/11/12	2019/05/23
MR	ISAKS, F J	FREDERIK JOHANNES	1952/01/12	2019/05/23
MR	MENZIES, N A	NEIL ALEXANDER,	1943/04/25	2019/05/23
MRS	NDLELA, T M	THULELENI MURIEL,	1961/02/01	2019/05/23
MR	CANHA, O L D C G	ORLANDO LUIS DA CRUZ G,	1956/05/05	2019/05/24
MR	NGUBO, M P	MDUDUZI PRECIOS	1980/10/06	2019/05/24
MR	TLALE, S E	SIMON EBATLILWE,	1939/09/06	2019/05/24
MR	KELBRICK, J J	JACOBUS JOSEPH,	1945/11/28	2019/05/25
MR	KABAI, G J	GAUDA JOSEPH,	1948/11/18	2019/05/25
MR	THOTSE, K M	KLIENBOOI MOWELE,	1929/08/14	2019/05/25
MR	MOKGOATJANA	MOGASE SIMON	1955/04/06	2019/05/26
MNR	FERO, B M	BARNABAS MARUME,	1927/08/08	2019/05/26
MRS	NOCTON, L M	LOUISE MARLENE,	1934/09/26	2019/05/26
MRS	WENTZEL	JOHANNA CECIELJA	1938/01/14	2019/05/26
MRS	FOURIE, D W	DOROTHEA WILHELMINA,	1932/07/07	2019/05/26
MRS	NKOSI	LINAH SESI	1940/10/28	2019/05/26
MRS	GIBLIN	BEATRICE KAY	1940/05/15	2019/05/26
	DEVILLIERS, S P	SUSANNA PETRONELLA,	1921/01/16	2019/05/27
MR	SHANDU, D A	DALI ALBERT,	1943/09/19	2019/05/27
MRS	BHENGU(MBATHA), M	MTHEMBEPHI,	1963/06/17	2019/05/27
MNR	BOTHA, H B S	HENDRIK BENNINGHOFF SIEBERT,	1935/01/22	2019/05/28
MR	STANFORD, R W	ROBERT WILLIAM,	1943/06/15	2019/05/29
MR	TWALA, S S	SAM SAMUEL,	1952/01/01	2019/05/29
MR	MOLOI, K D	KHUSTA DANIEL	1963/09/12	2019/05/29
MRS	WALLACE, J E	JANE ELIZABETH,	1932/01/03	2019/05/29
MR	CARSTENS, M N	MAGIEL NICOLAAS,	1941/07/22	2019/05/30
MR	KUTWANA	MALANI	1951/12/16	2019/05/30
MR	CROW	JOHN STEPHEN	1953/08/28	2019/05/30
MRS	CINDI, T M	THOKO MARIA,	1949/08/21	2019/05/30
MR	JACOBS	FREDERICK JOHANNES	1957/08/21	2019/05/31
MR	NKOANE, R G	RAMATATA GEORGE,	1946/02/14	2019/05/31
MRS	MABASO	MYKIND SARAH	1944/02/20	2019/05/31

TITLE	SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
MRS	MNANI, N	NOBONGILE,	1961/10/11	2019/05/31
MRS	MAKUA	MABULE	1944/02/21	2019/05/31
MRS	MAGAGULA	BONIWE LUCIA	1950/08/29	2019/05/31
MNR	VERMEULEN, J A	JOHAN ABRAHAM,	1938/01/04	2019/06/01
MEV	JANSEN VAN NIEUWENHU	ALIDA ELIZABETH,	1935/07/29	2019/06/01
M S	MASILELA	MILDRED MMAPULE	1974/05/22	2019/06/01
MNR	RIEKERT, J K	JOHN KING,	1942/11/15	2019/06/02
MRS	ROBERSON, M M	MARY MAGDALENA,	1942/11/21	2019/06/02
MRS	LUKHWARENI	ALILALI CARROLINE	1982/09/04	2019/06/02
MNR	NEL, P J	PETRUS JACOBUS,	1936/07/16	2019/06/03
MRS	NKOSI	KATE NELA	1958/07/03	2019/06/03
MR	EDWARDS, C R	CYRIL ROBERT,	1932/10/02	2019/06/04
MR	MAHLANGU, P S	PETRUS SOLOMON,	1947/05/07	2019/06/04
MR	MFUNZANA, M R	MZIKAYISE ROBERTSON,	1954/10/21	2019/06/04
MR	PETSO, M K	MOTLHOKOMEDI KENNETH,	1966/04/12	2019/06/04
MRS	MASHIYA, T J	THANDEKA JOYCE,	1954/05/01	2019/06/05
MRS	ENSLIN, A E	ALETTA ELIZABETH,	1940/10/30	2019/06/05
MRS	MAHLALELA, M	MHLABASE,	1936/01/13	2019/06/05
MRS	SWAR	IRENE	1949/05/02	2019/06/05
MRS	TSHONA, N M	NOMAKULA MARTHA,	1955/03/29	2019/06/05
MR	GREEN, E J	EDWARD JAMES,	1940/01/25	2019/06/06
MRS	ENGELBRECHT, E	ESTELLE	1959/10/19	2019/06/06
MRS	MOFOKENG	MALETSATSI JOSEPHINE	1947/04/04	2019/06/06
MRS	MADELA	PHUMAPHI	1951/05/06	2019/06/06
MRS	MATHEBULA, P	PRISCILLA,	1965/12/17	2019/06/06
MRS	SMIT, E D	ELIZABETH DELORES,	1954/12/14	2019/06/06
MR	BORCHERS, R R	ROBERT ROY,	1941/01/26	2019/06/07
MR	NGIDI, M W	MZWENKANI WILLIAM,	1949/12/22	2019/06/07
MR	MTHETHWA, S S	SITAKU SAMUEL,	1946/04/26	2019/06/07
MRS	JANSEN VAN NIEUWENHUIZEN	ANN DURBY	1935/08/13	2019/06/07
MRS	OCTOBER	MARGARETH	1952/11/25	2019/06/07
MNR	RUDOLPH, J B G	JOHAN BERNARD GERHARDUS,	1930/06/10	2019/06/08
MRS	MALONEY	ALBERTA MAGDALEN SUSANNA	1951/04/13	2019/06/08
MRS	MALONEY	ALBERTA MAGDELENA SUSANNA	1951/04/13	2019/06/08
MR	MABASA, H J	HASANE JOHN,	1927/01/01	2019/06/08
MRS	GQWARU, E S	ETHEL SEBENZILE,	1953/10/19	2019/06/08
MRS	JENNINGS	PHYLLIS MAY	1926/07/15	2019/06/08
MRS	NQEBEYA	NOPUTAYISI GLADYS	1948/07/24	2019/06/08
MR	GREYLING	PIETER HENDRIK	1959/08/12	2019/06/09
MR	MATHOLE	HERIC KGWADIBA	1956/10/16	2019/06/09
MRS	LETWABA, R M	RAMADIMELSA MARIA,	1944/09/29	2019/06/09
MR	VILAKAZI, M M	MAVUNUNU MOSES,	1948/08/18	2019/06/10
MR	SKWAMBANE, M S	MGEMANE SIMON,	1947/05/23	2019/06/10
MRS	MKHIZE, G	GCINETHENI,	1920/08/18	2019/06/10
MRS	GROBLER, B Y	BESSIE YVONNE,	1946/02/16	2019/06/10
MR	KITNEY, L	LUCAS,	1948/03/02	2019/06/11
	CROUS, J A	JOHAN ABRAHAM,	1927/04/18	2019/06/11
MEV	COETZEE, S C	SARAHILINA CHRISTINA,	1940/06/14	2019/06/11
MR	TSHIKORORO	TSHIKOSI ALFRED	1951/09/26	2019/06/11
MRS	ZULU, A N	ABEGAIL NOMLINDO,	1958/07/16	2019/06/11
MRS	MBANGULA	COLEKAZI ELIZABETH	1928/12/05	2019/06/11
MRS	JACA, L I	LANDIWE IDAH,	1952/10/03	2019/06/11
MRS	MMOLA, M M	MAKHOTLO MARTHA,	1948/03/05	2019/06/11
MR	DIDI, Z A	ZIMELE ALBERT,	1942/03/25	2019/06/12
MR	NCANA, T	TSEISA,	1939/10/19	2019/06/12
MR	SKHOSANA	BOYANA JACOB	1954/03/14	2019/06/12
MRS	LEGODI, M W	MMADIMEKO WILHELMINA,	1938/12/18	2019/06/12
MRS	MQENA	NERIA MERIAM	1952/03/06	2019/06/12
MRS	MYNHARDT	MARTHA MARGARETHA	1927/10/12	2019/06/12
MR	RAMASIMONG, T	THATO,	2002/09/10	2019/06/12
MR	CULLING, H A	HENRY ANGUS	1927/04/04	2019/06/13
MR	MABALA, K A	KGEFOLA ALFRED,	1936/07/02	2019/06/13
MR	MABENA, J	JOB,	1947/10/15	2019/06/13
MR	LETSOALO	RABOTLHALE GOODWIN	1972/07/25	2019/06/13
MRS	MKHONTO	SIMANGELE JOSPHINA	1930/12/11	2019/06/13
MRS	HAMMOND	MAVIS ROSE	1928/03/06	2019/06/13
MRS	MAKARA	ANNAH PULANE	1963/03/11	2019/06/13
MNR	STEENKAMP, C G J	CASPARUS GIDEON JACOBUS,	1944/08/18	2019/06/14
MRS	ARCHBALD	SUSAN PAMELA	1948/10/28	2019/06/14
MR	RADEMEYER, L F	LOUIS FRANCOIS,	1931/05/05	2019/06/15
MNR	RIEKERT, S L	SIMON LODIWIKUS,	1941/01/08	2019/06/15
MR	MAGININDANE, N P	NIKELO PATRICK,	1942/01/07	2019/06/15
MR	MABUYA, V	VICTOR,	1948/01/15	2019/06/15

TITLE	SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
MR	TSHABALALA, M M	MAFA MATTHEW,	1939/04/18	2019/06/15
MR	RATSEBE, P S	PAKANE SAMUEL,	1934/06/26	2019/06/15
MR	PAYI, B P	BUYILE PHILLIP,	1951/12/11	2019/06/15
MR	MAROGA, M P	MPHAKE PETRUS,	1943/01/23	2019/06/15
MR	NGUBENKOMO, M C	MTOTO CHRISTMAS,	1937/12/25	2019/06/15
MRS	BEZUIDENHOUT	GERTRUDE HENRIETTE	1931/05/27	2019/06/15
MNR	THERON, P M J	PIETER MARTHINUS JOHANNES	1937/11/23	2019/06/16
MISS	JELE, M R	MAPULA REBECCA,	1938/09/02	2019/06/16
MR	THWALA, J E	JUBINDABA ELIUM,	1951/02/03	2019/06/16
MR	CELLIERS, B R	BRIAN RONALD,	1953/12/24	2019/06/17
MR	PHETOE	POGISO PIET	1957/08/07	2019/06/17
MRS	MABUZA, T S	TOKO SANMARIA,	1949/05/08	2019/06/17
MNR	BOTHA, M W	MARTHINUS WESSEL,	1944/08/16	2019/06/18
MNR	LINDEQUE, P	PETRUS,	1930/03/28	2019/06/18
MS	MASHELE, B N	BEATRICE NAYTHATHA	1960/08/28	2019/06/18
MR	MFUPHI, B A	BOBO AMBROSE,	1948/06/04	2019/06/18
MR	MADONDO	PROTAS THULANI	1960/03/15	2019/06/18
MRS	VERWEY, I	IRMA,	1942/06/08	2019/06/18
MRS	LONDT	MADELINE WINIFRED	1939/07/01	2019/06/18
MNR	HERWILL, V A	VICTOR ALLEN	1938/07/12	2019/06/19
MR	ROZANI, M B	MACHULE BANDY	1956/09/16	2019/06/19
MRS	NKABAI	MANANA MAGDELINA	1932/01/17	2019/06/19
MRS	MAVUSO	THENGISILE WITNESS	1955/10/23	2019/06/19
MR	MOKOENA	ANDRIES JOUBERT	1960/03/31	2019/06/20
MRS	LOUW	NOSISANA CELIA	1946/09/06	2019/06/20
MISS	DUBA, B E	BALEKILE EUNICE,	1954/09/06	2019/06/20
MR	CHAPMAN, R F	ROY FRANK,	1929/01/06	2019/06/21
MR	VOS	KAREL EMMERENTUIS BUCHNER	1957/11/30	2019/06/21
MR	MPHANDE, W C	WELDON CHAFWAKARE,	1919/04/25	2019/06/21
MR	TSHATSHAU, T F	THIZILONDI FRANS,	1936/06/08	2019/06/21
MRS	MAROGA, M V	MATJIMBITANA VICTORIA,	1958/10/07	2019/06/21
MR	JOOSTE	SIMON	1959/05/02	2019/06/22
MR	KUUN, L C	LAURENS CHRISTIAAN,	1952/09/25	2019/06/23
MR	MOKOENA, B J	BOKI JACOB,	1941/04/11	2019/06/23
MR	KHUMALO, M J	MALAMBA JACK,	1924/02/11	2019/06/23
MRS	BHUDA, R	RAGMAT,	1945/12/16	2019/06/23
MRS	MAVUSO, C J	CELUKWAZI JULIA	1976/12/30	2019/06/23
MNR	BEEKEN, H G H	HENDRIK GERHARDUS HARTMANN,	1940/01/07	2019/06/24
MNR	MARAIS, M P	MONTAQUE PIERRE,	1940/11/26	2019/06/24
MRS	MADOLO	ELIZABETH HELLEN	1955/02/08	2019/06/24
MRS	ACKERMANN, G F	GERTINA FRANSIENA,	1947/04/29	2019/06/24
MRS	GWAMBI, S C	SIBONGILE CECIL,	1953/06/15	2019/06/24
MR	MOMBERG	HENDRIK JACOBUS L	1951/03/14	2019/06/25
MR	MJOLI, S F	SITOKWANA FREDDY,	1930/02/10	2019/06/25
MR	RAVELE, M D	MPHENI DAVID,	1939/07/25	2019/06/25
MR	SKHOSANA, M P	MAPHANGA PHILLEMON,	1951/12/27	2019/06/25
MRS	MAHLAELA	RASETHITJE SARAH	1936/02/04	2019/06/25
MNR	SMIT, B J	BAREND JACOBUS,	1947/05/06	2019/06/26
M R	SKOSANA, J	JOHN,	1944/04/12	2019/06/26
MR	DLAMINI, D J	DUMISANI JOHN,	1940/10/11	2019/06/26
MR	MATSIMANE, T	TOMAS,	1947/08/15	2019/06/26
MISS	KANYA	BUKIWE	1989/08/11	2019/06/26
MRS	KHUMALO, D T	DOLI THULANI	1948/01/06	2019/06/26
MR	NANTO, R M	RICHARD MTSHANTWENI,	1934/04/06	2019/06/27
MR	MAHLANGU	SIPO JEREMIAH	1950/01/12	2019/06/27
MRS	THAFENI, N	NOSINGIZANA,	1941/03/13	2019/06/27
MR	GEORGE, P E	PETER ERROL,	1932/05/19	2019/06/28
MNR	RALL, G J	GABRIEL JACOBUS,	1930/03/17	2019/06/28
MR	NQABA, G S	GWEBECIMELE SIMON,	1922/12/04	2019/06/28
MRS	JAMES	ELIZABETH MARGARETHA	1933/11/28	2019/06/28
MRS	THONTSI, SINDISWA VIVIAN,	SINDISWA VIVIAN,	1924/04/08	2019/06/28
MRS	MAGAGULA	HAPPYNESS ROSY	1965/06/12	2019/06/28
MR	SCHOONWINKEL, J R	JACOB RUDOLF,	1944/10/23	2019/06/29
	MAKHUBELA, M A	MATSAFENI ALBERT,	1921/01/13	2019/06/29
MR	VAN DER MERWE, P P	PHILLIPUS PETRUS,	1946/02/22	2019/06/30
MR	GRANT, P J J	PETER JAMES JOHN,	1946/12/07	2019/06/30
MRS	BOTES, I M C	IRENE MARY CHARLOTTE,	1928/09/09	2019/06/30
MR	VAN DER MERWE	PHILLIPUS PETRUS	1946/02/22	2019/06/30
MR	GELDENHUIS, W G	WILLIAM GABRIEL,	1931/03/19	2019/07/01
MR	MUTCH, N H	NEVILLE HAROLD	1948/01/24	2019/07/01
MR	NKOSI, M J	MFANFIKILE JABHI,	1949/08/04	2019/07/01
MR	TEKENG, A	ANDRIES	1946/09/09	2019/07/01
MR	CARELSE, S	SAMUEL,	1950/06/14	2019/07/01

TITLE	SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
MNR	BOTHA, G	GERT,	1946/11/25	2019/07/01
MRS	VAN HEERDEN, C G M	CORNELIA GERTRUIDA MAGRIETHA,	1924/05/14	2019/07/01
MRS	DU PLESSIS	FRANSCINA JOHANNA	1932/07/29	2019/07/01
MRS	BAKKER	HESTER ELIZABETH	1943/01/03	2019/07/01
MRS	SKOSANA	HLAMKILE MARGARET	1943/04/27	2019/07/01
MNR	SWANEPOEL, J A	JOHANNES ANTHONIE,	1940/11/18	2019/07/02
MNR	MARAIS, J R B	JAMES RUSSEL BRETT,	1940/01/21	2019/07/02
MR	HLENGWA	FUNOKUBI JOHANNES	1954/08/19	2019/07/02
MEV	BODENSTEIN, A C	ANNA CATHARINA,	1947/08/18	2019/07/02
MRS	FORTUIN, K	KALINA,	1940/03/29	2019/07/03
MRS	JANTJIES	KOELSIM	1948/01/02	2019/07/03
MR	NYHOF, L S	LOUIS STOTTYN,	1943/05/26	2019/07/04
MR	FOURIE, J A	JOHANNES ADRIAAN,	1950/01/05	2019/07/04
MRS	SARGENT, C J	CYNTHIA JUNITTA,	1933/01/17	2019/07/04
MRS	LAMBRECHTS, S E	SOPHIA ELIZABETH,	1932/11/03	2019/07/04
MRS	MALAMBILE	LANDIWE CATHERINE	1948/04/03	2019/07/04
MR	PHEKONYANE, M D	MASHWANE DANIEL,	1940/09/03	2019/07/05
MR	ZWANE, M	MBONGENI,	1935/01/01	2019/07/05
MR	NGWANE, J	JACKSON,	1948/01/13	2019/07/05
MRS	JANUARIE, N S	NONINA SOPHIE,	1925/12/25	2019/07/05
MR	MTSWENI, KS	KLAAS SMEDE	1961/06/05	2019/07/05
MR	LEPHONDO	MALESELA FRANS	1953/08/29	2019/07/05
MR	SMITH, S E	SESTIAN ELIAS	1978/04/12	2019/07/05
MR	TULLEY	GEORGE JAMES	1954/03/31	2019/07/05
MNR	JONCK, R H	ROBERT HENDRIK,	1943/03/31	2019/07/06
MR	GREYLING, A C	ABRAHAM CAREL,	1942/04/18	2019/07/06
MR	NKOSI	MSONGELWA BOY	1950/01/15	2019/07/06
MR	MATJOMANE	MPUTLE FRANS	1950/01/14	2019/07/06
MRS	TSHIVHUNGE, N C	NYAWASEDZA CHRISTINAH,	1953/04/12	2019/07/06
MR	TSHABALALA, M L	MAFUTHA LUKA,	1964/01/26	2019/07/06
MRS	MODISE (MOKOENA), M	MARIA,	1934/06/10	2019/07/06
MRS	JIYANE	NOMASONTO MARIA	1943/09/29	2019/07/06
MRS	SOLOMONS	SALLY MARGERET	1950/07/04	2019/07/06
MR	MCLEAN, I	IAN,	1936/11/18	2019/07/07
MR	MOKWENA, M A	MAJORO ALFRED,	1947/04/09	2019/07/07
MRS	SWART	ANNIE	1931/10/23	2019/07/07
MRS	MTSHWENE, L J	LUBI JOHANNA,	1931/04/18	2019/07/07
MNR	MARE, H D	HENDRIK DANIEL,	1944/03/16	2019/07/08
MR	CELLIERS	WILLEM ANTON	1954/06/01	2019/07/08
MR	FAKUDE, M L	MFANIFANI LUCAS	1948/11/21	2019/07/08
MR	GWAMPA, F	FUZILE,	1954/01/24	2019/07/08
MR	MAGWAGWA	MFIKA JAMES	1959/03/16	2019/07/08
MRS	FOX	KAREN FAITH	1958/08/02	2019/07/08
MNR	JONES, W H	WILLEM HENDRIK,	1943/07/24	2019/07/09
MR	MHLAKAZA, L M	LEONARD MTENJWA,	1947/10/17	2019/07/09
MR	JACOBS, D H	DANIEL HENDRIK	1982/04/16	2019/07/09
MRS	BATMANI, N	NOTUTU,	1937/06/01	2019/07/09
MRS	SELOMO	MAITE MAGGINAH	1970/11/02	2019/07/09
MR	TLOMATSANE, K D	KHEBENG DAVID,	1930/07/27	2019/07/10
MR	TALA, A M	AROON MOLETYI,	1936/05/19	2019/07/10
MR	PHAKATHI, M E	MAHLABA EPHRAIM,	1936/06/22	2019/07/10
MEV	BOTHA, G J H	GERTRUIDA JOHANNA HENDRINA,	1945/03/22	2019/07/11
MRS	JANSEN, C A	CORNELIA ALBERDINA,	1917/01/02	2019/07/11
MR	DUMA, M R	MRASHIYA RICHMOND,	1952/07/25	2019/07/12
MR	MADLALA, J M	JOHANNES MAFONONO,	1930/06/26	2019/07/13
MR	THWALA, F P	FANA PHILEMON,	1931/10/10	2019/07/13
MR	MKHIZE	MZOECHITHWAYO RICHARD	1953/06/04	2019/07/13
MRS	SHABANGU, Z M	ZABENZILE MARIA,	1944/11/08	2019/07/13
MRS	BLACK, M S H	MARGARET SIMON HELEN,	1932/05/26	2019/07/13
MRS	MCINZIBA, N A	NOSAYINI ANGELINA,	1932/02/15	2019/07/13
MR	SWANEPOEL, DJ	DAVID JACOBUS,	1945/06/11	2019/07/14
MR	SWANEPOEL, D J	DAVID JACOBUS,	1945/06/11	2019/07/14
MNR	GELDENHUYS, W J	WILLEM JACOBUS,	1932/03/04	2019/07/14
MEV	BOTHA, J H	JOHANNA HELENA,	1949/06/26	2019/07/14
MRS	KGWEDI	SEBOTA	1925/01/02	2019/07/14
MR	ABRAHAM, H	HENRY,	1940/04/28	2019/07/14
MRS	HLUTA	VATIWE JEANNETTE	1952/01/04	2019/07/14
MR	SNYMAN	CHRISTIAN RICHARD	1953/12/16	2019/07/15
MRS	LANDBY, P	PAMELA,	1929/04/22	2019/07/15
MRS	SOMLOTO, N	NOSISI,	1940/05/03	2019/07/15
MRS	MANALA, T	TRYPHINA,	1925/05/25	2019/07/15
MRS	LIWANE, N L	NOBENZA LUCY,	1942/03/29	2019/07/15
MR	TIMMS, W H	WILLIAM HENRY,	1942/01/12	2019/07/16

TITLE	SURNAME	FULL NAME	DATE OF BIRTH	DATE OF DEATH
MRS	DAY, B M	BARBARA MYRTLE,	1938/08/17	2019/07/16
MR	SESHOKA	MAHOMELA PHILLEMONT	1955/09/19	2019/07/16
MRS	MTHIMKULU, M E	MALITLHARE ELIZABETH,	1950/07/02	2019/07/16
MRS	DAY	BARBARA MYRTLE	1938/08/17	2019/07/16
MR	SHABANGU	ISAIAH NGQUNDANE	1952/08/14	2019/07/17
MEV	DE KOOKER, A J	ANNA JACOBA	1936/06/10	2019/07/18
MR	VISSER, J	JOHANN	1952/02/01	2019/07/18
MR	MABITSELA, M P	MALESELA PAUL,	1938/01/01	2019/07/18
MR	MAHLANGU, H	HARRY,	1937/09/01	2019/07/18
MR	MATSHINTSHI, K C	KHOMBO CAIPHAS	1949/08/16	2019/07/19
MR	MMAKO, M P	MATSOBANE PAULUS,	1950/06/16	2019/07/19
MR	MADONSELA, SIMON GOLI,	SIMON GOLI,	1946/02/13	2019/07/19
MNR	MEINTJIES, S W	SCHALK WILLEM,	1943/11/07	2019/07/20
MR	SIMELANE, G A	GATARI ANDRIES,	1929/10/18	2019/07/20
MRS	MBEJE, M	MIRRIAM,	1937/05/03	2019/07/20
MRS	O'REILLY	PEGGY JOY	1934/11/21	2019/07/20
MNR	BRAND, W J	WESSEL JOHANNES,	1940/10/09	2019/07/21
MRS	MIYA, N A	NOSIMAMA AGNES,	1948/01/14	2019/07/21
MRS	GUYLER, J W	JULIA WINNEFRED,	1947/03/07	2019/07/21
MEV	VAN WYNGAARD, S H	SUSANNA HENDRICKA,	1935/06/20	2019/07/22
MR	GOLDNER, G	GERHARD	1957/09/11	2019/07/22
MR	TOWA, B M	BOSEKA MESHACK,	1948/05/22	2019/07/22
MRS	VAN ASWEGEN, M K	MARIA KATRINA,	1925/06/02	2019/07/22
MRS	MIYA, V P	VELEPHI PHYLLIS,	1961/09/02	2019/07/22
MRS	MOTOA	NTIPENE ELIZABETH	1939/05/19	2019/07/22
MR	MADONSELA, S E	SAMUEL ELIAS,	1950/07/09	2019/07/23
MR	GULE	JOHN JAPHTAH	1965/06/18	2019/07/23
MRS	MOFOKENG, N M	NOZILLO MARTHA,	1965/01/21	2019/07/23
MRS	LUSHABA, N M	NONTOMBI MAGGIE,	1954/08/18	2019/07/23
MNR	SNYMAN, F J	FRANS JACOBUS,	1944/10/29	2019/07/24
MR	JACOBS, N B	NICOLAAS BURGER,	1947/02/05	2019/07/24
MR	SWANEPOEL, J J	JOHANNES JACOBUS,	1936/01/13	2019/07/24
MR	MOEKETSI, S P	SEPONKANE PETROS,	1951/05/13	2019/07/25
MR	YENDE, V R	VIKA RICHARD,	1952/09/06	2019/07/25
MR	PRINS, A D	ANDREW DAVID,	1953/07/16	2019/07/25
MR	XALISILE, C	CINGA	2005/02/13	2019/07/25
MR	NTAMO, L B	LUNGILE BENJAMIN,	1934/11/29	2019/07/26
MR	DHLADHLA, M P	MSINDO PAULUS	1934/11/06	2019/07/26
MRS	NKWANYANA, K	KHANYISILE	1960/02/03	2019/07/26
MEV	HATTINGH, E D	ELAINE DEPHNE,	1935/01/26	2019/07/27
MRS	NKETU, M J	MATSEKO JULIA,	1945/06/15	2019/07/27
MRS	HLOPHE, N G	NOMBI GIMAIMA,	1956/12/17	2019/07/27
MRS	FERREIRA	ANNA CHRISTINA DOROTHEA	1945/12/23	2019/07/27
MR	HUNT, N N	NORMAN NEVILLE,	1934/02/22	2019/07/28
MNR	DU PLESSIS, J D G	JOHAN DANIEL GEORGE,	1949/01/24	2019/07/28
MEV	NIEUWENHUIZEN, J D V	JOAN DEVILLIERS,	1934/02/28	2019/07/28
MR	ERWEE, C J	CYRIL JOHN,	1931/08/07	2019/07/28
MR	JANKOWITZ, J D	JOHN DIEDERICK,	1949/11/06	2019/07/28
MR	MOGOROSI, I E	ITSHEKENG EPHRAIM,	1933/10/09	2019/07/28
MRS	ZUNGU	NSHALATI CATHERINE	1938/01/07	2019/07/28
MRS	NIEUWENHUIZEN	JOAN DEVILLIERS	1934/02/28	2019/07/28
MR	FISCHER, V W	VAN WYK,	1930/10/06	2019/07/29
MRS	MALITI	NTOMZODWA WINIFRED	1944/08/18	2019/07/29
MR	KLAAS, M V	MICHAEL VAKALISA,	1944/12/07	2019/07/30
MISS	KHALANE, N L	NTEBALENG LUCY,	1947/05/16	2019/07/30
MR	HLAHLA, M L	MSENGELE LOUIS,	1921/04/02	2019/07/31
MR	THWALA, M A	MGWAQO ABSOLOM,	1949/12/27	2019/07/31
MRS	SMITH, E	ESME,	1922/04/30	2019/07/31
MRS	JUNG	DESSERIE ERIKA	1935/06/15	2019/07/31
MRS	WHITTAKER	JOAN EVELYN	1931/10/10	2019/07/31
MRS	GABORONE	MATLAKALA MARIA	1950/10/26	2019/07/31
MNR	PERELAER, J	JOHAN,	1940/09/26	2019/08/01
MEV	VAN TONDER, H J	HESTER JOHANNA	1935/11/18	2019/08/01
MR	SETHOLE, M E	MPHAHLELA ELIAS,	1924/06/06	2019/08/01
MRS	NEL	HESTER ELIZABETH JOHANNA	1931/09/09	2019/08/01
MRS	VAN TONDER	HESTER JOHANNA	1935/11/18	2019/08/01
MRS	MAGOMA, M A	MAPITSO ANNA,	1972/12/21	2019/08/01
MRS	PUNT, J	JOHANNA	1945/10/01	2019/08/01
MRS	HEYDENRYCH	MARTHA JOHANNA PETRONELLA	1926/06/14	2019/08/02
MR	OBERHOLZER (JNR), G J	GILEAM JOHANNES,	1952/07/19	2019/08/02
MR	BOOYSEN, J	JOHANNES,	1957/05/25	2019/08/02
MRS	MBAMBELO, N	NOLINDILE,	1946/02/02	2019/08/02
MR	NKOSI, T E	THAWUZA EDMUND,	1942/11/11	2019/08/03

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	HLELA, F I	FATHENI IDAH,	1946/02/17	2019/08/04
MRS	LENTOOR, C N	CONSTANCE NONDZWAKAZI	1941/04/25	2019/08/04
MRS	COETZEE, E	ESME,	1949/12/08	2019/08/04
MR	NTOMBELA, M C	MPISENDLINI CEDRIC,	1942/08/06	2019/08/05
MR	MALAHLELA, M W	MOLOKO WILSON,	1939/03/02	2019/08/05
MR	NTOBENG, P K	PAULUS KGETJEPE,	1930/10/10	2019/08/05
MRS	TSEBE, M L	MAKATI LINAH,	1940/05/11	2019/08/05
MEV	PRETORIUS, H J	HENDRIENA JOHANNA,	1942/06/02	2019/08/06
MRS	NELSON, M I	MARGARET IVY,	1924/05/24	2019/08/07
MR	KOCH, W F	WILHELM FREDERICK,	1946/06/28	2019/08/07
MRS	PAPIYANE	NOSYNOD MAUD	1930/12/04	2019/08/07
MR	RODE	VUYILE	1953/05/19	2019/08/08
MR	MORUDU, N W	NARI WIRELESS,	1939/05/13	2019/08/08
MR	MPOLOKENG, P	PHETO GO	1998/09/18	2019/08/08
MNR	COLYN, D J J	DIRK JACOBUS JOHANNES,	1950/09/15	2019/08/09
MS	MECWI, G E	GASEKHUTLE ENGELINAH,	1947/12/27	2019/08/09
MR	SAYERS, L T	LAURENT THOMAS	1987/07/20	2019/08/09
MNR	VAN NEEL, G J	GERT JOHANNES,	1939/07/04	2019/08/09
MRS	VERMEULEN	MAGDALENA	1946/08/23	2019/08/09
MR	SAMBO, M S	MAVUMAZONKE SIMON,	1935/09/19	2019/08/10
MR	MACHIANE, S S	SANNYBOY SIKWANI	1950/08/17	2019/08/10
MR	NTJINGELA	SPIJONE DANIEL	1960/10/01	2019/08/10
MR	KING, B S	BRETT STANDISH,	1949/10/03	2019/08/11
MRS	MIDDLECAMP, A	ANNIE,	1935/06/09	2019/08/11
MR	RADEBE, K P	KHEHLA PETER,	1951/12/21	2019/08/12
MR	NKABINDE, B J	BOY JEROME,	1938/12/25	2019/08/12
MRS	MAGCABA, B G	BANGENI GLADYS,	1955/10/22	2019/08/12
MRS	NEL	ANNA JOHANNA MARIA	1943/09/22	2019/08/12
MEV	PRETORIUS, A M	ALIDA MARIA,	1929/06/23	2019/08/13
MRS	NGXAZA, N	NONDLELA,	1940/06/27	2019/08/13
MRS	MOKGOHLOA	PHUTI OLITHA	1938/08/30	2019/08/13
MRS	SWARTBOOI	GERTRUIDA	1954/09/26	2019/08/13
MR	SIMELANE, S	SIYANDA,	1999/07/22	2019/08/13
MNR	JANSEVAN RENSBURG, H A M	HENDRIK ANTONIE MICHAEL,	1935/04/30	2019/08/14
MR	VAN HEERDEN, C	CHAREL	1965/11/27	2019/08/14
MR	MMAKO, S	SOLOMON,	1939/02/24	2019/08/14
MRS	NKOSI	BALIWE MARTHA	1930/01/02	2019/08/14
MR	MYBURGH, P C	PHILIPUS CORNELIUS,	1930/09/26	2019/08/15
MR	LAMPRECHT, J C	JOHAN CHRISTIAAN,	1942/04/10	2019/08/15
MRS	BOTHA, G C	GERTRUDE CATHRINE,	1915/09/30	2019/08/15
MNR	KUKKUK, J J	JOHANNES JAMES,	1928/08/29	2019/08/15
MR	NOMVALO, J Z	JOSEPH ZWELINZIMA,	1960/05/16	2019/08/15
MEV	VAN NIEKERK, M E	MARIA ELIZABETH,	1930/07/29	2019/08/16
MR	MATHEBULA, K R	KALASHAKA ROBERT,	1943/06/04	2019/08/16
MR	BOPELA, T O	THULA OSBORNE,	1944/01/02	2019/08/16
MRS	VAN ZYL, J H	JOHANNA HENDRIENA,	1943/11/05	2019/08/17
MR	VAN ROOYEN, J A	JOHANNES ANDRIES,	1946/04/04	2019/08/17
MR	BALOYI, H W	HLENGANI WILLIAM,	1934/10/14	2019/08/17
	VATANA, M	MTAKELWA,	1924/12/06	2019/08/17
MRS	TOEFY, K	KOOLSUM,	1925/08/27	2019/08/17
MRS	PEACH	HEILA ALETTA ELIZABETH	1938/08/18	2019/08/18
MR	HEWITT, C	CECIL,	1937/10/20	2019/08/19
MR	KEAL, P	PETER,	1940/01/15	2019/08/19
MR	MALEKA, L J	LETHOLE JACK	1950/01/13	2019/08/20
MNR	SWART, H J	HANS JACOB,	1947/09/18	2019/08/21
MEV	JOUBERT, S M	SUSANNA MARIA,	1957/10/10	2019/08/21
MRS	BOSIGO, K M	KEBUILENG MARTHA,	1925/12/31	2019/08/21
MEV	VOS, S F C	SUSANNA FRANCINA CORNELINA,	1940/03/28	2019/08/22
MEV	VAN DER MERWE, E P	ELIZABETH PETRONELLA,	1952/08/25	2019/08/23
MRS	VAN ZYL	MARIA MAGDALENA	1959/01/14	2019/08/23
MRS	PIETERSE	CHRISTINA MARIA MAGDALENA	1955/05/16	2019/08/23
MRS	MTOLO	THEMBISILE	1960/06/01	2019/08/23
MR	ZINN, C P	CHRISTIAN PHILIP,	1934/04/28	2019/08/25
MR	MOSEKI, J	JOEL,	1940/11/01	2019/08/25
MR	MAHLABA	THAPELO FRANCE	1959/12/12	2019/08/25
MR	MAHLANGU, Z L	ZULU LUCAS,	1946/12/01	2019/08/25
MRS	MTSHWENI	MARGARETE	1950/02/12	2019/08/25
MR	FRANKE	ANDREAS	1957/04/30	2019/08/26
MNR	TAYLOR, C J	CASPER JOHANNES,	1942/02/06	2019/08/26
MR	FOURIE, S J	STEPHANUS JOSEPHUS	1956/10/14	2019/08/26
MRS	GWANYA, N	NONCEDILE,	1933/01/01	2019/08/27
MRS	SLATEM	MARGARET ANN	1936/06/08	2019/08/27
MRS	VENTER	SUSANA ELIZABETH CHRISTINA	1941/08/14	2019/08/27

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	MHLONGO	PHUMZILEWINNIE	1952/05/08	2019/08/27
	BEKKER, A S	ADRIAAN STEPHANUS,	1939/06/25	2019/08/28
MR	THOMAS	SIWAHLA	1955/03/18	2019/08/28
MRS	BLOU, P R	PHINDIWE REGINA,	1965/07/07	2019/08/28
MR	VILJOEN, S J	SAREL JOHANNES,	1957/02/07	2019/08/29
MEV	ROETS, E C	ELIZABETH CHRISTINA,	1938/01/13	2019/08/29
	DU TOIT, R	RETHA	1954/06/16	2019/08/29
MR	SKOSANA	WILLIAM	1958/12/26	2019/08/30
MRS	MASANGO	BATHABILE JOSEPHINA	1933/03/11	2019/08/30
MR	MARSH, P B	PETER BREWSTER,	1938/08/01	2019/08/31
MRS	MADHLALA, N M	NCANO MARVIS,	1942/12/22	2019/08/31
MRS	MOFOKENG, C S	CHITHEKILE SUSSANA	1943/06/22	2019/08/31
MRS	WANNENBURG	MARIA SUSANNA ELIZABETH	1930/07/09	2019/08/31
MR	BOTHA	WILLEM JACOBUS	1946/06/26	2019/08/31
MR	PIENAAR, J	JOHANNES,	1946/01/03	2019/09/01
MRS	SNYMAN	ELSIE MARIA MAGDALENA	1938/09/09	2019/09/01
MRS	MASILELA, N S N	NALI SOPHIE NOGASHEKILE,	1953/12/12	2019/09/01
MRS	KOWA, G E	GOBOLELWANG ELLEN,	1931/03/07	2019/09/01
MRS	MABIZELA, E N	ELIZABETH NTOMBIZODWA,	1950/01/08	2019/09/01
MR	BOUWER, B P	BARRY PIETER,	1939/11/27	2019/09/02
MRS	LUTGE, G P	GAIL PATRICIA,	1945/03/09	2019/09/02
MRS	MNISI, G	GESLINA,	1958/03/21	2019/09/02
MRS	MANYEDIWANA	MOLEBONE PEREL	1961/10/10	2019/09/02
MR	BLIGNAUT, N	NICOLAAS,	1935/03/22	2019/09/03
	MAKUBALO, F	FANELE,	1926/07/06	2019/09/03
MRS	KEKANA, M	MATIPA	1944/12/14	2019/09/03
MRS	MLABA	THOKOZILE ALEXINA	1937/12/05	2019/09/03
MR	JEWELL, P M	PATRICK MICHAEL,	1943/08/15	2019/09/04
MR	THABE	MOKGARA STEPHEN	1954/07/27	2019/09/04
MR	BODENSTEIN	DAWID JACOBUS	1945/07/13	2019/09/04
MRS	CLOETE	PAULINA MARIA	1940/09/11	2019/09/04
MNR	WELKOM, J A	JOSIAS ANDREAS,	1945/02/19	2019/09/05
MRS	SIMELANE, T F	TANGALAZI FLINA,	1930/01/03	2019/09/05
MR	SCHEEPERS, J M S	JACOBUS MATTHIAS STEPHANUS,	1948/03/24	2019/09/06
MR	SEKUL, J G	JOHN GEORGE,	1934/12/28	2019/09/06
MNR	WESTERMANN, D M P	DAWID MATHYS PETRUS,	1954/07/06	2019/09/06
MR	PARRY, L F	LINCOLN FRANKLIN,	1941/12/06	2019/09/06
MR	BALOYI	HELENGANI ELIAS	1953/08/31	2019/09/06
MRS	GODIRWAMANG, E	ELLEN,	1933/03/20	2019/09/06
MR	NGAKE, Y P	YIGO PETRUS,	1936/08/01	2019/09/06
MR	RYAN, H	HENRY,	1952/08/06	2019/09/06
MRS	SHABANGU, E C	ENNIE CATHERINE,	1947/04/12	2019/09/06
MNR	BAREND SMA, J M J	JACOBUS MARIA JOHANNES,	1935/09/08	2019/09/07
MR	HOPLEY	GERALD JASPER	1950/03/26	2019/09/07
MRS	BRADLEY BOLTON	WINIFRED	1932/08/20	2019/09/07
MR	BAREND SMA, J M J	JACOBUS MARIA JOHANNES,	1935/09/08	2019/09/07
MR	MABUNDA, M S	MAKASELA SAMUEL	1936/12/12	2019/09/08
MR	MNISI, F S	FANYANE SAMSON,	1948/09/18	2019/09/08
MRS	MOLOTSI	IVY MATHEO	1968/04/08	2019/09/08
MR	HANSON, L K C	LAWRENCE KEITH COLERIDGE,	1942/07/31	2019/09/09
MR	MABOKATSHABA, L W	LESWOLE WILLIAM,	1941/09/21	2019/09/09
MR	DOMINGO, B P	BOETIE PIET,	1960/12/06	2019/09/09
MISS	ZUMA, T M	TAKAZILE MADUZULA,	1953/08/18	2019/09/09
MRS	MALAKA, M	MAKWARELA	1945/01/19	2019/09/09
MRS	DE MOOR	CORNELIA	1935/11/29	2019/09/09
MS	QWABE, E N S	EUGENIA NTOMBIFUTHI SIBIZA,	1953/08/01	2019/09/10
MR	SERERU, M D	MOROBADI DANIEL,	1947/04/02	2019/09/10
MR	MOKOENA, T S	TEBELO SAMUEL,	1956/08/07	2019/09/10
MR	KLAASEN, N	NEVILLE	1950/12/30	2019/09/10
MRS	KROUCAMP, C P	CORNELIA PETRONELLA,	1936/01/03	2019/09/10
MRS	YIROLE	NOKAWULEZILE	1954/02/20	2019/09/10
MRS	VENTER	MAGRIETHA CORNELIA ALETHA	1941/08/06	2019/09/10
MR	PALMER, W S	WILLIAM STANLEY,	1941/12/18	2019/09/11
MEV	BOTHA, S F	SUSANNA FRANSINA,	1936/09/16	2019/09/11
MR	MCHUNU, F E	FANYANA EPHRAM,	1950/11/04	2019/09/12
MNR	WILLIAMSON, J F W	JOHANNES FRANCOIS WILBERS,	1942/12/02	2019/09/13
MR	DLAMINI, M A	MUZIWAKHE AARON,	1947/12/04	2019/09/13
MRS	DAW	GASEITSIWE RUTH	1939/10/24	2019/09/13
MR	WILLIAMSON, J F W	JOHANNES FRANCOIS WILBERS,	1942/12/02	2019/09/13
MNR	KOEN, P J L	PETRUS JOHANNES LOURENS,	1949/12/29	2019/09/14
MRS	LIMA	AMELIA	1968/04/15	2019/09/14
MR	SERIPE, B H	BOITUMELO HAPPY,	2002/09/13	2019/09/14
MR	SMITH, J D	JOHN DERIC,	1946/07/18	2019/09/15

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	MEDUPE	FEIKIE	1944/05/05	2019/09/15
MRS	MOLEFE, S J	SENVWELE JOHANNA,	1935/01/02	2019/09/15
MR	VAN BEEK	BEERT JAN	1955/05/20	2019/09/16
MEV	OTTO, J W	JACOBA WILHELMINA,	1948/07/24	2019/09/16
MRS	PULE, K L	KEOLEBOGILE LENNA,	1933/06/04	2019/09/16
MRS	OTTO, J W	JACOBA WILHELMINA,	1948/07/24	2019/09/16
MR	OOSTHUIZEN	JAN ADRIAAN ALBERTUS ABRAHAM	1949/02/26	2019/09/17
MR	DE BEER, M C	MATHYS CORNELIUS,	1943/09/15	2019/09/17
MR	KOTA, K B	KHONZAPHI BENNET,	1944/08/22	2019/09/17
MRS	VILJOEN, C P	CORNELIA PETRONELLA,	1957/02/11	2019/09/17
MRS	RUITERS	MARY ROSELINE	1964/05/29	2019/09/17
MR	BROOKES, J	JOHN,	1941/11/17	2019/09/18
MNR	BESS, H J	HENRY JEFTHA,	1949/05/24	2019/09/18
MNR	NEETHLING, J H	JOHANNES HENOCK,	1932/06/25	2019/09/19
MNR	THEART, J N P	JOHANNES NICOLAAS PETRUS,	1930/12/10	2019/09/19
MR	SITHEBE, S M	SIPHIWE MESHACK,	1942/06/21	2019/09/19
MR	MOKOENA	HLABISHE JONAS	1960/02/26	2019/09/19
MRS	LUKHULENI, A	ANNAH,	1949/12/26	2019/09/19
MRS	SINDANE	NAMGIRIJA JOSEPHINE	1952/11/15	2019/09/19
MRS	MAKENA, M J	MANTWENG JOYCE,	1971/07/07	2019/09/19
MR	LITSOANE, T J	TEBOHO JACOB,	1948/02/01	2019/09/20
MR	CROUCH, L J	LYNTON JOHN,	1952/01/30	2019/09/21
MR	SITETO, T T	TANINI TURNER,	1928/06/10	2019/09/21
MR	LENTSOANA, L J	LETSOKO JAMES,	1942/01/03	2019/09/21
MRS	MOSIA (MAHADIYO), M	MAHADIYO,	1944/04/01	2019/09/21
MR	DEVLEESCHOUWER, R G S	RENE GEORGES SIMON,	1938/07/19	2019/09/22
MRS	KHANYILE	HLELIPHI MARY	1942/12/18	2019/09/22
MRS	DU PLESSIS, J C G	JOHANNA CATHARINA GERTINA,	1960/10/20	2019/09/22
MR	SAUERMAN, G L	GERT LODEWIKUS	1950/10/15	2019/09/23
MR	STEYN, J P	JOHANNES PETRUS,	1934/11/28	2019/09/23
MEV	OBERHOLZER, M F J	MARTHA FRANCINA JACOBA,	1932/12/19	2019/09/23
MR	MANANA, S B	SIMON BENJAMINI,	1950/08/10	2019/09/23
MRS	MAHLOBOGINANE, M M	MOTSHETSU MONERI,	1929/01/01	2019/09/23
MRS	DE LANGE	JOHANNA CHARLOTTE	1933/10/08	2019/09/23
MNR	SWART, E A	ERASMUS ALBERTUS,	1951/05/29	2019/09/25
MEV	STRYDOM, S J G	SARAH JOHANNA GOOSEN,	1944/01/18	2019/09/25
MR	MAGAGULA, M P	MATSHIKWANA PHILEMON,	1944/01/22	2019/09/25
MR	THEMBA, H S	HONDHLO SILIAS,	1945/07/22	2019/09/25
MRS	MANGANYE, R R	RAMADITSA REBINA,	1953/08/12	2019/09/25
MRS	KAWULA	NTOMBOXOLO JOYCE	1950/04/18	2019/09/25
MRS	BARNARD, M D	MAGDALENA DOROTHEA,	1934/12/06	2019/09/26
MR	MABOTE, P Z	PUSELETSO ZAKIA,	1935/11/18	2019/09/26
MR	KONOPI, L Z	LEHLAKU ZACHARIA,	1953/02/25	2019/09/26
MR	MATLALA, S	SOLOMON,	1955/06/18	2019/09/26
MR	SKOSANA, T W	TANDUKUFA WALTER,	1932/03/30	2019/09/26
MRS	NTSOWE, M M	MEIMA MAGGY,	1949/08/10	2019/09/26
MRS	MAFUYA, C N	CYNTHIA NOMISSION,	1957/04/20	2019/09/26
MNR	LAUBSCHER, P J	PIETER JOHANNES,	1941/09/01	2019/09/27
MRS	SMITH, S D	SHEILA DIANA,	1939/03/11	2019/09/27
MR	MABENA, M C	MOSA CORNELIUS,	1938/08/06	2019/09/27
MRS	DHLUDHLU, S N	SARAH NOMVULA,	1955/11/30	2019/09/27
MNR	JOOSTE, J F	JACOBUS FRANCOIS,	1943/10/20	2019/09/28
MR	DU RAND, A J	ABRAM JOHANNES,	1945/10/08	2019/09/28
MR	DI MARTINO, A	ALBERTO,	1944/03/31	2019/09/28
MRS	NGQULUNGA, L	LILETE,	1937/02/10	2019/09/28
MEV	JUNIES, J	JOHANNA,	1937/09/01	2019/09/28
MRS	NTSHANGASE, H R	HLALELENE RACHEL	1943/05/15	2019/09/28
MRS	SINDANE, N	NOMSA,	1964/08/24	2019/09/28
MR	MASEMOLA	BAFANA ARTHUR	1967/05/09	2019/09/29
MR	MOTSHEBE, D J	DINGANE JOHN,	1933/08/01	2019/09/29
MRS	MPISANE, M N	MARRIET NTOMBIZODWA,	1947/09/16	2019/09/29
MRS	HERBST	JOHANNA CATHARINA	1940/08/14	2019/09/29
MNR	VAN TONDER, J A	JOHANNES ALBERTUS,	1937/03/18	2019/09/30
MNR	BARNARD, P J	PETRUS JOHANNES,	1941/04/26	2019/09/30
MR	LA GRANGE, L C	LOUIS CHRISTIAAN,	1944/08/01	2019/10/01
MR	COETZEE, D P	DANIEL PETRUS,	1948/10/15	2019/10/01
MR	CHAUKE, R W	RISIMATE WILLIAM,	1934/12/09	2019/10/01
MR	SATSHA, Z P	ZIZELE PHILLIP,	1927/05/21	2019/10/01
MRS	MAVUSO, D J	DUDU JULIA	1960/02/28	2019/10/01
MRS	MALULEKE, E	EMELY,	1970/02/17	2019/10/01
MNR	VAN NIEKERK, J A	JAN ALBERT,	1938/10/24	2019/10/02
MRS	MNCWABE, A N	ANNASTACIA NDONDO,	1940/09/27	2019/10/02
MRS	KILIAN, H	HESTER,	1936/10/16	2019/10/02

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	MLAHLWA, N M	NAMKHWNAZI MARIA,	1942/01/01	2019/10/02
MR	STRUWIG, J J G	JOHANNES JACOBUS GRIESEL,	1942/12/14	2019/10/02
MR	KINSELLA, B	BRIAN,	1934/11/23	2019/10/03
MS	VAN ZYL, C J	CHRISTINA JACOBA,	1941/06/23	2019/10/03
MR	SKOSANA, M D	MADODA DAVID,	1946/11/02	2019/10/03
MR	MOLEKOA, I N	ISAAC NAKEDI,	1954/03/15	2019/10/03
MRS	CARSWELL, D J	DAPHNE JOY,	1928/09/08	2019/10/03
MNR	ROMAN, J N	JULIAN NEVILLE,	1953/03/27	2019/10/04
MR	VAN DER MERWE, N J	NICOLAAS JACOBUS,	1947/01/14	2019/10/05
MNR	SMIT, J J	JOHN JAMES,	1944/11/27	2019/10/05
MR	MALATJI, M M	MABUDI MOSES,	1935/07/14	2019/10/05
MRS	CHAUKE, L H	LINDA HARRIET,	1937/12/25	2019/10/05
MRS	BRUCE, J E	JUNE ELIZABETH,	1936/06/28	2019/10/06
MR	GOULD, K I N	KENNETH IAN NELSON,	1940/05/27	2019/10/06
MR	MTSHALI, M E	MANDLENKOSI ELIAM,	1955/09/06	2019/10/06
MRS	TYINDYI, N E	NOMBE BE ENGELINE	1921/01/01	2019/10/06
MRS	FOUCHE	CATHARINA SUSANNA	1940/02/29	2019/10/06
MR	MANKAYI, M G	MBUYISELO GIDEON,	1945/10/18	2019/10/07
MR	MAHLOBO, M S	MHLOLISENI SIMON,	1941/07/30	2019/10/07
MR	KHOALI, T A	THEKISO ALPHONS	1957/08/11	2019/10/07
MRS	SAULS, A	ANNE,	1942/12/03	2019/10/07
MRS	BESTER, A M	ANNA MAGDALENA,	1931/09/29	2019/10/07
MEV	KROESE, M M	MARTHA MAGDALENA,	1939/08/14	2019/10/07
MNR	STEYN, M J	MYNARD JACOBUS,	1943/12/14	2019/10/09
MR	MONTSHIWA, S L	SCHOEMAN LUCAS,	1953/04/11	2019/10/09
MR	LETSEBE, T F	TSEKE FRANS	1962/11/09	2019/10/09
MR	FOURIE, R J	RUDOLF JOSIAS,	1943/08/08	2019/10/10
MR	SOUMAN, A S	ANDRIES STEPHANUS,	1945/11/19	2019/10/10
MNR	SEFOOR, K H	KENNETH HENRY,	1945/03/01	2019/10/10
MRS	MTIMKULU, M P	MALEKOA PAULINA,	1936/03/16	2019/10/10
MRS	ZUNGU, N F	NYANGISHONILE FLORANCE	1940/06/13	2019/10/10
MR	BEST, R A	RICHARD AUBREY,	1923/11/23	2019/10/11
MR	MATABANE, L O	LESEGO OFFEN,	1944/06/28	2019/10/11
MRS	MAVUNDLA, S M	SESITERE MARTHA,	1943/11/21	2019/10/11
MNR	KLEYNHANS, F J A	FRANCOIS JACOBUS ARNOLDUS,	1933/09/29	2019/10/12
MR	MPOLOANE, P A	PHINEAS ALEKIE,	1940/10/21	2019/10/12
MR	FOURIE, N C	NOEL CHRISTIAN,	1937/12/25	2019/10/13
MRS	WOHLBERG, D M	DOROTHY MAVIS	1930/07/20	2019/10/13
MRS	KRAUSE	LAURA LOUISE	1958/09/04	2019/10/14
MISS	VAN KRATENBURG	BRIDGET BERNADETTE	1958/03/04	2019/10/14
MRS	MTSHALI (NSELE), N S	NTIKO SHESHISILE,	1950/12/25	2019/10/14
MRS	JOHNSON, C S	CORNELIA SUSSANNA,	1928/08/17	2019/10/14
MRS	MTAU	MARIA	1947/03/13	2019/10/14

Invested in our
members





Eskom

Pension and Provident Fund



Contact us

Eskom Pension and Provident Fund Contact Details

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24 Georgian Crescent, Bryanston East,
Johannesburg, 2191
GPS Coordinates: S26 02.437 E28 01.101

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Physical address: House No. 27, Eskom Park, Visagie
Street, Emalahleni, 1035

East London Satellite Office

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

Cape Town Satellite Office

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

Polokwane Satellite Office

Contact: 015 230 1392
Address: 66 Hans Van Rensburg Street,
Polokwane Central, Polokwane, 0700

Durban Satellite Office

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

Eskom Compulsory Death Benefit

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

Sanlam Contact Details (Voluntary Burial Scheme)

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

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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