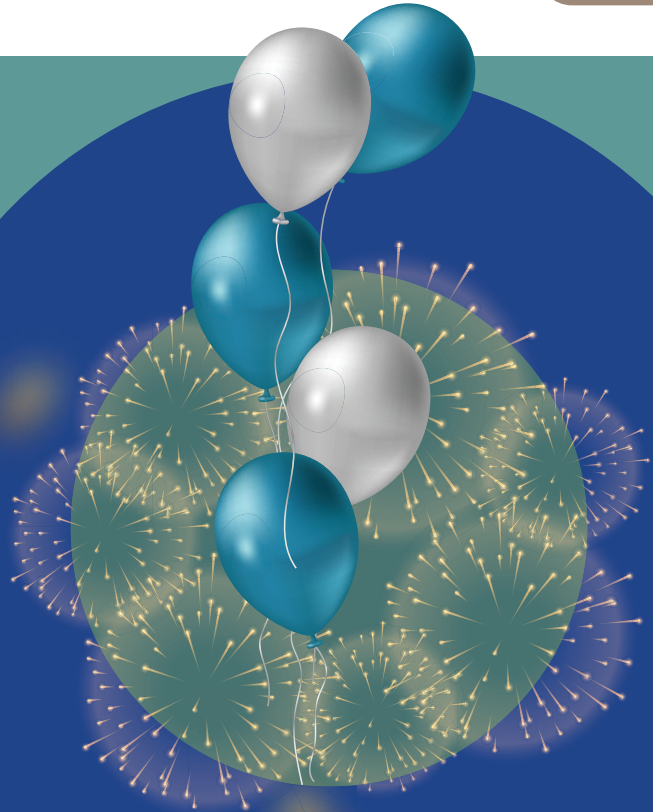









Pensioner TALK

The **EPPF** **Turns**



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A Healthier you

Ageing gracefully

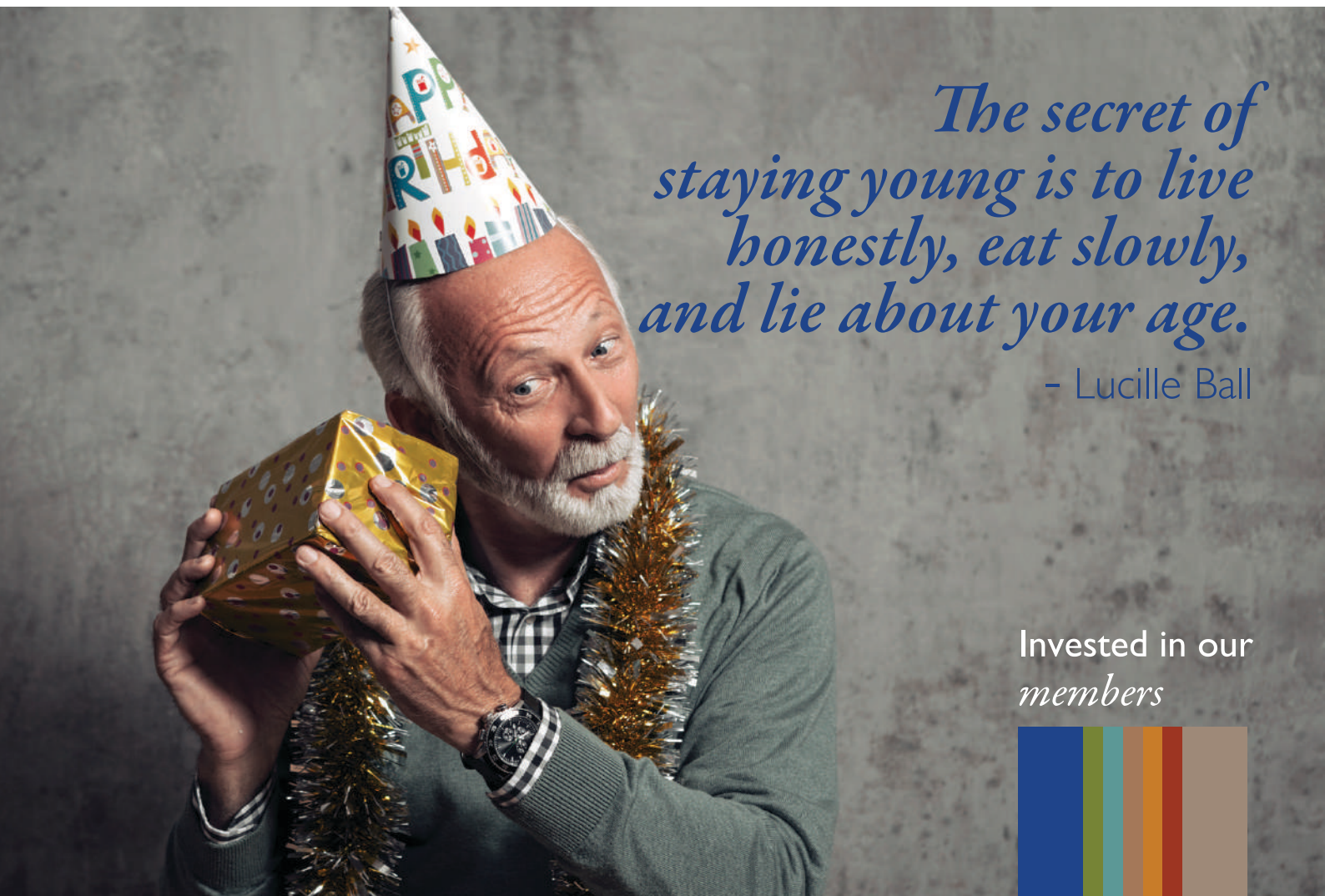


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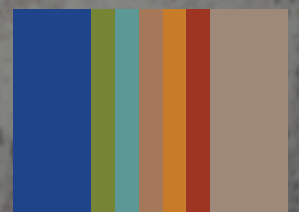
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*The secret of
staying young is to live
honestly, eat slowly,
and lie about your age.*

– Lucille Ball

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Editor's Note

Welcome to your latest edition of Pensioner Talk. This edition will unpack the idea of the 20/20 vision as a life tool. The phrase 20/20 vision expresses the quality of having clarity or sharpness of vision. This edition aims to show that all of us can focus on achieving our visions for our lives. You might be ageing, but life will always give you room to set a goal or learn something new.

Coronavirus and the EPPF

During this Coronavirus pandemic and subsequent national lockdown, we are keeping our members and pensioners top of mind. There are some employees working from our offices on essential tasks to serve you and ensure that operations are not negatively affected. The EPPF would like to assure you that these employees are adhering to all the safety guidelines issued by experts and the government. We miss the face-to-face interactions with our pensioners and hope to see many of you very soon.

Tips for pensioners on tax matters

Tax can be a daunting subject. We want to simplify it for you and make it easy to understand. As such, there is a special article in this edition dedicated to explaining pensioner-related tax adjustments introduced by SARS over the past few years. You may not have been aware of this information, but your tax life will become less stressful once you begin to apply it.

A guide to prescribed assets

Recent media reports have suggested that EPPF monies may be used to bail out some State-Owned Entities (SOEs). We are aware that such reports may be distressing for our members and pensioners to read about. You may even doubt whether your pension is safe with the EPPF. In this edition, we take a closer look at prescribed assets and what they mean for you.

Tell us what you think!

Thank you very much to all of you who share your suggestions and opinions with us – we appreciate all the feedback we receive and would like to continue hearing from you. Let us know your thoughts, did you enjoy this edition of Pensioner Talk? Let us know at eppfcommunications@eppf.co.za.

Happy reading!

Thato



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The EPPF Turns

Looking back at our key milestones and looking towards the future

This year, the EPPF turns 70 years old! The EPPF was officially established in 1950. Since then, it has grown exponentially. With an asset size of over R140 billion in assets under management (as at 30 June 2019), the Fund is now South Africa's largest self-administered retirement fund and the country's second largest pension fund.

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As stated in our tagline, the EPPF is "Invested in our members" – this not just a statement, it is our promise to you. We have over 81,000 members - over 33 000 pensioners, 43 000 active-members, 2 000 deferred pensioners and 3 000 beneficiaries.

Milestones through the years

The EPPF has, over the years, achieved significant milestones which have had an impact on the way we deliver our mandate to our members. Looking after the interests of our members is a cornerstone value of the Fund, and this value is evident in our key milestones since inception:

- 1986: Voluntary Additional Benefit Scheme was introduced
- 1988: EPPF took on the new name "Eskom Pension and Provident Fund," and the Deferred Pension Scheme was launched
- 1994: EPPF move into the Bryanston offices
- 1995: EPPF first regional office opened
- 1999: Performance Bonus Scheme was introduced to the EPPF
- 2014: R100 billion exceeded for the first time by the fund's assets (managed on behalf of over 90 000 members)
- 2017: R140 billion surpassed in assets under management for the first time
- 2018: The first female Chief Executive and Principal Officer appointed
- 2019: Award-winning year – ABSIP, NASP and PRI awards and recognition attained
- 2020: New enhanced and agile pension administration system launched

EPPF Strategy 2024

The EPPF plans to further transform and enhance its business to cement our place as an industry leader. EPPF Strategy 2024 considers the pillars illustrated below to be key factors in growing the organisation and improving how we serve our members and pensioners. This strategy, like everything we do at the Fund, is underpinned by core EPPF Values such as integrity, professionalism, and superior performance.

OUR STRATEGIC OBJECTIVES



Growing the **confidence** of our members by ensuring the sustainability of the Fund



Building our platform to **serve our members better**



Deliver member-centricity through **operational excellence**



Unlocking the **talent** of our Human Capital



Earning **trust** in our brand and reputation

EPPF VALUES

Our vision is “To be the most admired Pension Fund” – admired by our members and pensioners, admired by our peers, and admired by potential employees. Through our plans we hope for the EPPF to serve as a hub of excellence in the financial services industry.

Our mission is to “To become a member-centric Pension Fund” which places the member at the centre of everything we do. Our new Pension Administration System is a leap in the right direction. It will offer new functionality and intuitive features which will keep us aligned with the needs of members and pensioners.

Share your EPPF experience

We are excited to continue this journey with our members and pensioners. Join us as we celebrate this momentous milestone by sending us your 70-year celebration messages. Share your experiences with the EPPF and you may be featured in future communications – email us on eppfcommunications@eppf.co.za.

We look forward to hearing from you!



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A Healthier you

Living your best life: the golden years

It is not uncommon to fear the physical changes, like wrinkling and weight gain, that come with ageing. Beauty magazines and brochures are full of “top secrets” to make you look and feel younger. These adverts will often reference measures such as Botox, facelifts, strict diets, or fancy exercise routines. There is so much more to ageing well than these superficial treatments.

Ageing gracefully: What does that mean?

Ageing gracefully is about being able to live your best life. It is about maintaining the physical, emotional, and mental health that you need to keep on doing the things that you love. It has nothing to do with trying to look like you did in your teen-age years. You can age just as gracefully as a bottle of wine with simple routines and hobbies. Keep reading our simple tips to help you on your quest to age happily.



1. Be kind to your skin



Your skin is your body's largest organ. It protects the rest of your body from the elements, regulates your temperature and gives you the sensation of touch. Your skin can fulfil these functions until your final moments if you treat it with care. To keep it looking and functioning at its best:

- Wear sunscreen and protective clothing when outside.
- Get skin cancer screenings yearly.
- Use gentle products in your skin care routine.
- Stay hydrated.

2. Exercise



Regular exercise has a wide range of health benefits. It significantly lowers your risk of diseases, such as heart disease and cancer. You can maintain a full mobility as you age when you exercise regularly. In addition to reducing your levels of stress, exercise can also improve your quality of sleep, skin and bone health, and your mood.

Some examples of exercise include:

- Walking.
- Swimming.
- Dancing.
- Yoga.

Exercise that improve your balance, strengthen your muscles, and promote cardiovascular health will become more important as you continue ageing.

3. Mind your diet



Healthy foods are the way to go when it comes to ageing gracefully. Dieticians recommend that you include the following foods in your meal plan:

- Fruits and vegetables (fresh, frozen, or canned).

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- Lean protein (such as fish and beans).
- Daily servings of whole-grain cereals, breads, rice, or pasta.
- Three servings of low-fat or fat-free dairy products that are fortified with vitamin D.
- Consume healthy fats and avoid using solid fats. Use oils when cooking and avoid unhealthy fats. You should also stay away from processed foods, and refined sugars. Keep your salt intake to a minimum because this will keep your blood pressure down.

4. Mental health matters



Being happy and keeping your stress levels down goes a long way in helping you age well. To keep your mood elevated:

- Stay in touch with friends and loved ones. Meaningful relationships are the basis of a strong social network. Having a supportive social network can improve mental and physical well-being for greater longevity. Don't forget your furry companions. Having a pet has been linked to lower stress and blood pressure, reduced loneliness, and better moods.
- Accept your age. Evidence shows that people who maintain a positive attitude about ageing are more likely to live longer. Ageing is inevitable and learning to embrace it can make all the difference.
- Do things you enjoy. This may be anything from spending time in nature, finding new hobbies, or volunteering. Taking the time to engage in activities you enjoy will give you more fulfilment in your ageing.

5. Lower your stress levels



The effects of stress on your body are vast and varied. Stress may cause a range of defects which can be as mild as premature wrinkling or as severe as being more at-risk for heart disease.

There are several proven ways to relieve stress, including:

- Using relaxation techniques, such as meditation, breathing exercises, and yoga.
- Exercising.
- Getting adequate sleep.
- Talking to a friend.

6. Get enough sleep



Good sleep is important for your physical and mental health. It also plays a role in your skin's health. Your age often determines how much sleep you need to be well-rested. Adults should aim for seven to eight hours of sleep every night.

Getting enough sleep has been proven to:

- Lower the risk of heart disease and stroke.
- Reduce stress and depression.
- Lower the risk of obesity.

7. Find new hobbies



Finding new and meaningful hobbies can help you maintain the sense of purpose that work used to provide. Because they keep you social and active, hobbies can keep you engaged in life, help you avoid loneliness, and reduce the risk of health problems.

Different hobbies will present their own types of reward. The sense of achievement and pride that you get from activities like cooking, and gardening can boost your morale. Other hobbies, like reading and mental games, provide entertainment and mental stimulation as rewards.

Maintaining a hobby is healthy for people of all ages and we have included some hobby ideas to help give you some inspiration:

- Reading books.

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- Puzzle-making.
- Gardening.
- Cooking.
- Learning a new language.
- Gaming.
- Colouring books for adults.

8. Practice mindfulness



Mindfulness is about accepting and living in the present moment, instead of letting your mind wander between the past and the future. Practicing mindfulness has many proven health benefits that can help you age better, including:

- Improved focus.
- Better memory.
- Lower stress.
- Increased immune functioning.

9. Drink plenty of water



Drinking enough water helps keep your digestive system regular. Staying hydrated has been proven to keep your skin healthier and reduce some signs of ageing. It also improves your energy levels and brain functioning. Your ideal intake of water depends on:

- Your thirst.
- Your activity levels.
- Any pre-existing medical conditions.
- How much you sweat.
- Your gender.

Speak to a doctor if you have questions or concerns about your water intake.

10. See a doctor regularly



Regular medical assessments are crucial to the early detection, or complete prevention, of some health challenges associated with ageing. How often you see a doctor depends on your age, lifestyle, hereditary illnesses, and pre-existing conditions.

Ask your doctor how often you should go in for check-ups and screening tests. Also, see a doctor anytime you experience concerning symptoms.

Help is available

Ageing is inevitable. However, some of us will find it difficult to deal with the changes that come with getting older. You should reach out for professional help (from a doctor or a counsellor) if you are concerned about your health or if you have trouble with positively embracing the ageing process. Sometimes, talking to someone you trust, such as a family member or close friend, can help you overcome the worrying feelings.



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Your Finances:

Tax tips for pensioners

Although retirement is a restful time, you will need to work on adjusting your lifestyle to your new financial reality. You will do this to make sure that you do not encounter any financial hassles in your post-work life. In this sense, retirement can be full of mixed emotions.

The South African Revenue Services (SARS) is mindful of this fact. SARS understands that pensioners often struggle to get more value out of their post-work income. As such, SARS have certain pension-related tax adjustments to help pensioners save money. Keep on reading to find out how you can minimize your tax burden in retirement.

1. Be confident about how the tax system works – at any age, even when retired

Many people feel they are in over their heads when it comes to tax matters. They are intimidated by having to submit documents to SARS. Understanding that this often happens, SARS has made the process of submitting tax returns much easier. Their trained consultants can handle your tax-related inquiries through a simple phone call.

It does not help to avoid submitting your tax returns just because you are not obliged to. You should regularly submit your tax returns. Doing so regularly will make it easy for you and SARS to track which tax rebates you may be eligible for. This little habit will help to save you money when you are obliged to pay taxes.

2. Pensioners should submit an annual tax return

Pensioners may still need to fulfil Pay-As-You-Earn (PAYE) tax on the income they get from their

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pension. When this income is paid to you through a pension fund like the EPPF or an investment firm, the pension fund/investment firm automatically settles this tax on your behalf.

The rate of the PAYE tax which may be due on your post-work income mainly depends on your age. People over the ages of 65 and 75 pay less income tax than people younger than these thresholds. However, you may qualify for other tax deductions based on your expenses or allowances.

The pension fund/investment firm is only responsible for providing information about your income. As such, they cannot claim deductions based on your expenses or allowances on your behalf. Therefore, you should submit a tax return annually; all the other deductions or rebates you are entitled to can only be claimed when you submit a tax return.

3. Plan for the tax costs (and other expenses) that could arise upon death

Upon death, the estate of the departed incurs several expenses. Two such tax-related expenses involve Capital Gains tax and Estate Duty. An estate will only be eligible for Estate Duty when it is valued at over R3,5 million. Estate Duty can be calculated at a significant share of the estate's total value once it surpasses this amount. Similarly, an estate is obliged to settle a Capital Gains Tax when an asset/s in an estate become more valuable over time. The value of the asset will be assessed on the day that the deceased is declared dead.

Our December issue of Pensioner Talk will discuss tax matters on the estate of a deceased person more fully. However, this brief explainer should be enough to show the importance of using your post-work life to prepare for these inevitable taxes on your estate. If your estate does not have enough money to cover these tax liabilities, some assets within the estate may have to be sold. The pressure of these obligations may rob your loved ones of emotional peace needed on their journey to closure.

4. Hang on to your documents

Keep all your documents in a safe place. Should SARS need to audit your tax return, you will have to submit all the documents you used to make your calculations.

The bottom line is that even once you are retired you are still a taxpayer. Therefore, you will continue to carry tax obligations. Additionally, you remain eligible to claim tax rebates and allowances from SARS. For more information visit the SARS website to find expert tips and tools.

There are several excellent non-statutory websites, such as Tax Tim. These websites have information and guidance about what you can and cannot claim from SARS and how to go about it.

If your tax situation is complicated, for instance if you receive an income from various sources and run a home office, you could seek guidance from a tax expert. Often the fee they charge will be covered by the refund you get. The peace of mind you get from doing this the right way is worth a lot.

For more information

Maya Fisher-French, a well-known financial journalist has a short video giving tips to pensioners about tax matters. You can watch the short video when you type this link into your web browser: <https://maya-onmoney.co.za/2019/02/tax-tips-for-pensioners/>

SARS has a page dedicated to breaking down tax and retirement: <https://www.sars.gov.za/ClientSegments/Individuals/Tax-Statements/Pages/Tax-and-Retirement.aspx>

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Jou *Finansies:*

Belastingwenke vir pensioenarisse

Aftrede kan 'n tyd wees wanneer jy verskillende emosies ervaar. Jy is dalk opgewonde en sien daarna uit om jou swaarverdiende rus te geniet, maar daar is ook stres omdat jy jou leefstyl moet verander en moet seker maak dat jy nie finansiële probleme sal ondervind nie.

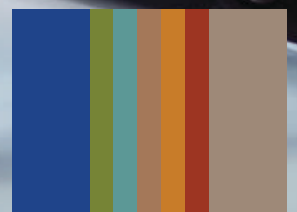
Die Suid-Afrikaanse Inkomstediens (SARS) is bewus van die stres wat dit inhou wanneer 'n mens op pensioen gaan, en dat pensioenarisse dalk idees en wenke nodig het oor hoe om geld te spaar. 'n Spesifieke rede tot kommer is 'n mens se belasting sake, en in hierdie artikel gee ons 'n uiteensetting van hoe pensioenarisse saam met SARS kan werk, veral noudat belastingregulasies aangepas is om pensioenarisse tegemoet te kom. As jy belangstel om die belastingvraag te verlig, lees gerus verder.

1. Maak seker jy weet hoe die belastingstelsel werk – op enige ouderdom, al het jy afgetree

Baie mense voel oorweldig wanneer dit by belasting sake kom en hulle is bang wanneer hulle hulle dokumente by SARS moet ingee. Maar SARS gaan uit hulle pad om belastingbetalers te help om die proses van die indiening van belastingopgawes makliker te maak as wat dit nog ooit was, en hulle het konsultante byderhand wat mense ook telefonies kan help.

Hoewel nie almal verplig is om 'n belastingopgawe in te dien nie, doen jy jouself nie altyd 'n guns as jy besluit om dit nie te doen nie. Daar is maniere om belastinggeld terug te kry indien jy kwalifiseer vir 'n terugbetaling by SARS, maar hulle kan slegs geld terugbetaal as jy hulle in kennis stel van die besonderhede van jou belasting situasie.

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2. Pensioenarisse moet 'n jaarlikse belastingopgawe indien

As jy 'n pensioenaris is wat 'n inkomste kry uit 'n pensioenfonds, soos by die EPPF en/of 'n beleggings-firma, sal enige LBS (lopende betaalstelselbelasting/"PAYE") wat betaal moet word, deur die Fonds of die firma afgetrek word voordat hulle jou maandelikse inkomste uitbetaal. Dit beteken dat jy outomaties inkomstebelasting aan die inkomste-owerhede betaal. Op hierdie stadium is jou ouderdom (mense ouer as 65 en 75 betaal effens minder inkomstebelasting as jonger mense) die enigste faktor wat in aanmerking kom vir hoeveel LBS betaal moet word (benewens jou inkomste), maar daar is dalk ander toegewings tot jou beskikking.

Dit is hoekom jy elke jaar 'n belastingopgawe moet indien: al die ander aftrekkings of kortings waarop jy geregtig is, kan slegs geëis word as jy 'n belastingopgawe indien. Die instelling wat jou inkomste aan jou betaal en die LBS indien, is slegs daarvoor verantwoordelik om inligting oor jou inkomste te verskaf. Jy moet self die inligting oor uitgawes en toegewings indien.

3. Beplan vir die belastingkoste (en ander uitgawes) wat by afsterwe betaalbaar kan word

Wanneer iemand sterf, is daar talle uitgawes in die boedel wat spesifiek verband hou met sterfte. Dit is onder andere aanspreeklikhede soos Boedelbelasting en Kapitaalwinsbelasting (wat in ons Desember-uitgawe van Pensioner Talk bespreek is: Belasting sake oor 'n bestorwe boedel). Boedelbelasting sal inskop as die boedel meer as R3,5 miljoen werd is – en dit kan 'n groot bedrag geld wees.

Kapitaalwinsbelasting is van toepassing wanneer die eienaar van 'n bate sterf – dit ontstaan vanweë 'n styging van die waarde van die bate met verloop van tyd – met die sterfdatum as die datum wanneer die waarde van die bate geassesseer word.

'n Mens kan natuurlik nie voor die tyd presies uitwerk hoe groot die aanspreeklike bedrag sal wees nie – aangesien dit afhang van 'n waarde wat op 'n

onbekende datum in die toekoms bepaal sal word – maar jy kan 'n mate van voorsorg tref vir die moontlikheid dat hierdie belasting gehef sal word. Die belangrikste kwessie is dat die boedel kontant nodig sal hê om die belastingaanspreeklikheid te dek. As daar te min kontant beskikbaar is, sal 'n bate dalk verkoop moet word. Dit is nie altyd 'n goeie oplossing nie, aangesien dit 'n verkoop kan behels wat op daardie stadium nie ideaal is nie, of dit kan 'n bate wees wat die begunstigdes dalk eers sou wou hou.

4. Hou al jou dokumente

Hou al jou dokumente op 'n veilige plek. SARS sal dalk jou belastingopgawe wil oudit, en in daardie geval sal jy al die dokumente moet indien wat by jou berekeninge ingesluit is.

Dit kom daarop neer dat jy, al het jy afgetree, nog steeds 'n belastingbetaler is en dat jy as sodanig steeds by belastingtoegewings kan baat vind. Om meer daaroor uit te vind, kan jy by SARS se webtuiste begin, waar jy baie inligting sal vind.

Daar is ook verskeie uitstekende webtuistes, soos TaxTim, wat inligting en riglyne gee oor wat jy mag en nie mag eis nie, en ook hoe om te werk te gaan.

As jou belasting situasie ingewikkeld is, byvoorbeeld as jy 'n inkomste uit verskeie bronne kry en 'n tuis kantoor het, moet jy 'n belastingkundige raadpleeg. Die fooi wat hulle jou vra, sal dikwels gedek word deur die terugbetaling wat jy kry. Gemoedsrus is ook baie werd.

Vir meer inligting

Maya Fisher-French, 'n baie bekende finansiële joernalis, het 'n kort video wat wenke gee aan pensioenarisse oor belasting sake, en jy kan daarna kyk deur te klik op hierdie skakel op jou internetblaaier: <https://maya-onmoney.co.za/2019/02/belasting-tips-for-pensionariss/>

SARS het 'n bladsy wat toegewy is aan die verduideliking van belasting en aftrede: <https://www.sars.gov.za/ClientSegments/Individuals/Belasting-Stages/Pages/Belasting-and-Retirement.aspx>

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Izimali *Zakho:*

Amacebiso entela alabo abathola impesheni

Ukuthatha umhlalaphansi kungaba yisikhathi esenza umuntu angaqiniseki ukuthi uzizwa kanjani. Nakuba ungase ujabule futhi ukulangazelele ukujabulela isikhathi sokuphumula esikufanele, kukhona nokucindezeleka okubangelwa yisidingo sokushintsha indlela ophila ngayo nokuqikelela ukuthi awungeni ezinkingeni zezimali.

I-South African Revenue Services (SARS) iyakuqonda ukucindezeleka okuhambisana nokuthatha umhlalaphansi nokuthi labo abathola impesheni bangase badinge izindlela namacebiso okonga imali. Indaba ekhathaza ngokuyinhloko yileyo ethinta intela futhi kulesi sihloko sichaza kahle indlela labo abathola impesheni abangasebenzisana ngayo ne-SARS, ikakhulukazi manje njengoba imithetho yentela ithuthukisiwe ngenxa yalabo abathola impesheni. Uma ufisa ukwazi indlela onganciphisa ngayo umthwalo wentela, qhubeka ufunda.

I. Yazi kahle indlela uhlelo lwentela olusebenza ngayo – kungakhathaliseki ukuthi uneminyaka emingaki, ngisho nalapho usuthathe umhlalaphansi

Abantu abaningi banomuzwa wokuthi abazi lutho lapho kuziwa ezindabeni zentela futhi baba novalo lapho kudingeka bathumele amadokhumenti e-SARS. Empeleni, i-SARS iye yenza umzamo omkhulu ukuze isize abakhokhi bentela ukuze yenze inqubo yokuthumela izinto ezithinta intela ibe lula kunangaphambili, futhi inabantu abayisebenzelayo abasiza abantu futhi bayasizana nangocingo.

Nakuba kungebona bonke abantu ababophekele ukuba bathumele izinto ezithinta intela, ezimweni eziningi usuke uzilimaza wena uma ukhetha ukungazithumeli lezo zinto. Zikhona izindlela zokubuyiselwa imali yentela, uma ukufanelekela ukubuyiselwa imali evela e-SARS, kodwa ingakubuyisela kuphela imali uma iyinika imininingwane emayelana nesimo sakho sentela.

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2. Abathola intela kufanele bathumele amaphepha entela njalo ngonyaka

Uma uthathe umhlalaphansi futhi uthola imali evela esikhwameni sempesheni njenge-EPPF kanye/noma inkampani yokutshala izimali, noma iyiphi i-PAYE (pay-as you-earn tax) okumelwe ikhokhelwe iyodonsa yisikhwama noma yinkampani ngaphambi kokuba ukhokhelwe imali yakho yanyanga zonke. Lokhu kusho ukuthi ukhokhela intela ngokuzenzakalelayo emagunyeni aqoqa imali. Kuleli qophelo ukuphela kwento ecatsangelwayo ukuze kubalwe ukuthi yi-PAYE engakanani okumelwe ikhokhwe (ukwenezela emalini oyitholayo) yiminyaka yakho yobudala (abantu abaneminyaka engaphezu kwen-65 nengu-75 bakhokha imali encane kunabantu abasebasha), kodwa kungase kube khona ezinye izimali ongazithola.

Lesi isizathu esenza kudingeka uthumele intela njalo ngonyaka: konke okunye ukudonsa kwemali noma ukubuyiselwa okudingeka ukuthole kungacelwa kuphela lapho uthumela okuphathelene nentela. Isikhungo esikukhokhela iholo futhi sithumele i-PAYE sinomthwalo kuphela wokunikeza imininingwane ngehlo lakho. Kuzodingeka uthumele imininingwane yezindleko zakho noma izimali ozitholayo.

3. Uhlelo lwezindleko zentela (kanye nezinye izindleko) ezingaba khona lapho ufa

Lapho umuntu eshona, impahla yakhe ingaba nezikweletu eziningi ezihlobana ngokuqondile nesenzakalo sokufa. Phakathi kwazo yizikweletu zentela njenge-Estate Duty kanye ne-Capital Gains Tax (okuxoxwe ngayo ohlelweni lukaDisemba Lwengxoxo Yabathola Impesheni: Izindaba zentela zempahla yomuntu oshonile). I-Estate Duty izosebenza uma impahla ingaphezu kuka-R3,5 million – futhi ingaba yisamba esikhulu.

I-Capital Gains Tax isebenza lapho umnikazi wempahla eshona – ivela lapho kwanda inani lempahla ngokuhamba kwesikhathi, usuku lokufa lube usuku lapho inani lempahla lihlolwa khona. Nakuba umuntu engenakubala kusengaphambili ukuthi lezi zikweletu zingaba yimalini – njengoba

olusesikhathini esizayo – angenza amalungiselelo athile okuthi le ntela izokhokhwa. Into ebaluleke kakhulu ukuthi impahla izodinga imali ukuze kukhokhelwe isikweletu sentela. Uma imali inganele, impahla ingase idayiswe. Leso akusona isixazululo esihle ngaso sonke isikhathi, ngenxa yokuthi singase sihilele ukudayisa ngesikhathi esingesihle, noma kungase kube yimpahla abathole ifa abathanda ukuyigcina.

4. Wagcine amadokhumenti akho

Gcina onke amadokhumenti akho endaweni ephephile. I-SARS ingase iwahlule amaphepha akho entela, okuyobangela ukuba kudingeka uthumele onke amadokhumenti owafake ezibalweni.

Okubalulekile ukuthi ngisho noma usuthathe umhlalaphansi uyaqhubeka ungumkhokhi wentela, futhi ngenxa yalokho, usazuza emalini yentela. Ukuze uzifundise, qala ngewebusayithi ye-SARS, lapho uzothola khona imininingwane eminingi. Kukhona namawebusayithi amaningi amahle kakhulu, njenge-Tax Tim, ekunika imininingwane nesiqondiso mayelana nolokho ongefaka isicelo sako nalokho ongenakufaka isicelo sako nendlela ongakwenza ngayo lokho.

Uma isimo sakho sentela sibucayi, ngokwesibonelo uma uthola imali ezindaweni ezihlukahlukene futhi unehhovisi ekhaya, kudingeka uthole isiqondiso kungoti wentela. Ngokuvamile imali omkhokhela yona izobuyiselwa kuwe. Ukuba nokuthula kwengqondo nakho kubalulekile.

Ukuze uthole imininingwane eyengeziwe

UMaya Fisher-French, intatheli edumile inevidiyo emfushane enikeza amacebiso kubantu abathola impesheni mayelana nezindaba zentela engabukelwa lapho ubhala le link kubhrawuza yakho: <https://maya-onmoney.co.za/2019/02/tax-tips-for-pensioners/>

I-SARS inekhasi elenzelwe ukuchaza intela nomhlalaphansi: <https://www.sars.gov.za/ClientSegments/Individuals/Tax-Statements/Pages/Tax-and-Retirement.aspx>

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Ditjhelete:

Thuso ya tsa lekgetho bakeng sa batho pensheneng

Ho beha meja fatshe e ka ba nako e thabisang le e tshwenyang haholo. Le hoja e le nako e thabisang ya ho sebedisa tjhelete eo esale o e sebeletsa ka thata, o ka boela wa tshwenyeha ka ha jwale o tlameha ho fetola tsela eo o etsang dintho ka yona e le hore o se ke wa thulana le mathata a ditjhelete.

Ba Tshebeletso ya Lekgetho ya Afrika Borwa (SARS) ba utlwisisa ho tshwenyeha hoo batho ba yang pensheneng ba ka bang le hona le hore ba hloka ho thuswa hore na ba ka boloka tjhelete ya bona jwang. Taba e ka sehlohong ke taba tsa lekgetho, mme sehlohong sena re tlo hlalosa kamoo batho ba yang pensheneng ba ka sebedisanang le SARS, haholo holo ho na jwale ka ha melao e lokisitswe e le hore le bona ba ka fumana thuso. Haeba o batla ho fokotsa ho tshwenyeha ka ditaba tsena, tswela pele o bala mona.

1. Kgodiseha ka hore na taba tsa lekgetho di sebetsa jwang– dilemong tsohle, le ha o tlohetse mosebetsi

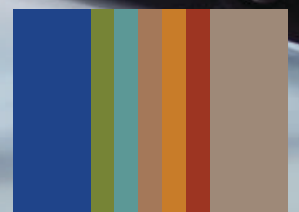
Batho ba bangata ba nka hore ho thata ho utlwisisa ditaba tsa lekgetho hape ba tshoswa ke ho tlatsa di tokomane tse yang SARS. Ha e le hantle, SARS e entse sohle ho nolofalletsa balefalekgetho ho re ba kgone ho tlatsa dikopo tsa bona habonolo, mme ba na le baeletsi ba ka founelwang ha batho ba hloka thuso.

Le hoja e se batho bohle ba tlamehang ho kenya kopo ya kgutlisetso ya lekgetho, ho etsa jwalo ho ka o tswela molemo. O ka kgutlisetswa tjhelete ya hao ya lekgetho haeba o tshwaneleha hore o e fumane ho tswa SARS, empa o tla e fumana ha feela SARS e na le boitsebiso ka maemo a hao a lekgetho.

2. Batho ba pensheneng ba lokela ho tlatsa kopo ya kgutlisetso ya lekgetho hang ka selemo

Haeba o pensheneng mme o fumana tjhelete ho tswa letloleng la EPPF kapa khampaning ya letsete,

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lekgetho la basebetsi (PAYE) le lokelwang ho patalwa le tla hulwa pele khampani kapa letlole leo le o patala ha kgwedi e fela. Sena se bolela hore o se patetse lekgetho la basebetsi ho SARS. Hara dintho tse hlahlojwang ho etsa qeto ya hore na o patala PAYE e kae (ho akareletsa mokgolo wa hao) ke dilemo tsa hao (batho ba dilemong tse ka hodimo ho 65 le tse 75 ba ntsha lekgetho le ka tlaase ho la ba bang), empa ho ka boela ha eba le mabaka a mang bakeng sa motho ka mong.

Lebaka la ho kenya kopo ya kgutlisetso ya lekgetho selemo le selemo ke hore ke yona tsela feela ya ho kgutlisetswa tjhelete ya hao ha ho fumanwa hore o patetse lekgetho le lengata. Khampani e o patalang le e o patallang PAYE e na le boikarabelo ba ho o fa tlhahisoleseding ka lekeno la hao. Ke boikarabelo ba hao ho fana ka boitsebiso ba ditshenyehelo tsa hao.

3. Lokisetsa ditshenyehelo tsa lekgetho tse ka hlahang ha o hlokalang

Ha motho a hlokahala, thepa ya hae e ba le ditshenyehelo tse amanang le ho hlokahala ha hae. Hara ditshenyehelo tse ding ke dikoloto tsa lekgetho jwalo ka Estate Duty le Lekgetho la Kuno e Entsweng ka Mora Thekiso ya Dithoto (re e tshohlile sehlohong sa December sa Ditaba tsa Pensehene: Ditaba tsa lekgetho thepeng ya motho ya hlokaletseng). O tla patala Estate Duty ha e ba thepa e le boleng ba tjhelete e fetang R3,5 million, mme e ka akaretsa tjhelete e ngata.

Lekgetho la Kuno e Entsweng ka Mora Thekiso ya Dithoto le patalwa ha monga thepa a hlokahala, mme le patalwa ho itshitlehile ka boleng ba thepa ka mora nako e itseng. Lekgetho le tlamehang ho patalwa le tla tsejwa ha ho hlahlojwa boleng ba thepa ho fihlela letsatsing leo monga thepa a hlokaletseng ka lona.

Kaha ha hona motho ya ka tsebang esale pele hore na mekoloto e tla etsa tjhelete e kae – kaha e itshitlehile ka boleng ba thepa bo tla tsejwa nakong e tlang – motho a ka itokisetsa hore hona le lekgetho le tla patalwa. Taba e ka sehlohong ke hore thepa eo motho a neng a na le yona e lokela ho kgona ho patala mekoloto ya lekgetho. Haeba tjhelete e sa lekane ho patala, thepa e nngwe e lokela ho rekiswa. Ena ha se tharollo e bohloke kaha ho tla rekiswa ka nako e sa nepahalang

sebedisa ho ena le ho e rekisa.

4. Boloka ditokomane tsa hao

Boloka ditokomane tsa hao sebakeng se bolokehileng. Ha SARS e hlahloba kopo ya hao ya kgutlisetso ya lekgetho, o ka koptjwa hore o fane ka ditokomane tseo o di sebedisitseng ho fihlela dipalo palo tsa hao.

Ntlha ya bohlokwa ke hore le hoja o se o tlohetse mosebetsi, o ntse o le molefalekgetho kahoo, o ka una molemo diphanong tsa lekgetho. Ho tseba haholwanyane ka dintlha tsena, kena websaeteng ya SARS moo o tla fumana tlhahisoleseding e eketsehileng. Ho boetse ho na le di websaete tse bohlokwa tse kang Tax Tim, tse fanang ka tlhahisoleseding le tataiso ka di kleimi tseo o ka di kenyang le hore na o ka etsa seo jwang.

Haeba taba tsa hao tsa lekgetho di rarahaneng, mohlo-mong o fumana tjhelete mehloding e fapaneng kapa o sebeletsa hae, o ka kopa thuso ho sebetsi ka tsa makgetho. Hangata o tla ba patala ha o se o fumane kgutlisetso ya hao ya lekgetho. O tla boela o be le kgotso ya kelello.

Tlhahisoleseding e eketsehileng

Maya Fisher-French, e leng moqolotsi wa ditaba tsa ditjhelete ya tsebahalang o na le video e kgutshwanyane e fanang ka dintlha bakeng sa batho ba pensheneng mabapi le ditaba tsa lekgetho eo o ka e shebellang linking ena:

<https://mayaonmoney.co.za/2019/02/tax-tips-for-pensioners/>

SARS e na le boitsebiso bo bongata ka ditaba tsa lekgetho le ho beha meja fatshe linking ena: <https://www.sars.gov.za/ClientSegments/Individuals/Tax-Stages/Pages/Tax-and-Retirement.aspx>

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Industry News

Your guide to prescribed assets

Prescribed assets are not a new theory. The governing party's election manifesto referred to prescribed assets when it was announced in March 2019. Since then, media reports about prescribed assets have caused concern and distress among the pensioners and active members of the EPPF.

The EPPF wants to assure its pensioners and members that there is no need to panic. Your hard-earned retirement benefits will not be compromised. The EPPF is empowered; through Fund Rules, the Pension Fund Act, and Regulation 28, to protect the interests of our members. Moreover, to date, the Fund has not been pressured by the state to finance the bailout of struggling State-Owned Entities.

Keep reading for answers to some Frequently Asked Questions around prescribed assets (Source for Q&A section: Fundhouse).

1. What are prescribed assets?



The term 'prescribed assets' refers to a policy where the government requires institutions such as pension funds and insurance companies to invest a part of their funds in state institutions or bonds.

2. Does the government have an official prescribed asset policy?



No, there is no official prescribed asset policy or related legislation in place. Most news reports about the matter are based on the governing party's March 2019 election manifesto.

3. When will we have clarity on how prescribed assets will be applied by the government?



It is too soon to say whether the government will proceed with the theory of prescribed assets. The government has called for more discussion and investigation into the theory of prescribed assets. However, the governing party has not published any policy papers on the matter yet.

The EPPF has published an article outlining our position on prescribed assets. Should you need more context to understand prescribed assets you can find this article on our website.

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This article contains the history of prescribed assets in South Africa, explores the likelihood that prescribed assets will be implemented, and hypothesizes on the possible impact of implementing prescribed assets.

In March 2019, as a response to the extensive media coverage and member queries received, the EPPF released a statement talking about its position when it comes to prescribed assets. This article can be found on the EPPF website: <https://www.eppf.co.za/newsroom/single-article/the-position-of-the-fund-on-prescribed-assets>.

The EPPF commits to keeping members and pensioners updated and informed should we become aware of any developments that might affect the Fund and its stakeholders.

Source for Q&A section: Fundhouse

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Industrienuus

Jou gids tot voorgeskrewe bates

Voorgeskrewe bates is nie 'n nuwe teorie nie, maar ná Maart 2019, toe die regerende party se verkiesingsmanifes aangekondig is, was daar 'n magdom verslae in die media oor voorgeskrewe bates. Hierdie verslae het aktiewe lede en pensioenarisse bekommerd en angstig laat voel.

Die EPPF wil lede en pensioenarisse die versekering gee dat dit nie nodig is om paniekerig te raak oor die moontlikheid dat hulle swaarverdiende aftreevoordele in gevaar is nie. Tot op hede het die Fonds nog geen druk of verpligting vanaf die regering gekry om te help om die sukkelende staatsondernemings te finansier nie. Daarbenewens word die Fonds geregleer deur die Fondsreëls, die Pensioenfondswet en Regulasie 28, wat in plek gestel is om die belange van ons lede te beskerm.

Dit is wat jy moet weet.

1. Wat is voorgeskrewe bates?



Die term 'voorgeskrewe bates' verwys na 'n beleid waar die regering van instellings, soos pensioenfondse en versekeringsmaatskappye, vereis dat hulle 'n deel van hulle fondse in staatsinstellings of staatsobligasies belê.

2. Het die regering 'n amptelike voorgeskrewe bate-beleid?



Nee, daar is geen amptelike voorgeskrewe bate-beleid of verwante wetgewing in plek nie. Dit is juis daarom dat daar so dikwels verwys word na die voorgenoemde verkiesingsmanifes van 2019.

3. Wanneer sal ons duidelikheid hê oor hoe voorgeskrewe bates deur die regering toegepas sal word?



Met die regering wat verdere bespreking en verdere ondersoeke vra, en geen beleidsdokumente wat tot dusver vrygestel is nie, is dit te vroeg om te sê hoe, wanneer of indien die regering met voorgeskrewe bates sal voortgaan.

Die artikel met die EPPF se posisie oor voorgeskrewe bates, wat op die webtuiste verskyn, sluit ook 'n breedvoerige geskiedenis in van

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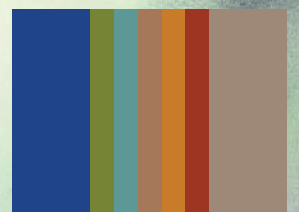
voorgeskrewe bates in Suid-Afrika, die waarskynlikheid dat dit geïmplementeer sal word en die moontlike impak daarvan. Hierdie inligting kan diegene wat in die besonderhede belangstel, help om meer konteks oor die saak te kry.

In Maart 2019 het die EPPF, in reaksie op die uitgebreide mediadekking en ledenavrae wat ontvang is, 'n verklaring vrygestel waarin hulle praat oor hulle posisie ten opsigte van voorgeskrewe bates. Hierdie artikel is beskikbaar op die EPPF se webtuiste: <https://www.eppf.co.za/newsroom/single-article/the-position-of-the-fund-on-prescribed-assets>.

Die EPPF verbind hulle daartoe om hulle lede en pensioenarisse op hoogte te hou van inligting indien hulle bewus word van enige ontwikkelings wat 'n impak kan hê op die Fonds en sy belanghebbendes.

Bron vir V&A-deel: Fundhouse

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Izindaba Zemboni

Isiqondiso sakho se-prescribed assets (umthetho ovumela uhulumeni ukuba enze izinkampani zitshale izimali ezinkampanini zikahulumeni)

I-prescribed assets akuyona into entsha, kodwa ngemva kukaMashi 2019 lapho kwethulwa khona umhlahlandela wokhethelo weqembu elibusayo, kwaba nemibiko eminingi yabezindaba ekhuluma nge-prescribed assets. Le mibiko yabangela ukukhathazeka nokucindezeleka emalugwini asasebenza nakulabo abathathe umhlalaphansi.

I-EPPF ifuna ukuqinisekisa amalungu kanye nalabo abathathe umhlalaphansi ngokuthi asikho isizathu sokukhathazeka ngokuthi izinzuzo zomhlalaphansi ozisebenzele kanzima zingase zithathwe. Kuze kube manje, isikhwama asikacindezelwa noma sitshelwe ukuba senze okuthile uhulumeni ukuze sifake imali ezotakula izinkampani zikahulumeni ezidonsa kanzima. Ngaphezu kwalokho, isikhwama siqondiswa yi-Fund Rules, Pension Fund Act and Regulation 28, okuwumthetho owenzelwa ukuvikela amalungu ethu.

Nakhu okudingeka ukwazi.

1. Yini i-prescribed assets?



Igama elithi 'prescribed assets' libhekisela emthethweni lapho uhulumeni etshela khona ukuba izikhungo ezinjengezikhwama zempesheni nezinkampani

zomshwalense ukuba zitshale izimali ezikhungweni zikahulumeni noma ekukhokhelweni izikweletu zikahulumeni.

2. Ingabe uhulumeni unawo umthetho oqondile we-prescribed assets?



Cha, awukho umthetho oqondile we-prescribed assets noma ohlobene nawo. Yingakho ke lo mhlahlandlela wokhetho ka-2019 kubhekiselwa kuwo kaningi kangaka.

3. Sizocaciselwa nini ndlela uhulumeni ozoyisebenzisa ngayo i-prescribed assets?



Njengoba uhulumeni uba nezingxoxo eziningi nocwaningo olwengeziwe futhi kungekho maphepha omthetho asekhishiwe, ngeke sazi okwamanje ukuthi uhulumeni uzoqhubeka kanjani noma nini nge-prescribed assets.

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Isihloko esichaza umbono we-EPPF ngokuphathelelene ne-prescribed assets, esifakwe kuwebusayithi, sichaza nomlando oningiliziwe we-prescribed assets eNingizimu Afrika, amathuba okuthi lokhu kusetshenziswe nomthelela wako. Le mininigwane ingasiza labo abafisa ukwazi okwengeziwe ngale ndaba.

NgoMashi 2019, ukuze isabele emibikweni yabezindaba nasemibuzweni evela emalungwini, i-EPPF yakhipha isitatimende esichaza ukuthi imi kuphi lapho kuziwa ku-prescribed assets. Lesi sihloko sitholakala kuwebusayithi ye-EPPF: <https://www.eppf.co.za/newsroom/single-article/the-position-of-the-fund-on-prescribed-assets>.

I-EPPF izibophezele ekugcineni amalungu nalabo abathathe umhlalaphansi benolwazi lwakamuva uma kwenzeka kube khona okusha okungase kuthinte isikhwama nababambiqhaza baso.

Umthombo Wemibuzo Nezimpendulo: Fundhouse

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Ditaba Tsa *Indasteri*

Tataiso mabapi le thepa e laetsweng

Thepa e laetsweng hase taba e ntjha, empa ka mora hore mmuso o etellang pele o phatlalatse leano la bona kgwedeng ya Hlakubele ngwahola (2019), ho ile ha eba le ditaba tse ngata metjheng ya phatlalatso mabapi le thepa e laetsweng. Ditaba tsena di tshwen-tse ditho tsa rona le ba pensheneng.

EPPF e tiisetša ditho tsa yona le ba pensheneng hore ba se ke ba tshwenyeha ho tlola ka hore meputso ya bona ya penshene e tla sebediswa ha bohlaswa. Ho fihlela ho lena le hodimo, Letlole lena ha le eso qobellwe ke mmuso hore le tshehetse mekhatlo ya mmuso ka ditjhelete. Ho phaella moo, Letlole lena le laolwa ke Molao ya Letlole, Molao wa Letlole la Peshene le Molawana wa 28, mme morero wa tsona ke ho sireletsa ditho tsa rona.

Seo o lokelang ho se tseba.

1. Thepa e laetsweng ke eng?



Polelwana e reng 'thepa e laetsweng' e bolela leano leo ho lona mmuso o laelang mekhatlo e kang ya letlole la penshene le dikhamphani tsa inshorene hore di tsetele tjhelete e itseng bakeng sa ho tshe-hetsa mekhatlo ya muso kapa ditlamo.

2. Na mmuso o thehile molao mabapi le thepa e laetsweng?



Tjhe, ha ho na molao o thehilweng mabapi le thepa e laetsweng. Ke ka hoo mohlodi wa ditaba e ntseng e le leano la dikgetho la 2019.

3. Mmuso o tla fana ka tlhahisoleseding neng mabapi le hore na thepa e laetsweng e sebetsa jwang?



Kaha ha jwale mmuso o ntse o tswella ka dipuisano le ho etsa dipatlisiso, mme ha ho molao o ngotsweng fatshe, ho ke ke ha kgoneha ho bolela ha jwale hore na ebe mmuso o tla theha thepa e laetsweng kapa tjhe.

EPPF e hlalositse sehlooho websaeteng se bolelang hore na e eme hokae tabeng ya thepa e laetsweng, le ho fana ka nalane ya thepa e laetsweng naheng ya

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Afrika Borwa, le ho hlalosa kamoo letlole le tla anngwa kateng haeba mmuso o theha molao wa thepa e laetsweng. Tlahisoleseding ena tla thusa ba nang le thahasello ka taba ena.

Ka Hlakubele 2019, EPPF e ngotse sehlooho sena ka sepheo sa ho bolela moo letlole le emeng teng ka taba ena ya thepa e laetsweng, le ho arabela ditaba tsa metjha ya phatlalatso ha mmoho le dingongoreho tsa ditho tsa rona. Sehlooho sena se fumaneha websaeteng ya EPPF: <https://www.eppf.co.za/news-room/single-article/the-position-of-the-fund-on-prescribed-assets>.

EPPF e itlama hore e tla tswela pele e tsebisa ditho tsa yona le ba pensheneng ha ho eba le ditaba tse ntjha tse tla ama Letlole lena le ba nang le karolo ho lona.

Mohlodi karolong ya dipotso le dikarabo: Fundhouse

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NEW EPPF **PENSION** **ADMINISTRATION** **SYSTEM** LAUNCHED

Advanced digital solutions are constantly improving service delivery for customers. The EPPF is enthusiastic about this. As such, we have been working to update the digital solutions provided by our pension administration platforms. By doing this, we aim to deliver services to our members with greater speed, efficiency, and accuracy.

In late **April 2020**, we introduced the new **Pension Administration System** – a more agile and robust platform that came into full effect on April 30, 2020.

This new system includes an enhanced member portal, which many of you often use. The resultant member-portal is best-in-class. It is user-friendly, modern, efficient, and delivers key services to members more seamlessly. From the EPPF website you can either login to your existing member portal profile or register as a new user.

You can also view our new member portal introductory video on our website. We have created a "**Getting Started Manual**," also available on the website, that will guide you through using the new member portal.

If you have any problems related to our website or our new member portal, please contact the **EPPF Call Centre on the toll-free 0800 11 45 48 or email info@eppf.co.za**.

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The Family is *growing*



Name: Nabeela Golding

Role: Tax Administrator

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

I started my career at SARS as a graduate Auditor.

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

I joined the Fund on February 6, 2020 as a Tax Administrator.

What makes you passionate about your new role?

Having to be the first voice on the other side of the line, when a pensioner is seeking help, drives my passion. It feels good to be the person who gives hope and brings relief to our pensioners. When I do my job well, my team can easily reach organisational targets. Moreover, doing my job well gives our pensioners a reason to smile because they know that they can rely on the EPPF.



Name: Thembani Mabunda

Role: Travel Coordinator

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

I started my Career at MTN South Africa as Customer Service Consultant for Pre-paid Data Support. Thereafter, I joined Dimension Data as Technical Support and Billing Administrator.

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

I joined the Fund with effect from January 2, 2020 as a Travel Coordinator. This means that I am responsible for Travel Management within the Fund.

What makes you passionate about your new role?

I have worked in the field of travel coordination and management in the Private Sector for over 10 years. So, business travel management is a career path which I find very fulfilling. I majored in Tourism Management. Further, I was recently certified by South African Tourism as a Travel Specialist. I hope to grow my wings within the Fund.

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Name: Sabelo Masuku

Role: Risk and Compliance officer

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

I started my career at FNB, as a Sales and Service consultant. After my tenure at FNB, I moved to Government Pensions Administration agency (GPAA) as an intern and a Risk Management administrator.

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

I joined EPPF on February 3, 2020 as a Risk and Compliance Officer.

What makes you passionate about your new role?

I am passionate about risk management. I love working in an environment where our leaders are all about protecting the objectives of the organisation. I feel like I can really unlock my potential under this kind of leadership. I also love working within people from different backgrounds. The EPPF has all of this, so it is the perfect place for me to be.



Name: Portia Matjea

Role: Ill-Health Administrator

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

I started my career at Steve Biko Academic Hospital working as a Neonatal ICU Nurse.

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

I started working at the Fund on 1 January 2020 as a Ill-Health Administrator.

What makes you passionate about your new role?

The diversity of the work that I do ensures that no day is like any other. There is a genuine spirit of teamwork, cooperation and shared goals all revolving around delivering the highest quality of customer service to our clients.



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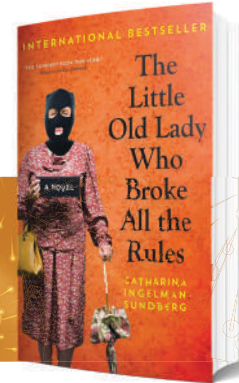


Book review

Golden years' bestsellers

Finding a good book to read can be difficult. Forbes estimates that over a million are published each year. With some help from goodreads.com, we have managed to distil a list of 5 books which may be relevant to your post-work life.

The Little Old Lady Who Broke All the Rules By: Catharina Ingelman-Sundberg

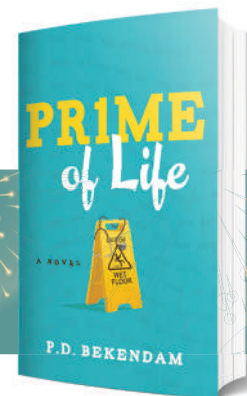


“79-year-old Martha Anderson dreams of escaping her care home and robbing a bank. She has no intention of spending the rest of her days in an armchair and is determined to fund her way to a much more exciting lifestyle. Along with her four oldest friends – otherwise known as the League of Pensioners – Martha decides to rebel against all of the rules imposed upon them.

Together, they cause an uproar with their antics: protesting against early bedtimes and plastic meals. As the elderly friends become more daring, their activities escalate and they come up with a cunning plan to break out of the care home and land themselves in a far more attractive Stockholm establishment. With the aid of their Zimmer frames, they resolve to stand up for old aged pensioners everywhere – Robin Hood style. And that’s when the adventure really takes off.”

Prime of Life

By P.D. Bekendam



“Is a simple life too much to ask for? Ben thinks the retirement home where he works should be called “Heaven Can Wait a Little Longer While I Golf” instead of Heritage Gardens. But who asked him? He’s just the janitor, after all. Of course, his inept boss, the cantankerous residents, and even his attractive podiatrist friend don’t know one important thing about him: he was recently a cardiothoracic surgeon, not a broom-pushing custodian.

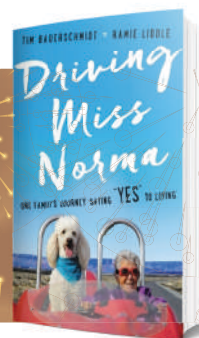
Ben is in search of a stress-free life with a little freedom from the past thrown in. But will it be that simple to escape who he used to be—and all he used to fear? An award-winning novel, Prime of Life delivers an entertaining and satisfying read.”

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Driving Miss Norma: One Family's Journey Saying "Yes" to Living

By Tim Bauerschmidt and Ramie Liddle



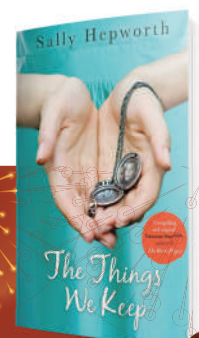
"When Miss Norma was diagnosed with uterine cancer, she was advised to undergo surgery, radiation, and chemotherapy. But instead of confining herself to a hospital bed for what could be her last stay, Miss Norma—newly widowed after nearly seven decades of marriage—rose to her full height of five feet and told the doctor, "I'm ninety years old. I'm hitting the road."

And so Miss Norma took off on an unforgettable around-the-country journey in a thirty-six-foot motor home with her retired son Tim, his wife Ramie, and their dog Ringo.

As this once timid woman says "yes" to living in the face of death, she tries regional foods for the first time, reaches for the clouds in a hot air balloon, and mounts up for a horseback ride. With each passing mile (and one educational visit to a cannabis dispensary), Miss Norma's health improves and conversations that had once been taboo begin to unfold."

The Things We Keep

By Sally Hepworth



"With honesty and true understanding, Sally Hepworth pens this poignant story of one of today's nightmares: early-onset Alzheimer's.

Anna Forster, in the early stages of Alzheimer's disease at only thirty-eight years old, knows that her family is doing what they believe to be best when they take her to Rosalind House, an assisted living facility. She also knows there's just one other resident her age, Luke. What she does not expect is the love that blossoms between her and Luke even as she resists her new life at Rosalind House.

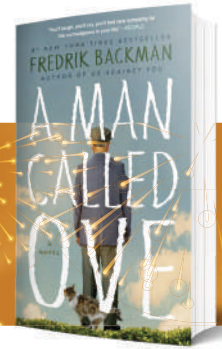
When Eve Bennett is suddenly thrust into the role of single mother she finds herself putting her culinary training to use at Rosalind house. When she meets Anna and Luke she is moved by the bond the pair has forged. But when a tragic incident leads Anna's and Luke's families to separate them, Eve finds herself questioning what she is willing to risk to help them."

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A Man Called Ove

By Fredrik Backman



“A grumpy yet loveable man finds his solitary world turned on its head when a boisterous young family moves in next door.

Meet Ove. He’s a curmudgeon, the kind of man who points at people he dislikes as if they were burglars caught outside his bedroom window. He has staunch principles, strict routines, and a short fuse. People call him the bitter neighbor from hell, but must Ove be bitter just because he doesn’t walk around with a smile plastered to his face all the time?

Behind the cranky exterior there is a story and a sadness. So when one November morning a chatty young couple with two chatty young daughters move in next door and accidentally flatten Ove’s mailbox, it is the lead-in to a comical and heartwarming tale of unkempt cats, unexpected friendship, and the ancient art of backing up a U-Haul. All of which will change one cranky old man and a local residents’ association to their very foundations.”

If you have read any of our featured books or plan to, we would love to hear from you. Send us your feedback on this edition’s Book Review to eppfcommunications@eppf.co.za.

Happy reading!

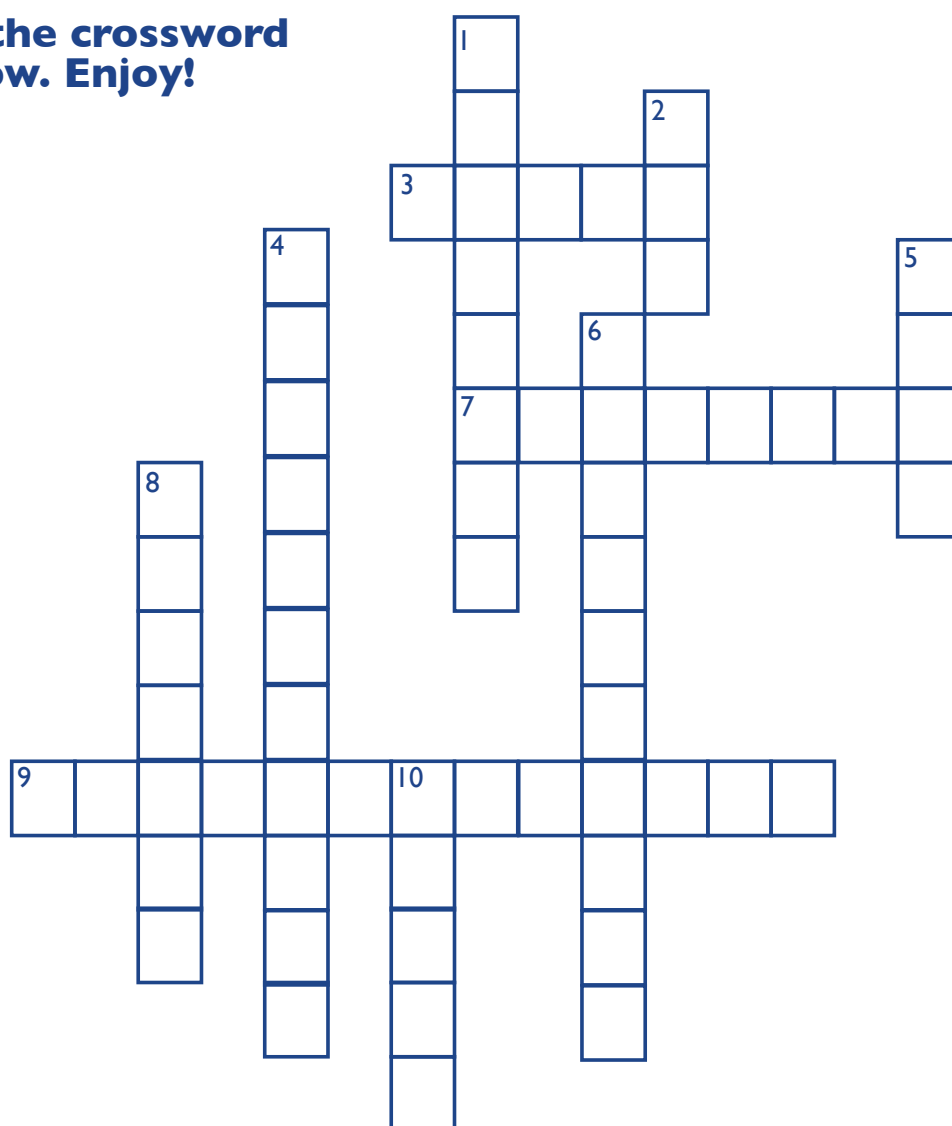


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Crossword Puzzle

Complete the crossword puzzle below. Enjoy!



Down:

1. Coronavirus is not airbourne, it is spread by _____
2. Compulsory financial charge imposed by government
4. China's deadly virus outbreak
5. A colour that represents ageing
6. Mental and spiritual practice
8. The Fund is turning in _____ 2020
10. Student financial aid provided by government

Across:

3. Legislation aimed at protecting personal information.
7. The act of jogging or stretching
9. The Fund's quarterly member newsletter

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Pensioner Savvy



SABC TV license rebate – If you are over 70 years of age, you can apply for a rebate on your TV license. People under 70 who are eligible for a government pension or disability grant are also able to apply.

As a pensioner this means that instead of paying R265.00 as a standard fee per annum, you will pay R74.00 per annum, thereby saving R191.00.

If you have any further questions to ask, it is advisable that you put forth a call to the SABC office on 011 330 9555, or you send them an e-mail with this address: tvlic.info@sabc.co.za Read more: <https://briefly.co.za/25608-sabc-tv-licence-pensioner-s-discount-2020.html>



Torga Optical – offers free eye testing and discounts on frames and lenses, nationally, to pensioners 60 and above.



Pharmacists who care

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.



Clicks – If you are 60 years or older and a ClubCard member, you can opt for Clicks' ClubCard Seniors' programme and earn Double Points every Wednesday.



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

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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

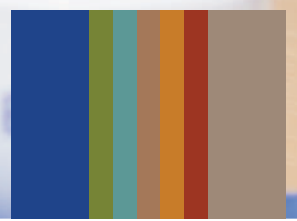
Dit is vir die Fonds belangrik om akkurate rekords te hê wat jou jongste persoonlike inligting bevat.

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 opgeknep is.

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Ukunikeza imininingwane yomuntu yamuva

Kubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenzisa le mininingwane ukuze sixhumane nawe futhi sikwazi ukulawula impesheni yakho. Sikunxusa ukubauhlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlenganise nemininingwane enembile ngosuku lokuzalwa 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.

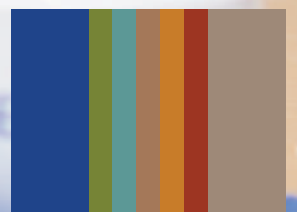
Ho fana ka tlhahisoleseding ya moraorao mabapi le wena

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

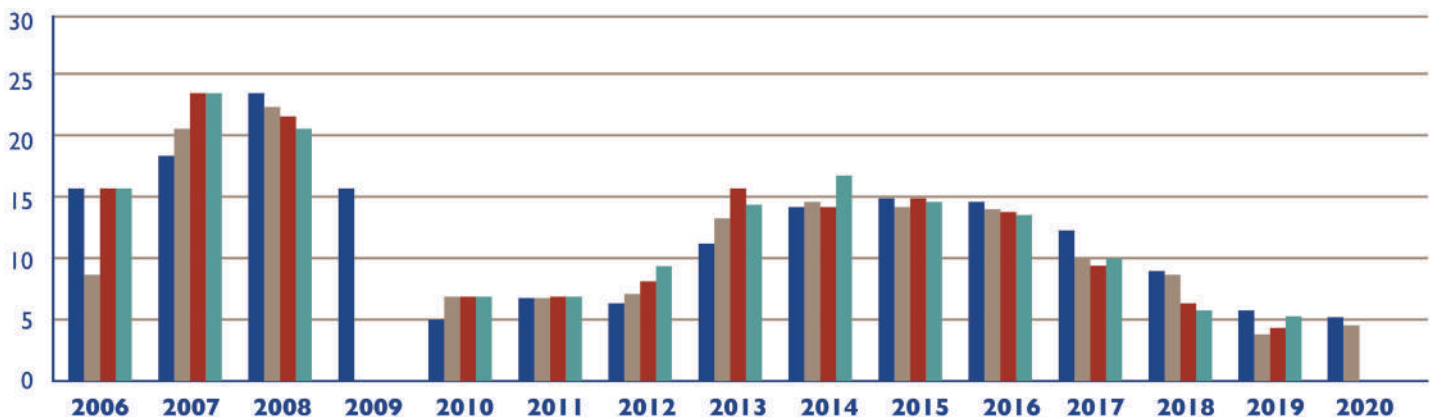
Each quarter, the Board of Trustees of the EPPF reviews the interest rate applicable to the Additional Voluntary Contribution Scheme (AVC) and the Deferred Pension Scheme, taking into consideration the financial performance of EPPF's investments.

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%
2020	5.07%	4.42%		

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UPDATE ON PENSIONER *functions*

Update on pensioner functions during the Coronavirus pandemic

Following the outbreak of Coronavirus, the EPPF had to re-evaluate and assess the way we work in terms of our client-facing representatives. This speaks to the walk-in centres and satellite offices, home visits and planned pensioner functions. The pensioner functions were scheduled to resume in July 2020 in efforts to continue the regional presence and face-to-face interactions with pensioners.

Since March 2020, these plans were disrupted and the EPPF needed to make changes in order to follow recommendations by the South African government and protect both pensioners and employees. The Fund committed to play our role in 'flattening the curve', our Retirement Fund Consultants (RFCs) started working remotely.



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Service during the national lockdown

Despite these challenging times, the EPPF is committed to continue providing service to our members and pensioners. Should you require assistance, you are able to contact the Fund Call Centre on info@eppf.co.za or speak to a RFC directly:

REGION	CONTACT	CONTACT INFORMATION
Eastern Cape (East London)	Noxhanti Mshumpela	Noxhanti@eppf.co.za 082 768 1859
Gauteng (Johannesburg)	Keikantseng Seleka	Keikantseng@eppf.co.za 067 083 6398
Gauteng (Johannesburg)	Thembeke Cele	Thembeke@eppf.co.za 073 791 6638
KwaZulu-Natal (Durban)	Mbulelo Musa	Mbulelo@eppf.co.za 078 648 0859
Limpopo (Polokwane)	Belmira Gumbe	Belmira@eppf.co.za 078 439 5945
Mpumalanga (Witbank)	Nadia Gagiano	Nadia@eppf.co.za 083 648 4475
Mpumalanga (Witbank)	Joe Balite	Joe@eppf.co.za 074 035 7362
Western Cape (Belville)	Chantal Arends	Chantal@eppf.co.za 084 557 6943

Updates

Please note that death applications as well funeral claims can now be completed electronically by sending certified documents required. You will need to keep original copies as they will be required at a later stage for audit purposes.

Kindly note that all forms (death benefit application, Sanlam Sky funeral benefit) are available online via the EPPF member portal or can be obtained from the RFCs via email.

We will keep you updated via email, SMS and payslip messages as new developments arise. Remember to stay home and keep safe.

For more on Coronavirus, visit the following websites:

www.who.int/emergencies/diseases/novel-coronavirus
<https://www.nicd.ac.za/>
<https://www.gov.za/>
<https://www.sacoronavirus.co.za/>
<https://www.gov.za/coronavirus/guidelines>

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Contact us

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48
Call Centre Landline: 011 709 7400
Call Centre Fax Number: 0866 815 449
Email: info@epf.co.za
Postal address: Private Bag X50, Bryanston, 2152
Website address: www.epf.co.za

Head Office and Johannesburg Walk-In Centre

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

Emalahleni Regional Office / Walk-in centre

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

East London Satellite Office

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

Cape Town Satellite Office

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

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
ValleyView Road New Germany, 3620

Eskom Compulsory Death Benefit

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

Sanlam Contact Details (Voluntary Burial Scheme)

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

Sanlam: Existing record amendments and claim submissions

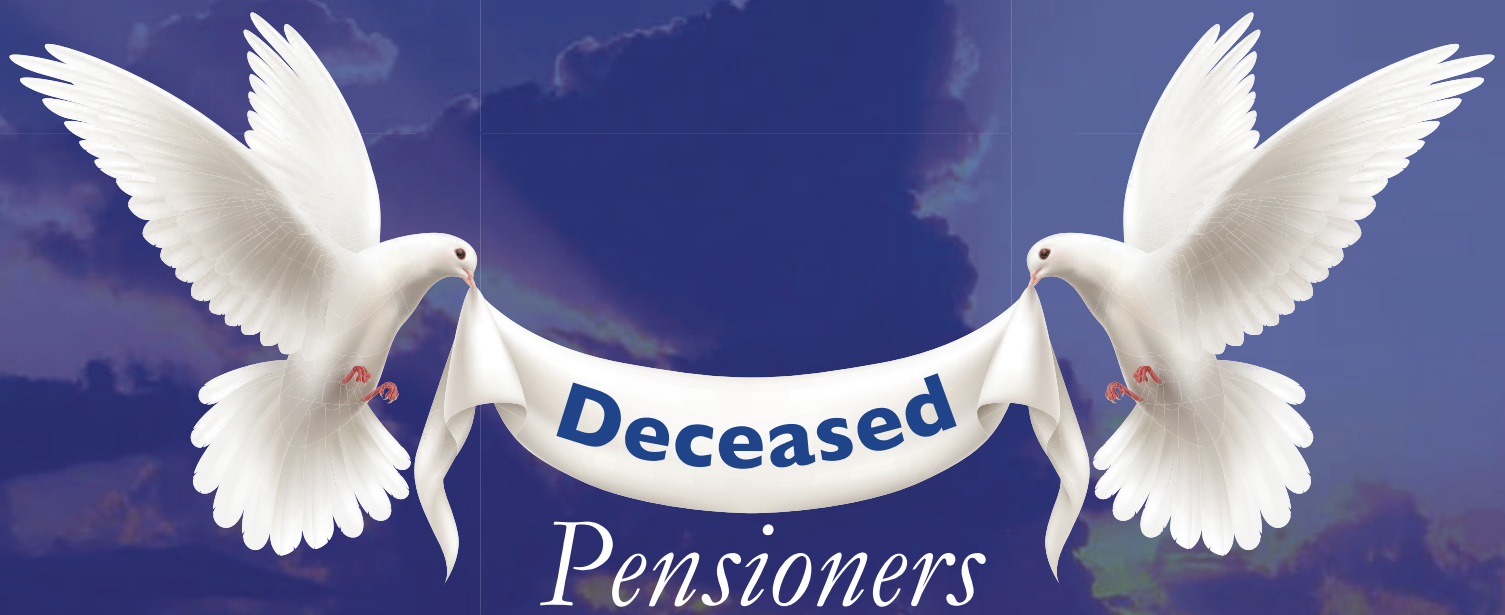
Contact Number: 0860 302 922
Fax Number: 0860 276 884
Email for claims: eskomclaims@sanlamsky.co.za
Email for servicing: eskomservicing@sanlamsky.co.za

Indwe (Care and household insurance claims)

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

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TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	ACKERMAN, M P A	MARTHINUS PETRUS ALBERTUS	1949/07/07	2020/02/11
MR	ALEXANDER, C T J	CLIVE THEODORE JAMES,	1947/02/02	2019/12/29
MR	AUCAMP, J	J	1941/06/19	2019/12/21
MRS	AURET, H M F	HELENA MARIA FREDRIKA,	1930/05/14	2019/11/15
MRS	BAMBATHI	MEITANA REBECCA	1940/03/13	2019/12/01
MR	BARLOW	EBENHAEZER	1927/07/18	2020/03/31
MR	BASI	KWENZAKUFANI MICHAEL	1954/10/16	2019/11/19
MRS	BEAVIS, S	STEPHANIE,	1922/03/31	2019/11/22
MRS	BENEKE, H S	HENDRIKA SOPHIA,	1937/06/08	2019/12/02
MR	BERLING	ADRIENNE JOHN	1979/02/27	2020/01/31
MRS	BEZUIDENHOUT, E W C	ENGELA WILHELMINA CHRISTINA,	1932/03/22	2019/12/18
MR	BEZUIDENHOUT, H C	HENDRIK CORNELIUS	1956/01/28	2020/01/30
MR	BEZUIDENHOUT, J P J	JACOBUS PETRUS JOHHANES,	1941/09/14	2019/10/24
MR	BHALA, M	MLUNGISI	1938/02/15	2020/01/31
MR	BHANGU	DRIKOS THEMBA	1958/10/11	2020/04/20
MRS	BILANKULU	NYANISI MODJADJI	1939/08/31	2019/12/26
MRS	BIRCH, M R	MARIA ROSA	1936/04/26	2019/12/19
MRS	BOPAPE, C N	CHRISTINA NONO	1948/03/28	2019/10/30
MR	BOROTO, M J	MALOSE JACOB	1943/09/24	2020/01/31
MR	BOSCH	JAN HENDRIK LOURENS	1931/08/02	2020/04/03
MRS	BOTA, N N M	NOMA-CHINA NOWEST MAVIS,	1940/11/06	2019/10/24
MRS	BOTHA	ROSIE	1959/01/10	2019/10/24
MR	BOTHMA	PETRUS JURGENS	1951/03/05	2020/02/06
MR	BOTHMA, J J	JOHANNES JACOBUS	1945/10/03	2020/02/09
MRS	BRIDGES, C E	CAROL ELIZABETH	1946/03/05	2020/01/23
MR	BRINKMANN, H J	HEINRICH JOSEF,	1927/02/05	2020/01/12
MRS	BRONKHORST, M E A	MILDRED ELIZABETH ANNA,	1950/06/07	2020/01/05
MR	BRONKHORST, R W	RICHARD WOOD,	1934/09/21	2019/11/29
MRS	BROODRYK	BELINDA	1971/04/16	2020/01/09
MR	BURGESS, R J	RODERICK JOHN	1944/11/18	2020/02/09
MR	BURMEISTER, J F C	JULIUS	1950/06/21	2020/01/01
MRS	BUTCHER, E G	EDITH GRACE,	1936/02/29	2019/11/17
MRS	CATLETT	BRENDA JOYCE	1940/08/15	2019/12/31
MR	CHABELI, M H	MOSESANYANE HENDRIK	1935/03/02	2020/02/04
MRS	CHAPMAN	JOAN LAILA	1928/10/17	2019/11/22
MR	CHAPMAN, D	DOUGLAS	1929/01/18	2020/01/16
MRS	CHARNLEY, A E	ALETTA ELIZABETH,	1931/05/20	2019/11/09
MR	CHILIZA, M	MFULATHELWA,	1935/11/04	2019/12/28
MRS	CILLIERS, S J J	SARIE JOHANNA JACOBA	1932/02/12	2020/02/09
MRS	CILLIERS, S J J	SARIE JOHANNA JACOBA	1932/02/12	2020/02/09
MR	CLAASSEN	HENRY	1946/04/29	2020/04/11
MR	COCKS, R L	RONALD LEONARD,	1934/01/25	2019/11/11
MR	COETZEE, B C	BASIL CHRISTOPHER,	1939/07/10	2020/01/05
MR	COMBRINCK	JOHANNES LODEWICUS	1937/11/21	2020/04/13
MR	CONRADIE, M J	MICHIEL JOSIAS,	1941/11/01	2019/10/31
MR	CROUS, J W	JAN WILLEM,	1940/06/15	2019/11/08
MRS	CURRIN	ANN MARIE	1941/06/14	2019/10/20
MR	DA SILVA, A H	ANTONIO HENRIQUES,	1934/11/23	2019/10/15
MR	DANDU, G J	GQIDI JOSEPH,	1949/06/21	2019/12/07
MRS	DANIELS, D M	DINAH MAGDALENA	1950/04/01	2020/02/02
MRS	DAVIDS (WILLIAMS), D S	DINA SUSANNA,	1955/06/17	2019/11/07
MRS	DE BEER, A S	ANNA SOPHIA	1948/04/12	2020/02/02
MR	DE BRUYN	JOHANNES MARTHINUS ADOLF	1933/05/11	2020/04/10
MRS	DE JAGER, A S	ANN SPENCER,	1935/10/11	2019/10/18
MRS	DE WAAL	ELDA	1956/09/14	2019/11/08
MRS	DEAN	ANNIE MAUREEN	1945/11/05	2020/01/08
MRS	DHLAMINI	THEMBILE MALTHA	1941/05/19	2020/02/08
MRS	DHLAMINI (MAHLANGU), F B	FRANCINA BETTIE	1944/07/07	2020/02/10
MR	DHLAMINI, Z	ZACARIA,	1949/06/12	2019/11/16
MR	DICKSON, P F	PERCY FREDERICK,	1948/05/14	2020/01/02
MR	DLAMINI	CORNELIUS MTHABELENI	1955/08/21	2020/03/23
MR	DLAMINI, P	POMOLIYA,	1945/08/28	2019/10/23
MRS	DONDOLO	FLORIDA NOMBUISELO	1946/02/08	2020/04/01
MR	DREYER, J Z	JOHANNES ZACHARIAS,	1954/01/27	2019/11/24
MR	DROTSKY, P J	PETRUS JOHANNES,	1948/11/11	2019/12/16
MR	DRURY, M C	MICHAEL CHARLES,	1948/03/01	2019/11/11
MR	DU PLOOY, C J	PLOOY CHRISTOFFEL JOHANNES	1926/05/16	2020/02/03
MRS	DU RAND	JACOBA JOHANNA SUSANNA	1954/06/20	2020/03/26
MR	DU RAND	FRANS JOHANNES	1943/07/14	2020/04/13
MR	DUDA, M	MKOSANA,	1939/09/18	2019/12/28

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	E'SILVA, M O S	MARIA OLIVIA SARAIVA,	1938/09/25	2019/10/19
MRS	EGENES, J I	JOAN ISABEL	1928/04/24	2019/12/05
MR	EKSTEEN, R C	RONALD CLIFFORD,	1936/10/29	2019/11/02
MRS	ELLIOTT, E	ELAINE,	1933/12/20	2019/10/22
MRS	ELLIOTT, E	ELAINE,	1933/12/20	2019/10/22
MRS	ENGELBRECHT, M P	MAGDALENA PETRONELLA,	1947/03/01	2020/01/01
MR	ERASMUS, D	DANIEL,	1943/01/18	2019/12/20
MR	ERASMUS, N F	NICOLAAS FRANCOIS,	1942/09/07	2019/11/06
MR	FERREIRA, P	PIETER	1948/03/29	2019/10/23
MRS	FIANI	NOGELI ESTHER	1940/08/04	2020/04/15
MRS	FODO, M E	MADITABA ELIZABETH,	1958/12/20	2019/11/17
MR	FORTEATH	ANTHONY DOUGLAS	1953/10/02	2020/04/07
MR	FOUKAL	PETER OTTO	1944/01/04	2019/11/01
MR	FOURIE, D H G	DAVID HAROLD GEORGE	1951/12/13	2020/02/02
MRS	FOURIE, H E	HILDA EMMA	1932/09/24	2019/10/22
MRS	FOXcroft, D M	DOROTHY MAGDALENA	1951/09/10	2020/01/16
MR	FREDERICKS, J	JOHANNES,	1947/07/20	2019/12/15
MR	FREISLICH	PIETER WILLEM	1949/02/10	2020/03/22
MR	GANYE, L A	LEMELA ABIZAEI,	1944/06/05	2019/11/06
MR	GARGAN, T J	THOMAS JAMES,	1931/01/21	2019/12/31
MR	GELDERBLOEM, G J	GERRIT JAMES,	1956/08/26	2019/12/10
MR	GERSTNER	STEPHANUS VALLENTINE	1955/12/29	2020/01/11
MR	GERTSE	ADONIS SAMUEL	1946/10/21	2020/04/15
MR	GIANOUTSOS	JOHN	1933/06/28	2020/04/05
MRS	GININDA (KOMAAN), K G	KATRINA GIRLIE,	1939/08/08	2019/11/11
MR	GODDARD, D G	DESMOND GORDON,	1928/03/26	2019/12/24
MRS	GOLDMAN, Y P	YVONNE PATRICIA,	1933/06/27	2019/11/27
MR	GOOLANA, W V	WILLIAM VUYANI,	1960/07/15	2019/12/25
MR	GROBLER, W H	WILLEM HENDRIK	1928/02/25	2020/01/30
MR	GROENEWALD, C G	CORNELIUS GERHARDUS	1945/01/05	2020/01/20
MRS	HADEBE	BABHEKISILE SITHOMBE	1963/06/09	2020/03/14
MR	HARMSE, G F A	GERT FLORIS ALBERTUS,	1950/04/19	2019/11/10
MRS	HARRIS	GLADYS	1935/10/21	2020/03/24
MRS	HATTINGH, C P	CATHARINA PETRONELLA,	1932/11/22	2020/01/14
MRS	HATTINGH, E G	ELIZABETHA GERTRUIDA,	1930/03/11	2019/11/29
MRS	HAYHURST, D E	DOREEN EILEEN,	1937/01/02	2019/12/20
MR	HELDSINGER, G H	GRAHAM HENDRY,	1936/07/16	2020/01/12
MR	HENEKE, J C	JOSEPH CORNELIUS	1951/07/28	2020/02/01
MR	HENNING, M C	MARTINUS CHRISTOFFEL,	1942/01/22	2019/12/13
MRS	HERMANUS, A	ANNA,	1933/02/04	2019/10/30
MR	HILLS, G J D	GEORGE JOHANNES DANIEL,	1940/11/26	2019/10/28
MRS	HITZEROTH, E A	EMILY ALETTA,	1938/06/01	2019/12/31
MR	HLATSHWAYO, X B	XOLANI BAYANDA,	1998/11/08	2019/11/03
MRS	HLOPHE, G B	GENGQELE BUSELAPHI,	1945/01/10	2019/12/13
MR	HOOPER, A R	ALEXANDER RICHARD	1943/12/04	2020/01/22
MRS	HORING, C F	CIRSTIENA FRANSIENA	1948/01/01	2020/02/01
MR	HUISAMEN, A N G	ALWYN NICOLAAS GROBBELAAR,	1938/05/01	2019/10/18
MRS	HUMPHRIES, S E M	SUSANNA ELIZABETH MARIA	1925/04/14	2020/01/30
MR	IRAKLOPOULOS, N	NIKOLAOS,	1946/01/10	2019/12/28
MR	JACKSON, T I	TERENCE IVAN,	1937/02/09	2019/11/12
MRS	JACOBS, M C	MAGDALENA CATHARINA,	1935/12/18	2019/10/15
MRS	JACOBS, M C	MAGDALENA CATHERINE,	1935/12/18	2019/10/15
MRS	JACOBUS, J	JOHANNA,	1939/05/11	2019/11/12
MR	JANSE VAN RENSBURG, P S	PIETER SCHALK,	1937/11/30	2019/12/29
MRS	JENGETA, N E	NOMALANGA EUNICE,	1943/01/15	2019/11/08
MRS	JOKIWE	NOFIRST	1930/01/06	2020/04/04
MRS	JONES	NELLIE MAUREEN	1937/09/22	2020/04/10
MRS	JULIES, M	MARIANNA,	1937/08/05	2020/01/10
MR	JULIUS, A	ABRAM,	1955/11/17	2019/11/18
MRS	KALA, N R	NOTIZANA ROSEBELLA,	1933/11/28	2019/11/25
MR	KEELING, C N	CHARLES NEVILLE,	1931/07/12	2019/12/28
MRS	KEMP, C J	CORNELIA JOHANNA,	1927/05/17	2019/11/27
MR	KEMP, J J V	JOHANNES JACOBUS VICTOR,	1944/04/24	2020/01/06
MRS	KESWA, B L	BATHOKOZILE LILLIAN,	1939/05/10	2019/10/20
MRS	KETTLEY	GERTRUIDA MARIA	1933/10/17	2020/04/04
MRS	KGAMPEPE, D M	DIBUSENG MONICA,	1972/10/02	2019/11/07
MR	KGOPA, J N	JOSEPH NTAKANE,	1948/01/25	2020/01/07
MR	KGWETHE, J S	JAN SEMLOBAYANE,	1939/11/20	2019/12/27
MR	KHANYILE, M J	MUNTU JACOB,	1941/08/01	2019/12/16
MR	KHATHI, M B	MFUNDISWA BOY,	1947/10/10	2019/11/29
MR	KHATHINI, B P	BHEKITHEMBA PETROS,	1950/08/18	2019/11/18
MR	KHUMALO, J C	JALI CAIPHUS	1944/07/18	2020/01/16
MRS	KIBIDO, N A	NOMUKUTHU ANNA,	1935/03/06	2019/11/28

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	KING	JOY	1936/03/07	2020/03/20
MRS	KIRSTEN, H S	HELENA SUSANNA,	1933/12/12	2019/10/26
MR	KLEYNHANS, J C	JOACHIM CHRISTOFFEL	1952/04/20	2020/01/16
MR	KLOPPER	WILLEM JOHANNES	1950/05/15	2019/11/11
MR	KLOPPER, S J	SAREL JACOBUS,	1948/07/22	2019/11/22
MR	KRIEK	JOHAN CHRISTIAAN	1936/10/10	2020/04/07
MR	KUNZ, D C	DENNIS CLIFFORD	1958/03/13	2019/12/16
MR	LABUSCHAGNE, M J W	MELCHIOR JACOBUS WILMANS,	1945/01/23	2019/11/06
MRS	LAPHI, NN	NOTUTU NONTOBEO	1953/09/27	2019/12/18
MR	LATEGAN, B G	BENJAMIN GOTTLIEB,	1924/09/03	2019/12/09
MRS	LE ROUX	LODRINA MARTHINA	1929/11/17	2020/04/13
MR	LE ROUX, G T C	GERT THEUNIS CHRISTOFFEL,	1947/06/20	2019/12/26
MR	LEBODI, R J	RADIPATANA JUDA,	1944/09/28	2019/12/26
MRS	LEBOTSA, S	SEGOTJI,	1931/11/06	2019/11/19
MR	LEKHULENI, O H	OWEN HENDRIK,	1951/05/21	2019/10/21
MRS	LEKHULENI, S J	SONTI JOHANNA,	1940/10/10	2019/12/18
MR	LEMAOANA	BUTIE JOHANNES	1953/07/10	2020/02/03
MR	LENTOOR, W	WILLIE,	1942/08/13	2019/10/28
MR	LETHOBA	LEEPILE JOHN	1959/11/25	2020/02/05
MR	LEVUNO	KEKETSI JOSEPH	1934/09/04	2020/03/25
MR	LOPPNOW, G G	GRAHAM GEORGE,	1942/07/28	2020/01/03
MR	LOUW, A S	ABRAHAM STEFFANIS,	1956/10/30	2019/12/06
MR	LOUW, H	HERMANS	1935/06/17	2020/01/17
MR	LOUWRENS, T P	THEUNIS POTGIETER,	1942/10/27	2019/11/03
MRS	LUCAS, H S D P	HELENA SUSANNA DU PLESSIS,	1943/06/04	2019/12/15
MR	LUTHULI, K S	KAZIKWAKHE SAMSON,	1947/05/31	2019/11/26
MR	LUTHULI, M W	MANDLENKOSI WELCOME,	1958/09/08	2019/10/16
MRS	MABITSELA, N M	NKELE MINAH	1950/04/06	2020/01/21
MRS	MABIZELA	LIZZIE FANONINA	1947/03/03	2020/04/09
MRS	MABONA, T C	THOKO CHRISTINAH	1957/11/09	2020/01/22
MRS	MABUZA	NDIMA	1927/07/17	2020/03/26
MRS	MACUBENI, N N	NOMALANGA NOWINJINI,	1936/10/12	2019/11/04
MR	MADLIWA	XOLANI FARRINGTON	1953/08/12	2020/03/26
MR	MADOLWANA, S A	SHWELE AARON,	1948/03/02	2020/01/08
MRS	MADZIBA, C S	COSELENI SYLVESIA,	1938/01/01	2019/11/23
MS	MAGAGULA, L T	LOMBANGO TRYPHINA,	1949/04/05	2020/01/08
MRS	MAGAHLE	SETHOLOLO MARTHA	1948/11/04	2020/03/24
MR	MAGUBANE	ABEDNEGO MBUYISELO	1953/10/22	2020/04/03
MRS	MAHLANGU	ALINA	1942/08/26	2020/04/18
MR	MAHLANGU	JOHN	1947/03/17	2020/04/19
MR	MAHLANGU	NTAMBO MATHEW	1942/03/25	2020/04/19
MRS	MAHLANGU, S B	SESI BETTY,	1939/07/07	2019/12/07
MRS	MAHLARE, M D	MAPITSE DAISY,	1956/09/15	2019/12/15
MR	MAILE, A S	ABRAM SHORTY,	1940/10/12	2019/12/10
MRS	MAIMELA, S P	SEDIKANE PEPHIN	1931/01/01	2020/01/23
MRS	MAJEZI	NOVELILE	1957/01/12	2020/03/18
MR	MAKALENG, P J	PHASODI JONAS,	1939/04/12	2019/12/15
MRS	MAKATE, N L	NTEBALENG LOUISA,	1956/05/03	2019/12/09
MR	MAKELENI, H	HOTO,	1942/02/01	2019/12/20
MRS	MAKGALEFA, C H	CHUENE HAPPY,	1962/05/12	2020/01/09
MR	MAKHATHINI	BHEKEHLULWAYO AMBROSE	1954/11/29	2019/10/30
MR	MAKHUVELE	MBHAZIMA SAMUEL	1952/01/03	2020/01/06
MRS	MAKUNGA	LULEKA ALBERTINA	1956/12/14	2020/04/20
MR	MALAZA, H J	HLUPHA JOHAN,	1949/11/04	2019/12/09
MRS	MALLANE, N S	NTZOAKI SOPHIA	1960/04/10	2020/02/10
MR	MALOMA, M O	MOFURWA OFFICE,	1933/02/01	2019/11/04
MRS	MAMBO, M	MASA,	1934/03/12	2020/01/11
MRS	MANHO, M	MARIA	1940/07/29	2020/01/22
MR	MANKWANA, M J	MAKGAPI JAN,	1942/10/15	2019/12/30
MR	MANQELE, F	FALOMHLABA	1939/01/26	2020/02/11
MR	MANTSHINTSHI, M A	MAGOLIDE ABEL,	1949/06/27	2020/01/07
MR	MANYONI, M	MOSES,	1926/09/09	2019/12/18
MR	MARAKALALA, B A	BAQUARD ALBERT,	1945/07/01	2019/11/19
MR	MARQUES, V P F	VALDIR PAULINO FERREIRA	1935/09/08	2020/02/08
MR	MASEBE	MONYAMANE SAMUEL	1950/12/09	2020/04/16
MS	MASEKO, A P	ADELAIDE PHINDILE	1972/11/21	2019/10/15
MRS	MASEKO, N M	NOMTHANDAZO MONICA	1950/07/29	2020/01/23
MRS	MASEKWANE, L A	LIEKETSENG ADELINE,	1948/06/21	2019/12/18
MR	MASHABA	SITHEMBISO BOY	1955/07/30	2020/01/12
MR	MASHILA, S L	SWEETS LAZARUS,	1930/02/27	2019/12/12
MRS	MASHILWANE, M C	MMAPULE CHRISTINAH,	1954/09/27	2020/01/02
MR	MASHININI, N A	NKOSANA ADAM,	1957/07/24	2020/01/09
MRS	MASILELA	NEJI ANNAH	1949/08/28	2020/02/08

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MR	MASILELA	JOSEPH ZEZA	1954/02/14	2019/11/24
MRS	MASINA, L M	LETTIE MGASELWA	1952/04/18	2020/01/04
MR	MASOET,Y	YUSUF	1932/02/23	2020/02/05
MR	MASOLA, M F	MATSOBANE FRANS	1946/03/15	2020/01/21
MR	MASON, C	COLIN,	1933/09/25	2019/11/07
MRS	MASONDO, N M	NOMASONTO MARTHA,	1939/12/29	2020/01/12
MR	MATHABATHA, S N	SIMILOANA NELSON,	1932/11/01	2019/12/26
MR	MATHEBULA, M D	MAGEZI DANIEL	1924/01/19	2020/02/05
MS	MATHIBELA	TULU CHERYL	1973/10/13	2019/12/14
MRS	MATSHAKA	PHUTI RUTH	1938/06/19	2020/04/15
MRS	MATSIMANE	NYOKANA LETTIE	1960/03/25	2020/01/11
MR	MAVIMBELA, Z U	ZWELIHLA UNCENT	1999/08/12	2020/02/02
MR	MAVUSO, M	MUZIWOTULI,	1936/05/16	2019/12/26
MRS	MAZULE, N E	NOBAYENI ELLEN	1933/04/05	2020/01/22
MR	MBANGULA	SANDILE	1959/02/22	2020/01/05
MRS	MBATHA	SITANANA MARGARET	1949/03/12	2019/11/19
MR	MBAZIMA	NDUKU RICHARD	1960/05/20	2020/03/28
MRS	MBELE,T E	TEMBA ELIZABETH,	1950/10/30	2019/12/03
MR	MBINGO	MAKWEMU MGEZENI	1949/08/01	2020/04/18
MR	MBOKANE, G J	GAWULANE JOSEPH,	1947/12/25	2020/01/10
MR	MBONAMBI	MZAYIFANI CALSON	1955/08/08	2020/01/10
MR	MBOVANE	FEZILE SEUN	1954/08/08	2020/03/27
MRS	MC BRIDE	ANNIE LIZZIE THERESA	1941/08/11	2019/12/24
MR	MCHUNU, H	HLABOKWAKHE	1947/03/30	2020/02/02
MRS	MCUNU	CLEMENSIA	1930/04/01	2020/03/24
MRS	MDAKA	SIPHIWE ESTHER	1940/07/08	2020/04/17
MRS	MDUBEKI	LESEDI MURIEL	1959/05/21	2020/03/20
MR	MEYER, F	FRANK,	1954/01/08	2019/12/14
MR	MEYER, N L D	NICOLAAS LAMBERTUS DANIEL	1959/08/17	2019/11/25
MR	MEYER, T R	THEODORE RONALD	1943/05/19	2020/01/29
MR	MFUNELI	MOSES GEELBOOI	1953/09/27	2020/01/14
MISS	MGIBA, S M	SENI MINHA,	1956/05/05	2019/12/05
MRS	MGIJIMI	ZUZIWE EUNICE	1941/11/24	2020/04/16
MEV	MHLANGA, C N	CHRISTINA NOFEZILE,	1948/05/29	2019/12/27
MR	MHLONGO, E	ERNEST,	1929/01/20	2019/11/30
MRS	MICHAELS, G E A D	GERALDINE ESTELLE ALTHEA DEBORAH	1957/06/14	2020/01/15
MEV	MINNAAR, P M	PETRONELLA MARIA,	1933/11/19	2019/12/30
MRS	MKHABELA, L L	LOMASONTO LETTIE,	1965/01/07	2019/11/15
MRS	MKHATSHWA, T E	THABISILE ELSIE,	1962/12/05	2019/11/06
MRS	MKHIZE, B P	BONGIWE PATIANCE,	1965/03/18	2019/11/19
MRS	MKHIZE, F	FIKILE,	1945/06/10	2019/12/13
MRS	MKHIZE, S A	SEBENZANI ANNATORIA	1944/10/11	2020/02/02
MRS	MKIZE, T N	THOKOZILE NTOMBI,	1944/10/24	2019/12/07
MR	MKONTO, S	SIKWISHI,	1936/06/06	2019/11/01
MRS	MKUNJULWA, M N	MILDRED NOWINILE	1937/09/07	2020/01/16
MRS	MLINDWA, M C	MANKAMPINI CONSTANCE	1942/05/10	2020/01/26
MRS	MLUNGU, N	NOCHEMIST,	1947/01/01	2019/12/21
MR	MNCUBE, M E	MBAYI ERNEST,	1932/07/08	2019/11/04
MRS	MNCWABE (NDWALANE), N M	NOMVUZO MONICA,	1938/04/18	2019/11/03
MR	MNGUNI	JOZI JOHANNES	1957/02/14	2020/01/24
MRS	MNTUNGWA, H T	HLALANONJANI TRYER,	1955/09/29	2019/10/24
MRS	MODIBA, N	NGWANAMOHALE,	1935/03/13	2019/11/03
MRS	MOGALE, T T	TRYPHINA TALA,	1944/11/03	2020/01/02
MRS	MOGOLA	MATLOUDI	1938/01/01	2020/03/19
MR	MOGOMOTSI	SAMATLOTLA LABIOUS	1956/06/05	2020/03/23
MR	MOGONI, J J	JAPIE JACOB,	1948/10/29	2019/12/25
MR	MOHAPI	POTLAKI ANDRIAS	1950/06/10	2020/04/10
MR	MOHLALA	THOMAS ANDRIES	1952/09/08	2020/03/17
MR	MOHLALA	SEOPO JOHANNES	1947/10/21	2020/04/12
MRS	MOHLOTHI (MAHLATI), N	NOSEKENI,	1945/06/06	2019/11/03
MR	MOKOENA	BUTI PAULUS	1952/10/15	2020/04/11
MR	MOKONYAMA, M J	MALESELA JOHANNES,	1955/08/15	2020/01/05
MR	MOKWENA	TSHTSI AMOS	1951/12/09	2020/03/24
MR	MOKWENA	MAKHULUMANG LUCAS	1953/03/27	2020/04/15
MR	MOKWENA, M R	MASHISHING ROBERT,	1937/11/01	2020/01/05
MR	MOLEPO, M G	MMAPUDI GERSHON,	1947/06/30	2019/12/17
MR	MOLOELA, S L	SAMUEL LESIBA,	1946/01/01	2019/12/22
MR	MONARE, M A	MASOUFELE ALPHONS	1951/02/26	2019/11/01
MR	MONYELA, M E	MABOKANE ELIAS,	1930/06/30	2019/12/12
MR	MOOKA	MAPHUTI PATEON	1941/12/17	2020/04/20
MR	MORKEL	ISAAC PATRICK	1944/03/14	2020/04/05
MRS	MOSHI, N	NOJUBALALA,	1940/06/03	2019/11/24
MR	MOSHOESHOE, M J	MAJORO JOHN,	1948/08/03	2019/12/30

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	MOSIA	NTSOAKI ESTHER	1957/05/07	2019/12/13
MR	MOSIEA, P E	PHEKO EPHRAIM,	1942/09/09	2019/12/08
MRS	MOTAUNG, A S	ALICE STOMPIE,	1961/07/22	2019/11/27
MRS	MOTHA, K M	KABONILE MARIA,	1940/01/14	2019/11/08
MRS	MOTLOUNG, M	MATLAKALA,	1955/03/28	2019/12/26
MR	MOTSEPE	LUCIAN JOB	1953/11/24	2019/12/04
MR	MPHELA, M P	PAMPANYANA MICHAEL	1946/06/21	2020/01/31
MR	MPITIMPITI, O	OLOLO	1949/12/18	2020/02/02
MRS	MQADI, N M	NCIKAPHI MARGARET	1952/04/25	2020/02/05
MR	MSANI	THEMBANI JOEL	1954/07/09	2020/01/08
MRS	MSELEKU, N	NOMOGINZO,	1934/05/27	2020/01/01
MR	MSWANE, C M	CHRISTOFFEL MENDITON,	1931/01/16	2019/12/27
MR	MTETWA, M	MKHIPHENI,	1929/11/21	2019/11/27
MRS	MTHEMBU	SONILE REGINA	1956/03/14	2020/04/02
MRS	MTHEMBU, E	ELIZABETH	1960/01/02	2020/02/01
MR	MTHIMUNYE, D J	DANIEL JOHANNES,	1945/07/03	2019/11/30
MRS	MTHOMBENI, Y M	YIMISA MPHEPHU,	1950/07/15	2019/11/05
MR	MTHUNZI	MAKETSENI EDNOCK	1953/09/30	2019/12/10
MR	MTSHALI, M	MVUMELANI	1937/08/16	2020/02/01
MR	MTSHAYISA, S J	SIPHO JEREMIAH,	1938/02/05	2019/12/15
MRS	MTSWENI	JOHANNA KHOLI	1957/07/06	2019/12/23
MR	MUCHAVI, M S	MUZAMANI SAMUEL	1952/09/06	2019/12/20
MRS	MULAUDZI, VJ	VHENGANI JOICE	1946/04/14	2020/01/27
MRS	MUSA, R L	RABEKA LISBETH,	1943/09/17	2019/12/03
MRS	MVEMVE, N M	NONDUPUMA MARIA,	1926/01/10	2019/12/26
MRS	MWELI, D M	DOMBI MARGARET	1958/07/13	2020/02/06
MR	NCAWANA, M M	MQITI MEI,	1938/11/11	2019/11/16
MRS	NDABA (MASHININI), N S	NOMSOBLOKO SARA,	1946/01/16	2019/12/16
MR	NDHLOVU	DANIEL MADUMELANE	1956/07/04	2020/04/15
MRS	NDIMA, B F	BONGINKOSI FLORAH,	1941/09/22	2019/11/02
MR	NDOVELA	HOPEWELL VUSI	1955/05/22	2019/10/22
MR	NEKHAVHAMBE	LUTANYANI SOLOMON	1946/07/27	2020/03/21
MRS	NEL, E A	ESTHER AMANDA	1980/05/22	2020/01/05
MR	NETHAVHAKONE, M A	MUSUSUMELI ALFRED,	1944/07/01	2019/12/20
MRS	NGANTWENI, N N	NONGANGEZINYE NODUMILE,	1954/01/01	2019/11/07
MR	NGCOBO, N A	NGANGENYONI ALPHEUS	1938/04/09	2019/11/09
MRS	NGEMA	SIZENI SIBONGILE	1956/10/20	2020/04/01
MRS	NGEMA	ANDRIETTA	1939/06/23	2019/12/21
MRS	NGENJANA, H G	HLANGA GIRLIE	1947/05/23	2019/12/03
MR	NGIDI, J	JOHN,	1954/01/09	2019/11/17
MR	NGOYI, M	MKHWELELI	1954/05/25	2019/12/17
MR	NGUBO, G S	GIBSON SIGWILI,	1950/07/08	2019/11/19
MRS	NGULELA, T N	THABITHA NERIA,	1958/04/13	2019/11/13
MR	NGWENYA, M J	MAKUBULUNDU JESIAH,	1950/01/01	2019/12/31
MRS	NHLAPO	SIGA NELLY	1958/03/02	2020/04/06
MRS	NHLAPO	JANE AGNES	1937/07/01	2020/04/19
MRS	NKABINDE	REBECCA GETRUDE	1945/12/10	2020/02/06
MRS	NKABINDE, M L	MSESENYANE LISABETH,	1940/08/11	2019/12/17
MRS	NKABINI, S	SIDUTSHULU,	1943/12/12	2019/11/13
MR	NKALANGA, M R	MAKWEMFANA ROBERT	1941/01/19	2020/02/10
MR	NKCENKCE	MXOLISI GLADMAN	1959/02/18	2020/03/25
MRS	NKGAPLE, N A	NKOTO ANGELINA	1935/01/31	2020/02/05
MR	NKHASI, K P K	KGEOLA PETRUS KGEOLA,	1961/01/31	2019/11/20
MRS	NKHOKE, L A	LINEO AUGUSTINA	1949/09/25	2020/02/04
MRS	NKOSI	NAEYOKA ALETTA	1941/08/05	2020/03/28
MR	NKOSI	FANYANI MGUDUVENI	1942/05/31	2020/04/13
MR	NKOSI	MOJATJI ABSALOM	1936/11/18	2020/04/13
MRS	NKOSI	THANDI ELLA	1955/03/27	2020/01/02
MRS	NKOSI, N J	NQWABASE JOYCE,	1956/02/11	2019/10/29
MRS	NKOSI, N L	NOKUSA LYDIA,	1946/02/27	2020/01/05
MRS	NONYANA, N L	NOMEDI LINA	1926/12/15	2020/01/16
MR	NORTHCOTT, J T O	JOHN THOMAS OTTO,	1938/06/06	2019/12/09
MR	NOTHLING	MELVIN VICTOR	1953/05/22	2019/10/23
MR	NTANDANE, N R	NDABAZEZWE RICHARD	1957/07/31	2020/01/28
MR	NTETO	BONISILE MANGALISO FRED	1956/05/24	2019/10/30
MRS	NTHOLO, M M	MANTHEENG MARIA,	1950/10/09	2020/01/03
MRS	NTINGA	BAHLAKANI PHILE	1938/08/08	2020/04/14
MRS	NTLEBI, M	MARIA,	1946/02/19	2019/12/05
MR	NTOMBANA, P J	PETYISI JOSEPH,	1940/11/18	2020/01/04
MR	NTOMBELA	MSUTHU ELIAS	1955/01/08	2019/12/22
MRS	NTSHANGASE, T M	THOLAKELE MILDRED	1948/09/18	2020/02/11
MR	NTSHENG	KETSIBANE SHADRACK	1941/09/12	2020/04/05
MR	NTULI, S S	SIMON SIPHO	1956/10/18	2020/01/26

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	NUKU, S	SARAH,	1953/02/02	2019/12/11
MRS	NYAMBENI	MBULAHENI ELISA	1948/07/06	2020/01/05
MRS	OBERHOLZER	JOAN	1939/09/30	2019/10/28
MRS	OOSTHUIZEN	MARIA MAGDALENA	1932/03/11	2020/04/09
MR	OPPEL, J	JOHANNES,	1957/04/02	2019/12/26
MRS	OSWIN, M E P	MARIA ELIZABETH PETRONELLA,	1947/11/02	2019/11/11
MRS	PADFIELD, G J	GRACIE JOYCE,	1938/06/27	2019/10/27
MR	PALMER	THOMAS IGNATIUS	1949/07/23	2020/03/25
MRS	PAYNE, M J	MAGDALENA JOHANNA,	1941/02/18	2019/11/07
MR	PETZER	DESMOND EDWARD GUY	1928/03/26	2020/04/10
MRS	PEU, M M	MALATANE MARIA,	1939/06/10	2020/01/08
MRS	PHILLIPS	PAMELE	1931/11/21	2020/03/17
MR	PHOKOMPE, K J	KAGISO JOHN	1958/08/05	2020/01/29
MR	PIETERSE, A C	ABRAHAM CERSTOFFEL	1934/07/21	2020/01/21
MR	PODILE, R J	RAMATLAKALA JOHANNES	1944/03/04	2020/02/01
MR	POERSTAMPER, A C	ALBERT CORNELIUS	1953/07/29	2020/01/12
MRS	POPANE, M S	MORONGOE SOPHIA	1943/11/16	2020/01/20
MR	POWELL, L	LAWRENCE,	1928/03/17	2019/11/02
MRS	PRETORIUS, E A	ESTER ALETTA,	1939/07/11	2019/10/31
MRS	PRINSLOO, J	JOHANNA,	1949/02/19	2019/11/02
MRS	RABENG, E D	DIPUO ELIZABETH	1940/01/27	2020/01/20
MRS	RADUE	LOUWISA WILHELMINA	1964/01/31	2020/03/20
MRS	RAMPAI	SEITATOLO ESTHER	1948/11/11	2020/03/21
MRS	RATSEBE	MANTSABANG ALINAH	1944/01/01	2019/11/06
MRS	RAUTINI, N N	NOZANA NOSINARA,	1938/03/16	2019/12/13
MRS	REID	BEATRICE SUSSANNA FRANCINA	1953/05/15	2019/11/30
MR	REID, J	JOHN	1949/11/06	2020/01/22
MR	RENESE, N	NKOHLAKALO,	1945/04/07	2019/11/24
MRS	REYNOLDS, L C	LOUISA CARRY	1928/11/24	2020/01/28
MRS	ROBINSON, Y	YVONNE	1931/05/17	2020/01/19
MR	ROBSON, M	MATTHEW,	1946/02/08	2019/10/23
MR	ROGGE	THEODOR FRIEDRICH OTTO	1940/06/10	2020/04/04
MR	ROOI	WILLEM	1943/12/19	2020/04/18
MRS	RUMBLE, P	PAULA	1923/02/01	2020/02/03
MRS	RYLEY, H G	HAZEL GLOYN	1928/05/03	2020/02/01
MRS	SAAYMAN, G M	GLADYS MARIA,	1940/09/08	2019/11/08
MR	SANDERS	KEITH MELVILLE	1948/11/08	2020/04/02
MRS	SANGWENI, J T	JOYCE THEMBA,	1946/11/26	2019/11/22
MR	SCHUTTE, M J	MARTHINUS JOSIAS,	1948/04/10	2019/10/22
MR	SCOTT, H P	HELGARD PETRUS,	1942/02/22	2019/10/31
MR	SEAKGWA	TSHOTETSI SHADRACK	1958/01/07	2019/10/22
MRS	SHABANGU, M T	MTJIBA THANDI	1941/02/02	2020/02/07
MRS	SHABANGU, N M	NUNU MONICA,	1955/12/31	2020/01/02
MRS	SHANGASE, M C	MANTANE CLEMENTINE,	1936/10/16	2019/12/25
MR	SHASHA	NTSOKOLO CHARLIE	1950/06/10	2020/04/21
MR	SHEOBARAN, H	HARRILAL	1950/08/25	2019/10/20
MRS	SHEPHERD, W	WINIFRED,	1931/04/04	2020/01/02
MR	SHONGWE, F E	FANYANA ELPHAS,	1936/05/06	2019/11/04
MR	SHUBA	QIBANE SOLOMON	1945/01/01	2020/04/19
MR	SIATSHA	ALFRED POPI	1954/07/28	2019/12/27
MRS	SIBANYONI	SESI DOREAN	1944/12/31	2020/04/11
MR	SIBIYA	MINDAWO SOLOMON	1951/09/01	2020/01/26
MR	SIBIYA, S F	SIMBAWETI FRANS,	1929/09/11	2019/12/11
MR	SILINDANI	JORI JORDAN	1936/11/23	2020/04/15
MRS	SIMELANE, N	NCENGILE,	1930/04/18	2019/12/15
MR	SINCLAIR, D	DOUGLAS,	1938/01/14	2019/11/11
MR	SINDANE	QOLOBANE JOHANNES	1937/07/31	2020/03/22
MR	SITHOLE	FUNO AARON	1938/02/06	2020/03/21
MR	SITHOLE	MSHUMBU AARON	1953/03/22	2020/03/25
MR	SITHOLE, M Z	MLWAYEDWA ZACHIAS,	1954/09/24	2019/12/10
MRS	SITHOLE, N M	NCENGIWE MARTHA	1938/04/07	2020/01/30
MR	SKOSANA	WILLIAM SANDLAPHADLA	1963/02/14	2019/11/02
MR	SLIPPERS, C J	CORNELIUS JACOBUS	1946/04/15	2020/01/20
MR	SMIT	HEINRICH ZARLUS	1925/02/14	2020/03/21
MRS	SMIT, C J	CORNELIA JACOBA,	1935/06/10	2019/11/19
MRS	SOMBANI	NYANISI	1940/07/01	2020/03/23
MRS	STAFFORD, M D	MARGARET DORRIAN,	1927/03/30	2019/12/26
MR	STAMP, W A	WILFRED ALBERT,	1945/05/05	2020/01/08
MRS	STEFFENS, S R	SELETINA ROSA,	1932/01/16	2019/11/27
MRS	STEPHENS	IRENE	1922/03/30	2019/11/27
MEV	STEYN, P G	PETERNELLA GERTRUIDA,	1944/03/06	2019/11/04
MR	STOCKIGT	CARL WILHELM	1948/12/14	2020/01/19
MR	STROUD	LESLIE ERIC	1928/04/27	2020/03/23

TITLE	SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH
MRS	STRUNCK, C	CAROL,	1948/10/26	2019/11/24
MRS	SWANEPOEL, K L	KATHLEEN LORRAINE,	1952/08/08	2019/12/23
MRS	SWANEPOEL, S E	SHIRLEY ELSIE,	1928/09/16	2019/12/28
MR	SWART	JOHANNES PETRUS	1940/05/28	2020/04/02
MRS	SWART, G J	GERTHREDA JOHANNA	1932/06/12	2020/01/28
MR	SWARTBOOI, B A	BUYISILE ALFRED	1958/11/25	2020/01/30
MRS	TEHEBEN, N M	NANCY MAUD	1964/10/27	2020/02/07
MRS	TERBLANCHE, H C	HESTER CATHARINA,	1941/10/02	2019/12/14
MRS	THANGO, K J	KHETHIWE JUDITH,	1929/11/01	2019/10/21
MRS	THERON, E G	ELIZABETH GERTRUIDA,	1930/05/28	2020/01/06
MRS	THERON, E G	ELIZABETH GERTRUIDA,	1930/05/28	2020/01/06
MRS	THOM, J M	JOYCE MAUREEN	1930/06/06	2020/01/21
MR	THOMPSON	WILLIAM RICHARD	1943/06/27	2020/02/10
MR	THOMPSON, W R	WILLIAM RICHARD	1943/06/27	2020/02/10
MR	TITUS, M C	MOGAMAT CASSIEM,	1951/03/31	2019/10/28
MR	TOTOSE	FANI SIMON	1954/11/16	2019/10/22
MR	TSHABANGU	MACUMA ELIAS	1939/11/06	2020/04/09
MISS	TSHABANGU, M A	MEISIE ALINA	1944/11/01	2020/01/28
MR	TSHEZI, N H	NDABA HENRY,	1941/06/23	2019/10/25
MRS	TUSWA, N A	NOMBULELO AMY,	1937/07/09	2019/12/02
MR	VAN AS, B J	BEN JOHANNES,	1940/10/28	2019/11/12
MR	VAN ASWEGEN	ASWEGEN JAN DIRK MATHUES	1955/11/26	2020/01/23
MR	VAN ASWEGEN, J G	JAN GEORGE,	1935/02/03	2019/12/27
MR	VAN DER LINDE, B	BROWN,	1944/02/22	2019/12/04
MR	VAN DER MERWE, M P	MICHAEL PETER,	1944/10/06	2019/11/03
MR	VAN DER MERWE, N J	NICOLAAS JACOBUS,	1947/01/14	2019/10/15
MR	VAN EDEN, H L	HENRY LOUIE,	1951/09/09	2019/12/23
MR	VAN EEDEN, J G	JOHANN GERHARD,	1948/04/23	2019/10/18
MR	VAN EEDEN, J H	EEDEN JAN HENDRIK	1937/09/03	2020/02/01
MR	VAN GASS, I G	IZAK GERHARDUS,	1952/03/13	2019/12/29
MR	VAN SCHALKWYK	DIRK	1960/03/04	2020/04/17
MR	VAN TONDER	KAREL HENDRIK	1939/10/13	2020/04/16
MR	VAN TONDER, C A P	CORNELIUS ANDRIES PETRUS,	1953/06/05	2019/10/24
MRS	VAN TONDER, S J J	SARA JOHANNA JACOBA,	1944/08/19	2019/11/10
MR	VAN WYK	JOHANNES MATTHEUS	1955/08/20	2020/04/15
MRS	VAN WYK, J J	JOHANNA JACOBA,	1929/01/16	2020/01/07
MR	VAN WYK, P	PIET,	1939/07/14	2019/11/02
MR	VAN ZYL, J D V D S	JACOBUS DANIEL V D SPUY,	1952/03/29	2019/12/31
MRS	VANDER MERWE-VILJOEN	MARIA SOPHIA	1947/12/08	2019/11/06
MRS	VENTER, H E	HERMINA ELIZABETH,	1939/09/27	2020/01/13
MRS	VEZI, F	FUNEKILE,	1935/02/06	2019/12/04
MRS	VILJOEN	ANNA CATHERINA	1938/08/30	2020/03/25
MRS	VILJOEN	WILHELMINA HANSINA	1926/06/18	2019/10/25
MRS	VORSTER, S	SARAH	1936/02/08	2020/02/05
MR	VOS, W L J	WILLEM LAMBERTUS JOHANNES	1941/12/17	2020/01/27
MRS	VUSANI, N R	NTOMBANA REGINA	1945/09/24	2020/01/16
MRS	WALSTRA, J T	JEAN TERESA,	1925/12/02	2019/11/25
MRS	WALTERS	PAMELA ANNE	1944/08/17	2020/04/05
MR	WHYBURD, CF	CHRISTOPHER FRANCIS	1978/01/17	2020/01/07
MR	WIGGILL	WESLEY GRAHAM	1927/10/14	2020/03/15
MRS	WILCOCKS	INA RUTH	1930/06/03	2020/03/18
MR	WILLMORE, G L	GEOFFREY LAURENCE,	1950/06/22	2019/11/12
MRS	XAKAMBANA, N J	NOWONGILE JOSELINAH,	1949/12/10	2019/11/02
MR	XHELINKOMO, L J	LILANI JAMES,	1936/11/12	2019/11/06
MRS	XOTYENI	LINGEKA MAVIS	1944/01/01	2020/04/11
MRS	XULU	ZANDILE FLORENCE	1969/06/03	2020/04/16
MRS	ZANGQA	NOFIRST ELLINAH	1932/03/16	2020/04/07
MRS	ZIKHALI, D T	DOREEN THEMBEKILE	1950/07/17	2020/02/04
MR	ZULU, B C	BEKINKOSI COBUCABU	1945/07/20	2020/02/09

Invested in our
members

