

Power Talk

 Eskom
Pension and Provident Fund

July 2023

The Joys of Retirement

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Dear Member

Welcome to 2023's second edition of Power Talk. As we continue to brave the chilly winter, we have prepared all things EPPF to keep you informed and inspired.

We had the absolute pleasure of catching up with Dinah Moagi, one of our extraordinary pensioners, who previously worked at the EPPF. Dinah's zest for life, infectious smile, and inspiring journey will surely add a little warmth to your day. Get ready to be inspired as we delve into her life after retirement.

And in this ever-connected digital world, safeguarding your hard-earned savings is paramount. We've compiled a collection of practical cybersecurity tips to help you navigate the online realm securely. From password management to avoiding phishing scams, these tips will ensure your retirement savings remain as safe as can be.

We also recently hosted and attended a series of engaging events where industry peers came together to connect, share experiences, and learn from one another as we continue to raise the bar in pensions and investments. We'll take you on a virtual tour of everything that happened in the last quarter, so you can continue to walk the journey with us.

Lastly, planning for retirement can be a whirlwind of emotions and decisions. To ease the process, we've put together a practical guide featuring tips to help you navigate your retirement planning. From financial considerations to pursuing your passions, this article will set you on the path to a blissful and fulfilling retirement.

This edition is packed with plenty more, so be sure to flip through these pages and discover the little gems that await you. As always, we value your feedback and suggestions. If you have any stories, insights, or topics you'd like us to cover in future editions, please reach out to our friendly team at EPPFcommunications@eppf.co.za. We love hearing from you!

On behalf of the EPPF team, we hope this edition helps you make the most of your journey as one of our members.

Warmest regards,

Rori



Meet
Dinah Moagi
*Former EPPF Employee
turned Pensioner*





Dinah Moagi has never felt more blessed. Life after retirement has offered her comfort and peace, which she never takes for granted. Having worked at the EPPF for 20 years until retirement, being able to rely on a stable income from her retirement savings is one of life's many blessings right now. We sat down with Dinah to chat about her career, family and how she takes care of herself now that she is happily retired.

Looking back on an exciting career

Prior to her 20-year tenure at the EPPF, Dinah spent years travelling the world as an Arts & Crafts Coordinator at Operation Hunger, a non-governmental organisation (NGO) that, in her own words, "Helped women to help themselves". At the time, Operation Hunger ran multiple projects across South Africa, empowering communities through feeding schemes and arts & crafts development. Dinah's role allowed her to help women to create crafts, price them and sell them in other countries. She marketed their goods in foreign countries, while the women created them in rural areas around Durban, East London, Cape Town.

Thinking about the future

Dinah explains that after 1994, things changed. Numerous NGOs were dissolved and she began to think about what the next leg of her career would entail. "I told myself, I'm going to look for a job where I can retire and where I can spend the rest of my years of employment building my retirement savings," she explains. She always knew the importance of saving for retirement, so her outlook was always future facing. This was important to her because where she came from, NGOs gave decent salaries, but no real benefits outside of that. "When we have money, retirement tends to be the last thing on our minds. Losing my job at Operation Hunger made the reality sink in," she says.

Working at the EPPF was an opportunity to prioritise her future. She began as a Switchboard Operator, and eventually worked her way to being an Accounting Clerk under the Corporate Secretariat. Her latter role included responsibilities such as preparing payment requisitions and handling petty cash.



Preparing for retirement

As a woman determined to prioritise her retirement long before the fact, Dinah had a good idea of what she wanted her life to look like in her senior years. Before retiring at age 63 in 2018, she took full advantage of the financial counsel she received from retirement advisors. “It’s really important to know how to manage your retirement savings, and I spent time doing this right before I retired,” she says. “People get excited when they see their retirement savings around this time. We think it’s a lot, but it’s really not as much as it seems. The financial advice facilitated by the EPPF was a crucial part of understanding this and making sound decisions with my pension.”

Life after retirement

It’s hard not to see that Dinah is happy. She’s vibrant, healthy and has an inspiring zest for life. “I always thank God for the chance to enjoy retirement as much as I do,” she says as she smiles. Her demeanour is warm and at peace. A large part of her time is spent at church, doing community projects, or with her grandchildren, and she wouldn’t have it any other way.

Dinah also believes that retirement isn’t a sentence to boredom. She encourages pensioners to invest in themselves as much as they can. From short trips to new cities and provinces, to solo breakfasts and

coffee dates, Dinah knows that being a happy pensioner means that you shouldn’t deny yourself good experiences. “Of course you need to live within your means, but that shouldn’t come at the expense of your joy,” she says. ‘Me-time’ is at the top of her list of priorities.

Health and wellness

Now that Dinah has more time on her hands, her health comes first. She’s switched to decaffeinated coffee and healthier food choices in general. As we age, it’s critical to be aware of how our lifestyles affect our well-being. For Dinah, this awareness has led to regular exercise (she loves virtual exercise classes that she can do in her own home), a focus on hydration and a healthy diet. “Go easy on the alcohol, even in your younger years,” she adds.

If she could go back in time...

Dinah isn’t the type to dwell on the past, but she says that one thing she would emphasise to her younger self, and the younger generation now, is education and personal development. She says she would read more, further her studies and learn more skills in the workplace. Life is full of opportunities to learn and grow, and we should leverage that while we still can. However, looking back at her younger self definitely doesn’t come from a place of regret. Dinah is proud of where she is now, and so are we!



Preparing for Retirement?

As South African employees approach pension age, there are several important steps they can take to prepare for retirement and ensure a smooth transition into this new phase of life. We've put together some key considerations for you.

Financial Planning

Begin by assessing your financial situation and creating a comprehensive retirement plan. Calculate your expected income from various sources such as your EPPF retirement savings, investments, and savings. Consider consulting with a financial advisor to help you develop a personalized retirement strategy.

As an in-service member of the EPPF, you can view your projected pension on your benefit statement, which is available on the EPPF Mobile App and the member portal on www.eppf.co.za.

Pension Fund Review

Understand the details of your pension fund and review your benefits. Familiarise yourself with the options available to you, such as choosing between a lump-sum payout or a monthly pension. Evaluate the tax implications and make informed decisions based on your specific circumstances.

Budgeting

Develop a realistic budget for your retirement years. Take into account your anticipated expenses, including housing, healthcare, daily living costs, and leisure activities. Ensure that your income, including

pensions and other sources, will be sufficient to cover these expenses comfortably.

Debt Management

Prioritise paying off any outstanding debts before retiring. High-interest debts, such as credit card balances or loans, can eat into your retirement savings. Minimising debt will alleviate financial burdens and free up more funds for your retirement lifestyle.

Healthcare and Insurance

Evaluate your healthcare needs and understand what is covered by your medical aid. You may require specialised healthcare as you grow older, so ensure that your medical aid scheme provides comprehensive cover according to your needs.

Estate Planning

Update your will and consider establishing a trust or updating your beneficiaries to ensure your assets are distributed according to your wishes. Consult with an estate planning professional to ensure all legal and financial matters are in order.

Lifestyle Adjustments

Assess how your retirement income will align with your desired lifestyle. Determine if adjustments need to be made, such as downsizing your home, relocating to a more cost-effective area, or revisiting leisure activities that align with your budget.

Continued Learning and Engagement

Retirement doesn't mean stopping personal and intellectual growth. Consider pursuing hobbies, volunteering, or engaging in part-time work to keep yourself mentally and socially active. Explore educational opportunities or join community groups to stay connected and continue learning.

Seek Professional Guidance

Throughout the retirement planning process, consider seeking guidance from financial advisors, retirement specialists, and other professionals who can provide expert advice tailored to your specific needs.

Remember, retirement planning is an ongoing process, and it's essential to regularly review and adjust your strategies as circumstances change. By taking proactive steps and being well-prepared, you can ensure a financially secure and fulfilling retirement.



Advancing Black Women's Representation in Asset Management

Did you know that 83% of all portfolio managers in South Africa are men? (27 Four Investment Managers, 2022). In a country where 47% of women were recorded as economically inactive (i.e do not participate in the labour force), one can only imagine what the picture looks like in the investment industry. Currently, women represent only 17.2% of portfolio management professionals in South Africa (27 Four Investment Managers, 2022). When we consider black women in particular, the disparity is even more severe.



47% South African women recorded as economically inactive



83% All portfolio managers in South Africa are men



17% South African portfolio management professionals are women

It is these realities that make the EPPF proud to be part of initiatives that advance black female participation in asset management. The Fezeka Graduate Programme is one such initiative. It seeks to address the underrepresentation of black women in asset management through coaching and mentorship, the transferring of skills, and building graduate capabilities.

On 8 June 2022, the EPPF team had the pleasure of presenting to graduates of the programme. Led by our Chief Executive and Principal Officer, Shafeeq Abrahams, and our Chief Investment Officer, Sonja Saunderson, the EPPF provided an overview of the fund, the pension value chain and the importance of client insight and partnership. We know that a large part of developing black women in asset management involves knowledge-sharing and rigorous discussion. The graduates participate in a structured development programme which provides a combination of theoretical knowledge, professional development and practical work experience within established top performing Investment Management businesses committed to growing the talent pool of women in Asset Management.

Shafeeq Abrahams, Chief Executive and Principal Officer at the EPPF, presented to graduates of the Fezeka Programme



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members

Why the need for diversification in asset management?

Although there is a general lag in women’s representation in financial services, the asset management industry is of particular concern. Only 17.2% of portfolio managers in South Africa are women, which indicates an underrepresentation of female leadership and decision-making power in this space. There are many more women in administrative, accounting, reporting and marketing-related roles within asset management, but there is a near absence of female voices in what, how and why investment decisions are made. Goldman Sachs Asset Management pertinently states that “diverse teams lead to better outcomes”. The EPPF’s involvement in the mission to diversify asset management stems from the belief that “more perspectives and differentiated backgrounds can drive higher-quality decision making, improved deal sourcing, and better ability to attract and retain talent, boosting business longevity and investment performance”.

How is diversification exemplified at the EPPF?

Over half of the EPPF’s investment team is made up of women, and that’s how we’ve chosen to embrace diversity and empowerment. It’s something we’re proud of, considering the industry standard is around 17% female representation.



Meet our impact-driven women in asset management:



Nomonde Zwane
Investment Multi-manager



Sekgabo Molelekoa
Portfolio Manager



Nowana Sobopha
Assistant Portfolio Manager



Kgabang Moloedi
Assistant Portfolio Manager:
Private Markets

By supporting initiatives like the Fezeka Graduate Programme and actively promoting diversity within our own organisation, the EPPF will continue its commitment to empowering women in this space.



In Conversation with the EPPF

In the dynamic landscape of pensions and investments, staying ahead of the curve is crucial for organisations seeking to provide exceptional value and secure financial futures for their members. At the forefront of this movement, we're dedicated to thought leadership discussions in our industry.

By actively engaging in discussions and sharing valuable insights, industry leaders are able to shape policies, practices, and investment strategies that can positively impact our members and the broader financial community. We strive to actively contribute to the advancement and evolution of our industry, by exchanging expertise, unique perspectives, and innovative approaches.

Take a look at some of our engagements in the last quarter.

Africa Sustainable Finance Intensive:

Our Chief Investment Officer, Sonja Saunderson, spoke at the Africa Sustainable Finance Intensive

2023. Her session took a deep dive into pension funds' imperatives, with a strong focus on sustainability and retirement outcomes. ASFI is a knowledge and transaction platform identifying gaps and opportunities for scaling finance to accelerate Africa's just transition. The Forums bring together leaders in business, policy and finance to explore what really matters in a world in which climate change is shaping the very nature of risk in business, finance and investment.

Bloomberg Future of Finance:

Sonja was also a panel member at Bloomberg Future of Finance on 1 June 2023. The discussion revolved around the role of capital markets, which have evolved significantly over the last five years in South Africa. This growth comes as a result of the disruption of technology, and changes in the regulatory environment.

Sonja Saunderson, Chief Investment Officer at the EPPF, spoke at the Africa Sustainable Finance Intensive (ASFI) South Africa Forum on 24 May 2023.

Sonja sat amongst industry experts Carl Roothman (CEO at Sanlam Investment Group), Fatima Vawda (Group Executive and Head of Public Markets at 27four), and Derrick Msibi (CEO at STANLIB). The panel was moderated by Tim O'Brien, Executive Editor at Bloomberg Opinion.

Bloomberg Future of Finance facilitates high-level conversations exploring South Africa's economic outlook, and how sustainability issues and technological innovations are reshaping local financial markets. This event brought together supervisors, policymakers, and market participants to exchange views on the challenges and opportunities facing South Africa, plus the framework and innovations needed for financial markets to prosper and support the wider economy (Bloomberg, 2023).

SuperReturn Emerging Markets:



Phathutshedzo Mabogo, Deputy Chief Investment Officer at the EPPF, had a Fireside Chat among industry peers at SuperReturn Emerging Markets.

Phathutshedzo Mabogo, Deputy Chief Investment Officer at the EPPF, was part of the Fireside Chat on the main conference day (20 June 2023) at SuperReturn Emerging Markets. The conversation explored the appetite of Limited Partners for Africa, regions which are on their way to becoming the greatest investment hotspots, and ways in which the shift from raw material exports to services and middle-class based consumption has grown African markets and established new trade relations. Phathutshedzo spoke alongside Lucas Kranck (Founding Partner at Ascent), Franziska Reh (CEO & Founder at Uncap - Unconventional Capital), and Selma Ribica (Co-Founder & Managing Partner at First Circle Capital).



EPPF GOES VIRTUAL



It's time to experience the future of efficient communication with the EPPF



A special message to you from Joey Sankar, our Executive: Pension Administration



Can you believe that just three years ago, we were all grappling with the challenges of the Covid-19 pandemic? In those trying times, the EPPF stood by your side, providing effective and caring support. As part of our commitment to improving our services, we have embarked on a journey to communicate with you faster and more efficiently than ever before.

In the past, we relied on traditional mail services to reach you, but we understand the frustrations and delays associated with postal deliveries. Embracing the dynamic changes in the world, we have decided to revolutionise our communication approach. Say goodbye to the days of waiting for physical mail in your post box. Instead, we will now send important information directly to your email address. It's a game-changer that ensures you receive crucial updates promptly and at a minimal cost. Just imagine the convenience of having everything you need from us neatly organised in your email.

Gone are the days of waiting for pension payslips to crawl their way to your physical mailbox. We value your time, so we have made it a priority to deliver

your payslips on time. Going forward, we will email them directly to you, eliminating any unnecessary delays.

Visit us in person

Despite our digital transformation, we are more than just a digital presence. We still believe in the importance of face-to-face interactions. Our doors are always open for you to visit us in person at our Head Office or regional branches. So, if you prefer the personal touch, don't hesitate to pay us a visit. We're here to assist you every step of the way.

Help us to spread the word

Help us spread the word and ensure everyone benefits from our streamlined communication. If you have friends or family members who rely solely on traditional mails from the EPPF, encourage them to share their email information with us. By updating their contact records, we can ensure they receive communication in the most efficient way possible. They can send their full names and contact details to info@epf.co.za.



Explore our digital channels

And that's not all! We offer various other avenues for you to access information at your fingertips. Firstly, our member portal on www.eppf.co.za provides a convenient way to stay informed. If you encounter any issues with your portal access, simply reach out to us at info@eppf.co.za, and our dedicated team will assist you promptly.

Additionally, the EPPF Mobile App is available for both iOS and Android devices, granting you access to essential resources wherever you go.

If you're a fan of WhatsApp, send a quick "Hi" to 072 741 7774, and we'll be at your service.

You can also use our USSD option by dialing *120*1037# and following the prompts.

Of course, you can always reach us through traditional channels as well. Give us a toll-free call during office hours at 0800 11 45 48, or drop us an email at info@eppf.co.za. We're here to ensure your experience with us is seamless and hassle-free.

Join us on this exciting journey of improved communication and discover a world where staying connected is effortless and instantaneous.

Cyber Security, Financial Scams and Fraud Awareness

As technology continues to evolve, so does the risk of cyber threats. Pension fund members and pensioners, particularly those managing their retirement savings online, must remain vigilant to protect their financial information and ensure the safety of their funds. This article aims to provide essential cyber security tips that can help you to safeguard your EPPF accounts and personal data.

Create strong and unique passwords

One of the simplest yet most crucial cyber security measures is to create strong and unique passwords for all your online accounts (your member portal and EPPF Mobile App). Avoid using passwords that are easy to guess, such as birthdates or common words. Instead, use a combination of upper and lowercase letters, numbers, and special characters. Additionally, refrain from reusing passwords across multiple platforms to minimise the impact of a potential data breach.

Enable two-factor authentication (2FA) if possible

Two-factor authentication adds an extra layer of security to your online accounts. It typically requires a second form of verification, such as a unique code sent to your mobile device or generated through an authentication app. By enabling 2FA, even if your password gets compromised, unauthorised access will be significantly more difficult.

Be cautious of phishing attempts

Phishing is a common tactic used by cybercriminals to trick users into revealing sensitive information. Exercise caution when responding to emails, text messages, or phone calls requesting personal or financial details. Verify the authenticity of the communication before sharing any sensitive information. Remember that the EPPF will never ask for your password or financial information via email. If you're not sure of the authenticity of an email or SMS, check with our call centre at info@epf.co.za or 0800 11 45 48.

Keep your devices and software up to date

Regularly updating your devices and software is vital in maintaining a secure digital environment. Software updates often include security patches that address known vulnerabilities. Enable automatic updates for your operating system, web browsers, antivirus software, and other applications to ensure you are protected against the latest threats.



Secure your home network

Your home network can be an entry point for cyber-criminals if not properly secured. Change the default password of your Wi-Fi router to a strong, unique password. Enable network encryption (WPA2 or WPA3) and hide your network's SSID (Service Set Identifier) to prevent unauthorised access. Additionally, consider using a firewall to monitor and filter incoming and outgoing network traffic.

Be cautious with public Wi-Fi

Public Wi-Fi networks can be a breeding ground for cyber threats. Avoid accessing sensitive information, such as your EPPF member portal or app, while connected to public Wi-Fi. If necessary, use a virtual private network (VPN) to encrypt your internet connection and protect your data from potential eavesdropping.

Protecting your personal EPPF information is critical to ensure a secure and stable financial future. By implementing these cybersecurity tips, you can minimise the risk of falling victim to cyber threats. Stay vigilant, be proactive, and invest time and effort in securing your digital assets. Remember, cyber security is a continuous practice, and by staying informed and following best practices, you can safeguard your retirement savings effectively.



Building a Cyber-Secure Future:

Inside Our Innovative Hackathon

We've always understood the critical importance of cyber security in safeguarding your valuable information. That's why we hosted a groundbreaking event on 26 May 2023, dedicated to promoting awareness and education about cyber security, both within the Fund and in our daily lives.

The event was designed to be interactive and engaging, giving our employees an opportunity to enhance their cyber security skills through a thrilling cyber security hackathon. Led by esteemed industry expert, Sharon Knowles, the hackathon was a remarkable experience that pushed the boundaries of knowledge and innovation.



Each team was given three hours to solve a cyber security problem and ultimately presented their solution as a Minimum Viable Product

To kick off the hackathon, our employees were divided into groups of five, each tasked with identifying real-world cyber threats that could potentially jeopardise the security of the EPPF. Within a limited timeframe of three hours, they diligently worked together to solve this complex problem, ultimately presenting their ingenious solutions in the form of a Minimum Viable Product.

Meanwhile, employees who weren't part of the hackathon groups participated in an insightful break-away workshop facilitated by our very own IT Operations Manager, Sinhle Mhlongo. This workshop delved deeper into the intricacies of cyber security, equipping participants with valuable insights and strategies to protect them-



The hackathon judging panel included Thandie Mashego, EPPF Chief Financial Officer (left), Thandeka Meslane, EPPF Finance Admin & Procurement Manager (Middle) and Sharon Knowles, Chief Executive Officer at Da Vinci Forensics & CyberSecurity Specialists.



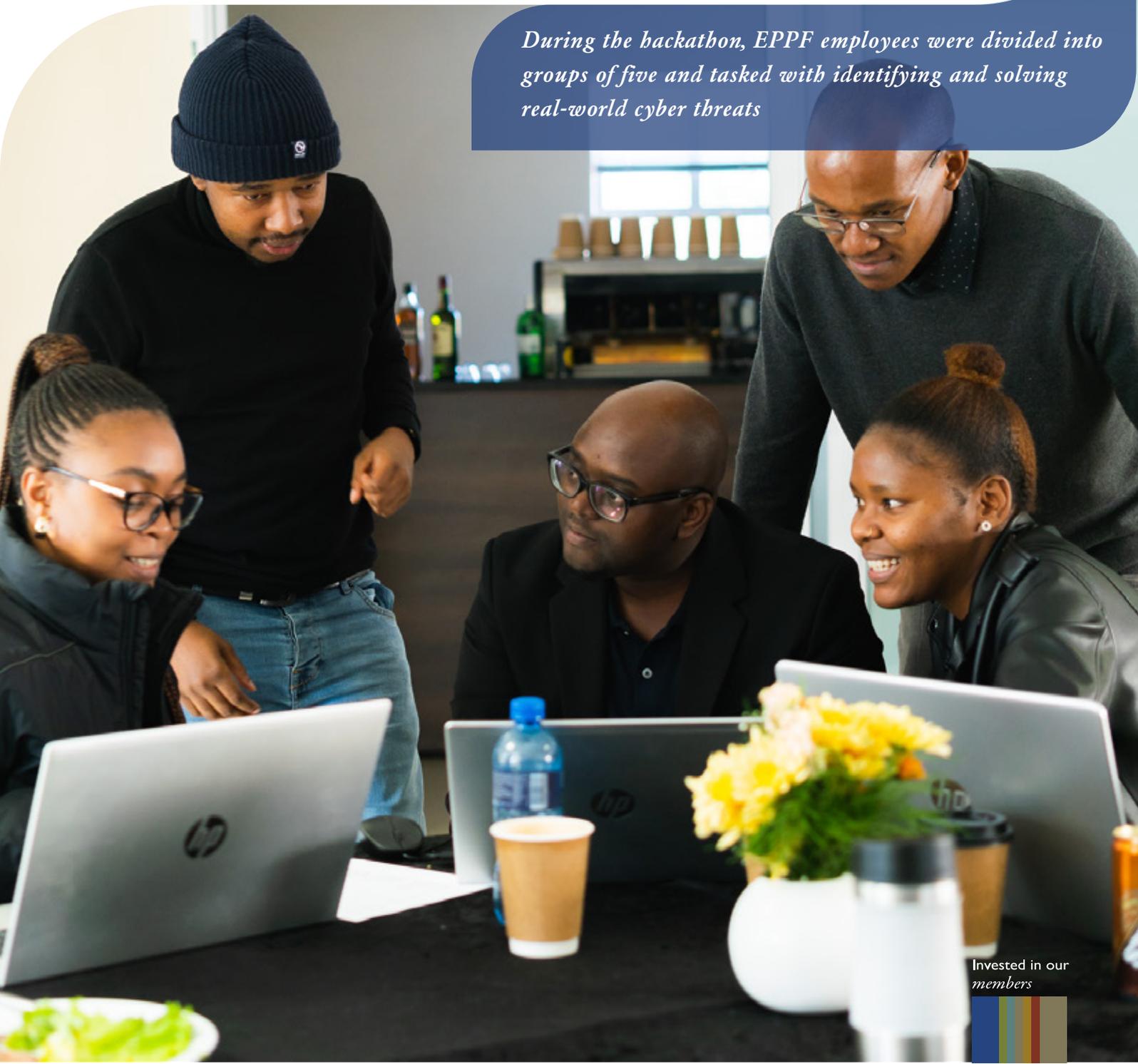
selves and the Fund against evolving cyber threats. The culmination of the event was a thrilling awards ceremony, where the winners of the hackathon and other participants were honoured and rewarded for their exceptional contributions.

Through this event, we aimed to create a culture of heightened cyber security awareness and expertise within our organisation. We believe that by continuously enhancing our understanding of cyber threats and implementing robust security measures, we can effectively safeguard your retirement savings and personal information from malicious actors

Rest assured, your security is our utmost priority, and we remain steadfast in our commitment to staying ahead of emerging cyber security challenges. Through events like these, we strive to foster a community that is knowledgeable, proactive, and resilient in the face of cyber risks.

Together, let's fortify our defenses and embrace a future where your fund remains safe and secure, empowering you to confidently plan for, or continue to enjoy, your retirement with peace of mind.

During the hackathon, EPPF employees were divided into groups of five and tasked with identifying and solving real-world cyber threats





Embracing the Spirit of Youth:

Future Leaders at the EPPF

Our Youth Day event, held on 15 June 2023, empowered the vibrant young professionals within our organisation. It was a day dedicated to fostering meaningful conversations that shed light on the unique challenges faced by the youth in the workplace. We delved into crucial topics ranging from mental health and financial management to cultivating confidence as young South African professionals. Our aim was to equip our dynamic group of colleagues with the knowledge, skills, and resilience needed to thrive, build a better future, and excel in their careers.

The event itself exuded a vibrant energy, symbolising the essence of youth and their limitless potential.

Alongside engaging discussions, we created a joyful atmosphere by incorporating indigenous games that connected our young workforce to their rich cultural heritage.

In recognising the significance of Youth Day, we embraced the opportunity to empower our future leaders. By providing a platform for open dialogue and offering valuable insights, we demonstrated our unwavering commitment to supporting the holistic development of our young professionals. Together, we celebrated their accomplishments and navigated the challenges they encounter on their journey towards success.



At the EPPF, we believe that investing in the growth and well-being of our youth is a catalyst for positive change. By equipping them with the tools to navigate the complexities of the modern workplace, we foster an environment where they can flourish, contribute meaningfully, and shape a brighter future for themselves and our society.

As we reflect on the significance of Youth Day, let us continue to celebrate the energy, talent, and resilience of our young professionals. Together, we can overcome obstacles, inspire greatness, and pave the way for a new generation of leaders who will make a lasting impact in South Africa and beyond.



Meet our Internal Audit Manager at the EPPF

Waseema Mocke: *The Life of Risk and Reward*



A professional responsibility to minimise risk, coupled with a natural affinity for taking risks, makes Waseema Mocke one of the most interesting Chartered Accountants you'll meet. She lives in a world of conquered fears and broken barriers, because when you're as spirited, free and capable as she is, taking risks can only lead to great reward. From savvy career moves to daredevil physical activities, Waseema lives life exactly as it should be: with passion and purpose.

From the outside looking in, it's easy to mistake her for a walking contradiction. As an Internal Audit Manager, she works within a team that manages potential risks and provides assurance to stakeholders that key business processes are operating effectively. Yet, as a human being her efforts are geared towards building a life that is exciting and fulfilling, and that often means embracing uncertainty. These polarised pieces of her life aren't even close to clashing, though. Instead, they form a woman whose existence is balanced and gratified.

In fact, she doesn't see her professional persona as entirely separate from who she is outside of work. A common idea in the modern world of work is that one needs to balance who they are at the office, with who they are outside of it. For Waseema, the balance is effortless (and arguably unnecessary) because there are no real 'sides'. She has a single identity, made up of the harmony between her roles as a professional, a mother, a daughter, a woman, and a friend. "I don't have to balance who I am, because I'm always the same person," she explains.

Leaving the comfort of an eight-year tenure at the ABSA Group was one of the many leaps of faith that have defined her ambitious personality. Although eight years at a single company seems like the epitome of the comfort zone, Waseema progressed through four roles during her time there. Growing up, she had boundless dreams of what she could become, with options including a pilot, engineer and doctor. She eventually settled on Accounting, but this boundlessness has followed her into adulthood,

*I don't have to balance
who I am, because I'm
always the same person*



where life is a constant pursuit of the new and exciting, especially when it comes to work. In May 2021, taking on the role of Internal Audit Manager at the EPPF was an opportunity to step into a new culture and industry. “I’m excited by the unknown, so venturing into new territory has always been appealing to me,” she says.

At present, her work also has a strong focus on team development and stakeholder engagement. The ‘people’ aspect of her profession is in perfect alignment with her competence at managing relationships. In a division as critical as Governance & Assurance, Waseema’s discipline as a leader is underpinned by a deep regard for her co-workers. “We affect people and their personal lives in such a significant way, so we have a responsibility to care for the ones we lead,” she says. But managing relationships starts with managing oneself. “Caring for others is connected to how I care for myself. If I want to show up as the best version of myself for those around me, I must be intentional about my own wellbeing”.

Taking care of herself is a holistic routine that prioritises mind, body, and soul. Waseema nurtures her personal interests as much as she does her career. It’s the simple yet impactful things that keep her happy and healthy: good food, energising workouts, meditation and mindfulness. She knows, first-hand, that our quality of life is greatly affected by how we eat, drink, move and think. Consistent exercise and hydration make us more effective; meditation keeps us centred and eating well nourishes our bodies. She’s also an avid reader, with fantasy novels and biographies at the top of her personal library. And she wouldn’t be able to call herself a risk-taker if she didn’t dabble in adrenaline-inducing activities like ziplining occasionally.

All of these personal endeavours amount to a leader who is present, content and engaging. And when she ponders the makings of a good leader, her response is straightforward: “People over-engineer the leadership thing, it really just boils down to being a good person.”



“*venturing into
new territory*”



Turning her gaze towards her future at the EPPF, Waseema has an inspired vision of development within Internal Audit and the Governance & Assurance Department as a whole. She acknowledges that the team's function is key to ensuring we act in the best interests of our stakeholders. Assurance builds confidence in the Fund's ability to deliver on its strategy. In her role, she's working on the delivery of the Fund's audit plan and, while she continues to take risks as a person, she's working with her team to build systems that monitor key risk indicators at the Fund. "The business landscape is definitely more complex than it was a few years ago," Waseema says. "Change is the only constant. We're operating in an uncertain global economy, and we're dealing with increasing regulatory pressures. Because of this fast-paced, evolving world, our risk management needs to keep up and our audit plans need to be more dynamic".

With a leader as sharp, inquisitive, and proactive as Waseema is, we have no doubt that the Fund's internal auditing processes are in capable hands. As she enters the new financial year, she is backed by a team that carries the same commitment and aptitude, ready to assure our stakeholders that key business processes are handled with integrity, compliance, and excellence.

“*Change is the only constant.*”



Coming Up in Quarter 3...

Net Promoter Score Survey

As part of our unwavering commitment to continually enhance our services, we are pleased to announce that the Net Promoter Score (NPS) survey, a golden opportunity for you to rate our service, is just around the corner.

Your opinion is paramount to us, and your positive experiences have been the cornerstone of our success. That's why we're eager to learn about the aspects of our service that have delighted you. Please look out for further communication on how you can complete this survey in the near future. We kindly request a few moments of your time to participate and share your thoughts.

Understanding Our Sustainable Investment Policy

On 12 July 2023, we hosted Beyond Tomorrow with EPPF, a business breakfast that brought together industry leaders in Pensions and Investments

Our Chief Investment Officer, Sonja Saunderson, announced our membership to the Net-Zero Asset Owner Alliance and introduced our Sustainable Investment Policy at the event. She explained that this approach to investing puts regeneration at the centre of everything that the EPPF does: "We are intentional when we say we put life at the centre of everything we do. There needs to be a more holistic approach to the climate crisis, and we must seamlessly integrate justice, climate, biodiversity, and human dignity," she said.

Our Chief Executive and Principal Officer, Shafeeq Abrahams, also acknowledged that even though there are various measures across the industry to drive sustainability, businesses have a lot more to do. "We recognise that simply maintaining the status quo lacks the necessary urgency and impact. We believe in moving from sustaining to regenerating our environment and life on Earth," he adds. We'll be unpacking the implications of the Sustainability Policy to all of our members during upcoming member engagements. Please look out for further communication from the EPPF team.



Contact us



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



Please update your personal details before the payroll closing date



Please update your personal details before the payroll closing date

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Website: www.eppf.co.za
Email: info@eppf.co.za
Postal address: Private Bag X50, Bryanston, 2152
Website address: www.eppf.co.za
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Bryanston East
Johannesburg, 2191
Tel: 011 709 7400
Mobile: 067 429 0042

Emalahleni Walk-in Centre

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

Cape Town Satellite Office

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

East London Satellite Office

Sunilaws Office Park, Block A
Corner Quenera Drive and Bonza Bay Road,
Beacon Bay, East London 5241
Tel: 043 703 5772
Mobile: 067 429 0034

Durban Satellite Office

25 Valley View Road, New Germany 3620
Tel: 031 710 5206
Mobile: 067 429 0114

Limpopo Satellite Office

66 Hans Van Rensburg Street,
Polokwane Central, Polokwane 0700
Tel: 015 230 1392
Mobile: 067 429 0035



WhatsApp 072 741 7774



USSD *120*1037#



EOS USSD *134*20072#



Web Chat www.eppf.co.za

Third-party contact Details

INDWE

(Car & Home Household Insurance)

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

SANLAM SKY

(Voluntary Burial Scheme)

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

MEDICAL AID CLAIMS AND AUTHORISATIONS

Bonitas Medical Aid

0860 002 108

Bestmed Medical Aid

0860 002 378

Sizwe Medical Aid

0860 100 871

Medihelp Medical Aid

0860 100 678

Discovery Medical Aid

0860 998 877

MEDICAL AID CONTRIBUTIONS

Email: medicalaidqueries@eppf.co.za

Invested in our
members

