

POWER TALK

AUTUMN, 2024



Meet our new interns

EPPF's Two-Pot Talk



Question Corner: Two-Pot Retirement System



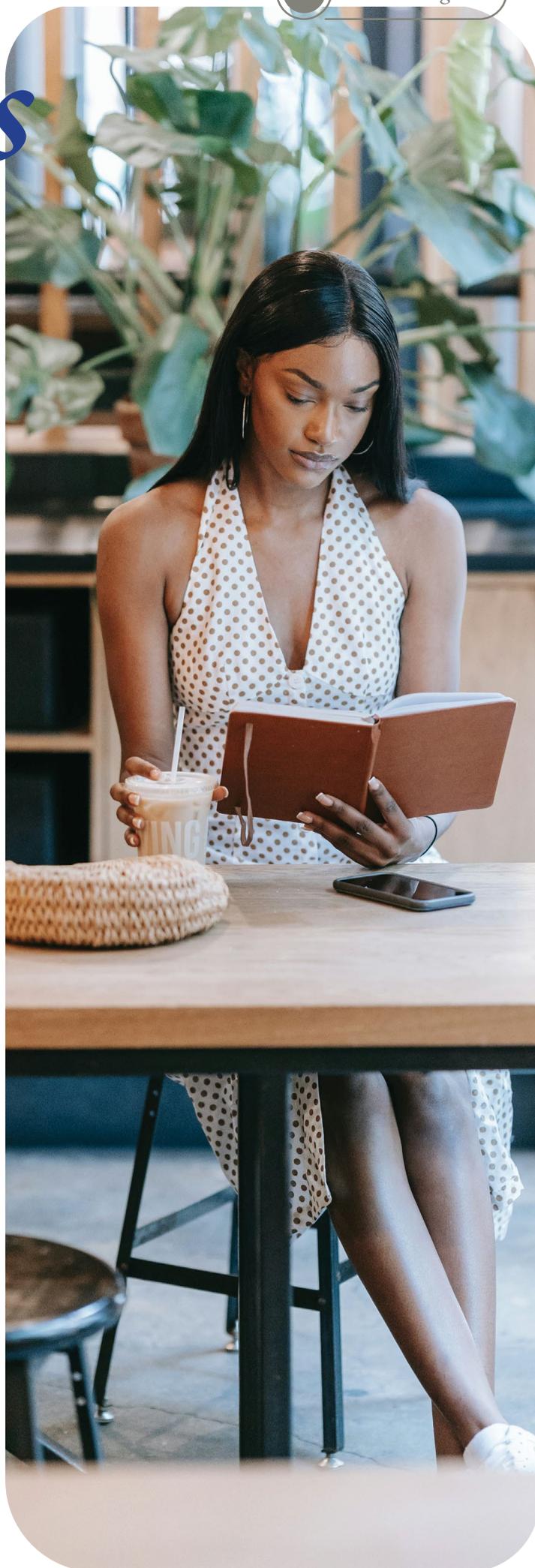
*Pensioner Profile:
Heather Mitchell*



Awarded for elevating employees' experience

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Editor's Note

Dear Member,

Welcome to the latest edition of Power Talk. After a progressive first quarter, we're grateful to be able to bring you updates and insights tailored specifically for our in-service members.

This issue includes a delightful pensioner profile on Heather Mitchell, a cherished pensioner of EPPF. Heather's stories and experiences not only provide a glimpse into her remarkable life but also the peace that can come with retirement.

We also shed light on the intricacies of the two-pot retirement system, addressing frequently asked questions and ensuring that you're well-informed about what this means for your future. We understand that navigating retirement planning can sometimes feel overwhelming, so we're here to provide clarity and guidance every step of the way.

The pages of this edition will also introduce you to our talented new interns, who bring fresh perspectives and boundless energy to EPPF's team. Their passion and dedication are a projection of the bright future that lies ahead for our organisation.

And speaking of bright futures, we're thrilled to dive into the news that EPPF has been certified as a Top Employer! This prestigious recognition signifies the serious work of creating a supportive and inclusive work environment for all our employees. We couldn't be prouder of this achievement.

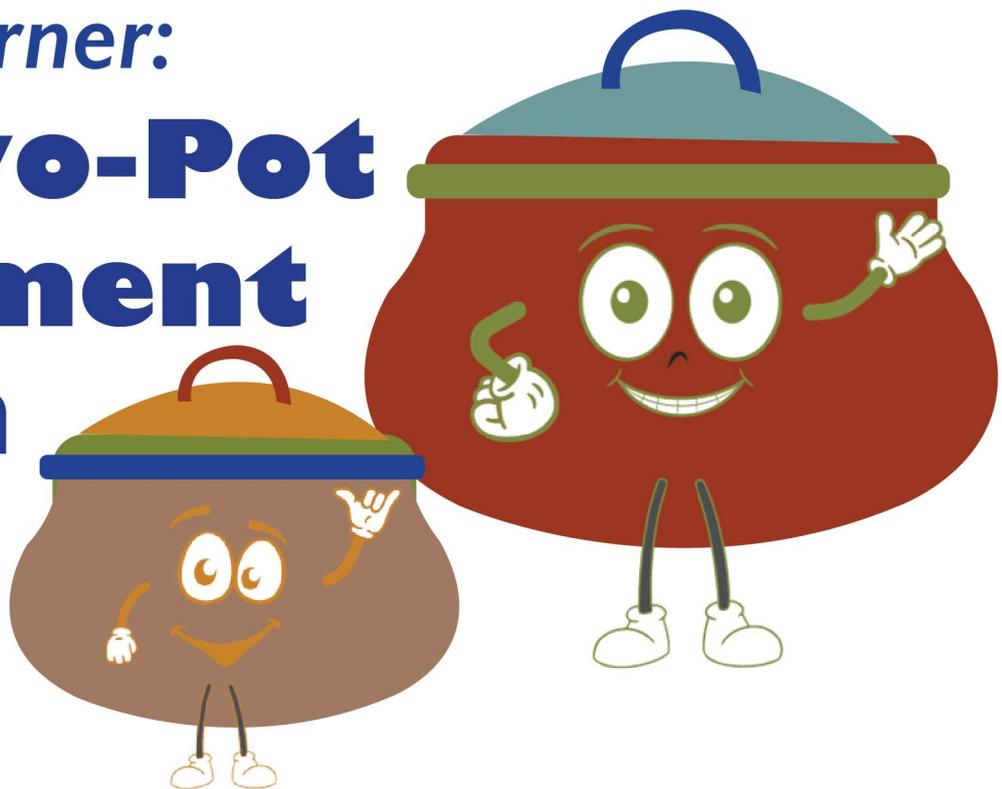
As we dive into the rest of 2024, we're excited about what the future holds for our journey with you. As always, our team is hard at work to serve you better. Thank you for being an integral part of the EPPF community, and here's to a year filled with growth, prosperity, and endless possibilities!

Warm regards,

Rori,

Question Corner:

The Two-Pot Retirement System



When will the two-pot retirement system take effect?

The proposed implementation date has been amended to 1 September 2024 and we're working to ensure readiness before that date.

Has legislation around the two-pot retirement system been approved and finalised?

Legislation around the matter is still going through the relevant approval processes. The Revenue Laws Amendment Bill has been passed in the National Assembly. Usually, bills go through the National Assembly, then the National Council of Provinces before the President signs them into law as acts of legislation. In the Budget Speech, the Finance Minister referenced the two-pot retirement system, saying South Africans could participate from 1 September 2024.

What is the point of two-pot and who does it apply to?

The aim of the two-pot retirement system is to allow in-service members early access to a portion of their retirement benefits while still in employment.

How will the two-pot retirement system work?

Here's what you can expect to take place from 1 September 2024:

On 1 September 2024, all in-service members will have a Vested Component (which will hold the in-service member's benefits that have accrued up to 31 August 2024 once the contributions for August 2024 has been received and allocated), a Savings Component (which will include 10% of the benefits in the Vested Component but will be limited to R30 000.00 as a once-off and thereafter one-third of the in-service member's future service will be added), and a Retirement Component (which will start with nothing and then two-thirds of your service each month will be added).

As an in-service member, you'll be allowed to make one withdrawal per tax year from the Savings Component. However, this withdrawal will not be allowed if you have less than R2 000.00 in your Savings Component. Any withdrawal will be taxed as income at your marginal tax rate. We will need to apply for a tax directive on your behalf before the cash can be taken.

Hi! I am
Savings Pot.

Made up of 10% of the benefits in the Vested Component but limited to R30 000.00 as a once-off and thereafter one-third of your future service will be added.



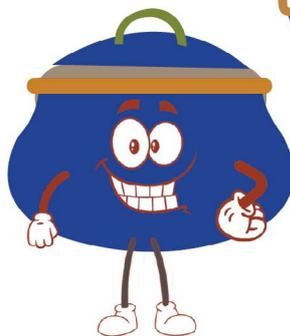
Hi! I am
Vested Pot.

Holds your benefits that have accrued up to 31 August 2024.



Hi! I am
Retirement
Pot.

Starts with R0.00 from September 2024 and then two-thirds of your future service are added each month.



How much can I withdraw?

If you have accrued more than R30 000.00 before 31 August 2024, you will have 10% of that amount, up to a maximum of R30 000.00, placed in your Savings Pot, allowing you to make a withdrawal from 1 September 2024 when the law is expected to come into effect. It's important to understand that from 1 September 2024, all money in the Savings Pot (equivalent to one third of your monthly service) will be available for withdrawal once every tax year, provided there's a minimum of R2 000.00.

It's always better to preserve your money for a rainy day

If your one third in the Savings Pot is more than R2 000.00 at any point and you haven't taken your withdrawal for that year, then you can withdraw the full amount irrespective of its value. What's important is that waiting for the amount to accumulate before withdrawing will allow you to withdraw an even higher sum, which may be more helpful to your plans.

What happens to retirement benefit contributions made after 1 September 2024?

Contributions to retirement savings made after 1 September 2024 will be split into two pots:

Remember me?
I am
Savings Pot.

If your employment is terminated for any reason (including resignation, retrenchment or dismissal), you may make a withdrawal from this pot if you did not make any withdrawal in that tax year.





And remember, I am Retirement Pot.

For the Retirement Pot, if your employment is terminated for any reason, you will not be allowed to take any portion of the benefit as a lump sum before retirement. The Retirement Pot will stay in the Fund until you retire and that will be used to provide you with a pension.

It's important to remember that EPPF is a defined benefit fund, this means we don't simply split money but pensionable service as your benefit is calculated based on pensionable service. Your two pots will therefore only be filled from each month of service that you accrue from 1 September 2024.

Is there anything else I should keep in mind?

There are different rules for each pot if you resign, are retrenched or dismissed.

For the Savings Pot, if your employment is terminated for any reason (including resignation, retrenchment or dismissal), you may make a withdrawal from this pot if you did not make any withdrawal in that tax year.

For the Vested Pot, similarly, if your employment is terminated for any reason, you may take the full benefit from this pot as a lump sum.

For the Retirement Pot, if your employment is terminated for any reason, you will not be allowed to take any portion of the benefit as a lump sum before retirement. The Retirement Pot will stay in the Fund until you retire and that will be used to provide you with a pension.

You will also be allowed to transfer your benefits to another fund if your employment is terminated for any reason.

We'll keep you updated.





We need your beneficiary info in case you pass away while in-service

We care for you as a member of EPPF. That care extends especially to your loved ones in the event of your death. That's why it's important that you let us know your beneficiary information.

In terms of law governing pension funds, this beneficiary nomination information is very important. Commonly known as Section 37C of the Pension Funds Act, Fund trustees are responsible for determining how your benefits will be distributed among the people dependent on you at the time of your death.

You can read more about what happens with your benefits if you pass away before you retire by [clicking on this link](#) and going to 'Death In-Service' under the 'Claims Processes' tab.

You can fill in the electronic 'Pension Fund Nomination Form' available on your intranet.

If you have any questions, please reach out to us on [any of our various contact channels](#).

We need your consent to collect your personal information:

In the process of managing your retirement benefit, EPPF collects, stores and processes your personal information in accordance with the Protection of Personal Information Act 4 of 2013 (POPIA). This is South Africa's data protection law, and it promotes the protection of personal information that is processed by public and private bodies. You can give us your consent now by clicking [here](#) to download and submit a consent form, or you can keep reading to get some more information first.

What is personal information?

Personal information includes your name, age, gender, ethnicity, nationality, ID number; marital status; your spouse or life partner's personal information (including employment details); health, education, banking details, employment history and residential address. It also includes your children's personal information; your employment history; nature of your current employment; salary scales; your benefit arrangements with your employer including who the beneficiaries of those benefits are, beneficiary details, banking details and telephone number; contribution history; past retirement fund membership and the benefit paid or retained by that Fund, and any other personal information relevant to your membership to the Fund. This information is collected throughout your employment with your employer, membership with the Fund, and even after death.

Why do we collect and keep your personal information?

We collect your information to confirm your employment with the employer, register your membership with the Fund and attend to any queries from you. The information is also used for employee onboarding, contribution receipt and investment, pensioner onboarding, processing and paying benefits, maintaining up-to-date records, processing payments to insurers and medical aid upon retirement, identifying beneficiaries or dependants in the event of death, distributing death benefits to your dependants and conduct investigations that allow the Fund to distribute the benefit upon your death, reporting to the Board on any fund administration issues, and any other legitimate business or legal obligation.

Who else has access to your personal information?

Your personal information may be shared with third parties (banks, the South African Revenue Service, medical aid providers, insurance related to funeral policies or any other party whom you direct to obtain such information from the Fund). Your information may be stored by these third parties as part of the services provided to EPPF and for the purposes set out above. It's important to note that these third parties are also bound by POPIA provisions.

Will we always ask for consent?

In terms of POPIA and other legislation, there are instances where EPPF will not require your express consent to process your personal information. These instances include upholding the law or to pursue EPPF's legitimate business interests. EPPF may refuse a request to delete or stop processing your personal information in certain instances, including where we still need to provide services to you. It is important to note that the Fund does not use any tools or algorithms that allow for automated decision making.

We're committed to protecting your personal information

Your personal information will be stored safely and securely, and for as long as required by EPPF. Even when you are no longer a member of the Fund, EPPF may keep your information if it is required by the nature of the benefits we provide, our business and legal obligations. EPPF does not retain your information for longer than necessary.

Ready to give us consent? Click [here](#) to download the form. Please submit your completed form to webupdates@epf.co.za

Update: Brian Molefe's appeal effort



We have an update for you on the matter of Mr Brian Molefe's court appeal. His application for leave to appeal an earlier court ruling will be heard by a full bench of the Pretoria High Court early next year.

In our Integrated Annual Report, we shared that litigation had continued through the 2022-23 financial year concerning the obligation of the former Eskom CEO to refund the money paid to him by EPPF and to bear related legal costs. Mr Molefe was admitted as a member of the Fund in September 2015, on information submitted by his employer, and was paid out by EPPF when he retired early. The High Court later ruled that Mr Molefe had been ineligible to receive a pension from the Fund because he had been a temporary or fixed-term employee. The court directed him to refund the benefit paid to him.

Mr Molefe's subsequent appeals in the Supreme Court of Appeal and the Constitutional Court were unsuccessful. The Fund then applied for a High Court order directing him to repay us. On 4 July 2022, the court confirmed this obligation and awarded legal costs against him. It also ruled that the Fund must repay Eskom, with interest, the money it received from the utility to fund Mr Molefe's early retirement.

In September 2022, the Fund complied with this ruling to avoid accrual of further interest. But we withheld contributions received from Mr Molefe during his time at Eskom and the interest that accrued.

In March 2023 Mr Molefe was given leave to appeal the July 2022 judgment before a full bench of the High Court.

That appeal is now expected to be heard on 12 February 2025. The Fund will be opposing the appeal.

Pensioner Profile: Heather Mitchell



In the quiet town of Colenso, nestled amidst the rolling hills of KwaZulu-Natal, a 16-year-old Heather Mitchell began working at Eskom. Her workplace was an old wood and iron building, where Heather's days were spent filling out ledger books by hand. As part of the Accounts Department, she meticulously calculated the wages of hundreds of employees, based on timesheets that she also kept track of. This role went on from June 1958, until January 1963.

To put into perspective the time in which Heather began her career, it's interesting to note that some of her older colleagues had served in the second World War. Life, as we know it, was completely different. At almost 83 years old now, Heather looks back at all of the changes and developments she's lived through. To her, it is a blessing to have lived such a long and fruitful life, made up of significant personal experiences, but also the nostalgic allure of watching the world evolve with time. She's been married to her husband for 47 years, and is a mother of 2, a grandmother of 4, and a great-grandmother of 4.

When she left Eskom, through the lens of motherhood and the whirlwind of family life, she stood as a silent witness to the march of progress, her own journey intertwined with the progression of her country's history. Years turned into decades, and as her daughters exchanged vows with their husbands and embarked on their own journeys, Heather found herself drawn back into the fold of Eskom once more. From tracking electricity payments to navigating the bustling corridors of Megawatt Park, she embraced each new challenge with the same tenacity that had defined her youth. She worked at Megawatt Park from 1993 until her retirement in 2006.

Yet, retirement proved to be but a brief interlude in Heather's story, a mere comma in the grand narrative of her life. With a heart still brimming with energy and a spirit that refused to be tethered by age, she ventured forth into new beginnings and worked as an administrator at a hotel in Lanseria. Her retirement only really started at the age of 71, when she left the hotel.

Today, she lives a quiet yet fulfilling life at a retirement home in Johannesburg. Surrounded by sprawling gardens that coil around the river that runs through the village, Heather has little to worry about and much to do.

From monthly socials with her peers, to birthday celebrations, knitting, table tennis and darts, she keeps active and healthy both physically and mentally.

A major part of the peace of mind she carries comes from the administration of her own pension. She cites EPPF's efficiency in handling the payment of her monthly pension as one of her favourite things about the fund. Notably, Heather's experience with EPPF dates back to the passing of her father, who was an Eskom employee himself. She remembers how well the claims process went, which was especially significant because grieving a loved one brings enough troubles on its own.

As the years have unfurled like pages in a well-loved book, Heather's wisdom has grown. With a twinkle in her eye and a gentle smile upon her lips, she imparted her most cherished lesson to the youth now: to cherish education as the key to unlocking the boundless potential that lays within each young heart. Regardless of the time, the place and the context, she believes that education is one of the things that cannot be taken away from an individual.

Heather's own personal education has been a source of joy in her senior years. She loves to keep up with what's going on in the world, reading publications like the Boston Globe, LA Times and the New Zealand Herald. Her mental vitality is just as important as the physical health she maintains.

As she reflects on her life, family and achievements, Heather feels grateful to have had the life she has. We feel privileged to have had the opportunity to play a part in her life, and wish her continued joy as she manoeuvres the roles of mother, wife, sister, friend, grandmother and great-grandmother.



Heather Mitchell, one of EPPF's valued pensioners, shares her experiences on life, wellness and retirement



Elevating Employee Experience and Earning Top Employer Certification

EPPF's Leadership Team at the Top Employer Certification Dinner on 15 February 2024. From left to right: Ayanda Gaqa (Governance & Assurance Executive), Thandie Mashego (Chief Financial Officer), Shyless Shai (Human Capital Executive), Themba Gwejela (Head of Communications), Yolisa Skwintshi (Information Technology Executive), Shafeeq Abrahams (Chief Executive & Principal Officer).

The true driving force behind any organisation's success lies in the hands of empowered and engaged employees. EPPF has been certified as a Top Employer in 2024, which serves as a testament to the Fund's commitment to prioritising employee experience through commendable HR practices. This recognition sheds light on the indispensable role that the well-being of employees plays in achieving organisational excellence.

The Top Employer Institute grants certification to companies that attain a level of excellence in their human resources (HR) and management practices, meeting the established standards aligned with globally accepted best practices. A thorough evaluation is conducted through a survey, considering elements such as an organisation's people strategy, work environment, talent acquisition, learning initiatives, and diversity, equity and inclusion efforts. Thereafter, the institute appoints a dedicated HR auditor to verify that the responses accurately portray the company's HR practices and the conditions provided for its employees.

EPPF has long explored the significance of employee experience as a strategic imperative that allows every single team member to serve the Fund's members with care. We're proud to be amongst South Africa's leading organisations in this area. To our Human Capital team, and the leaders at EPPF who uphold exceptional standards in furthering the interests of employees, we send congratulations and gratitude.



The Top Employer Certification Dinner honoured South African employers who demonstrate commendable employee wellness and experience practices.

EPPF's response on the topic of prescribed assets



EPPF has noted recent media reports on the issue of prescribed assets. In its election manifesto, the governing party states that it will “engage and direct financial institutions to invest a portion of their funds in industrialisation, infrastructure development and the economy, through prescribed assets.” It’s important to note that this proposal does not reflect the position of Government as yet, and has not gone through the necessary legislative processes. However, we recognise the matter is important to our members.

While no details have been provided by the governing party on how it intends to implement prescribed assets, the South African experience is one in which prescribed assets typically take the form of a regulatory instrument used to direct institutional investors, such as pension funds, to invest in certain asset classes. These are usually investments in government issued bonds and/or projects.

As custodians of our members’ capital, EPPF invests in assets with the primary objective of obtaining risk-adjusted returns that will enable us to pay benefits to our members as they become due. We apply a sustainable investing approach that includes consideration for environmental, social and governance (ESG) matters. This is achieved through our investment strategy and is contained in our Investment Policy Statement, as required by law. The investment strategy is reflective of the strategic asset allocation and is informed by an actuarially-sound, asset-liability management process for a defined benefit pension fund, like EPPF.

This process, coupled with the ability to select from various investment opportunities, enables EPPF to allocate funds strategically, targeting investments that maximise risk-adjusted returns. This, in turn, strengthens our ability to fulfil benefit payments for our members. Prescribed assets, or any mandated investments and limitations on investment choices, generally result in less-than-ideal investment decisions for pension funds, hindering their capacity to generate the necessary returns for fulfilling benefit payments.

We therefore do not support prescribed assets as a regulatory approach.

Concurrently, we advocate for infrastructure investment in South Africa, which presents an attractive opportunity for pension funds. This asset class offers long-term investment potential, diversification, as well as inflation-resistant returns, and the capacity to stimulate much needed economic growth and job creation. However, the realisation of these benefits hinges on the effective implementation of governmental policy reforms that are currently in progress. Coupled with market-driven incentives, these reforms are poised to catalyse increased capital flow towards infrastructure projects.

EPPF will continue to monitor the situation and will keep you informed if there are developments.

At this stage, no action is required from you.

Meet Our New Interns!



EPPF welcomed a new cohort of interns for the 2024 Internship Programme.

We're proud to welcome aboard a dynamic team of young and vibrant interns for EPPF's 2024 Internship Programme. This initiative stands as a testament to our commitment to nurturing emerging talent and fostering the next generation of leaders in our field. The interns bring fresh perspectives, innovative ideas, and boundless enthusiasm to our organisation, enriching our culture and driving forward our mission with renewed vigour. They are a key part of driving forward EPPF's objectives and, most importantly, giving exceptional service and care to our members. As they embark on this journey with us, we extend our warmest wishes for success, growth, and fulfilment in all their endeavours.



Tshifularo Nethengwe
Finance/Tax

Likes: Cooking, watching sports (mostly soccer).

Internship goals: I hope to gain valuable experience, new finance skills and get to know people while learning from the colleagues who have vast experience at EPPF.

Favourite things about EPPF: The flexibility I have with my hours, which gives me an opportunity to learn my delegated tasks and understand them. I also admire my colleagues because they are super friendly and accommodating, and I always aspire to gain knowledge from them.



Kabelo Mathebula
Internal Audit

Likes: Listening to current affairs on radio, watching soccer and soapias.

Internship goals: I want to gain knowledge, skills and experience in many operations not from my colleagues only but also from other colleagues from the entire organisation. I also want to network with my colleagues to learn more from them.

Favourite things about EPPF: It's a good working environment with knowledgeable people.



Naome Mathebula
Company Secretary

Likes: Reading, outdoor recreation and podcasting.

Internship goals: A solid foundation of legal experience in the corporate world.

Favourite things about EPPF: Employee wellness is always considered.



Sinethemba Makhanya
Finance Management

Likes: Cooking, reading, shopping and travelling

Internship goals: To gain experience in my field of expertise and advance my technical and soft skills.

Favourite things about EPPF: Being able to interact with individuals from other cultural backgrounds and having a supportive team.



Mmabatho Masenya
Legal

Likes: Studying, watching movies, traveling and learning new languages

Internship goals: Building better relationships.

Favourite things about EPPF: Being part of my team and having opportunities for growth.



Vuyisanani Dalamba
Risk & Compliance

Likes: Art, music, fashion, photography, makeup.

Internship goals: I want to gain exposure. I want this year to be filled with learning, exploring and development.

Favourite things about EPPF: The people. Walking into this space has been very nerve-wracking, but working with people who are able to teach and meet you where you are so far has been the best part.



Masechaba Maimela
Pension Administration

Likes: Graphic design, art, roller blading and fashion styling.

Internship goals: I hope to gain valuable experiences and opportunities for my personal and professional growth. I aspire to learn new skills and to continually develop and excel in my role.

Favourite things about EPPF: The amazing working environment. There's a positive atmosphere and supportive colleagues who make my working experience much easier and enjoyable. I also love the versatility of my work and that I have the flexibility to work both in office and at home, which helps me maintain a healthy work-life balance.



Malibongwe Maphisa
Information Technology

Likes: Watching documentaries and YouTube, reading.

Internship goals: I hope to gain some working experience and being able to network with right people who share the same dreams and visions as me.

Favourite things about EPPF: The support we are getting and the team spirit I get to see every day, it is truly amazing.



Rolivhuwa Madiba
Human Capital

Likes: Cooking, hiking and listening to music

Internship goals: To gain extensive experience that will contribute to my journey in becoming a seasoned Human Capital professional.

Favourite things about EPPF: The learning and support that I get from colleagues.



Kgalalelo Mosikare
Human Capital

Likes: Reading, watching TV, playing netball.

Internship goals: To gain experience, to grow in my career and develop skills.

Favourite things about EPPF: Being in a supportive team.



Mpho Masemola
Investment Management Unit - Equities

Likes: Car, Historical figures and Science and Mathematics content, music, comedy animation.

Internship goals: I hope to make some good quality work relationships, gain a good understanding of finance, specifically investments and business. I hope that by completion I would be an all-round better seasoned business professional.

Favourite things about EPPF: Everyone is always willing to help and teach, and they are knowledgeable in their respective fields.



Bonga Moyake
Payroll Administration

Likes: Reading non-fiction books, volunteering in community groups that aim to solve complex socio-economic issues in my area. I also enjoy camping and travelling.

Internship goals: To assist in improving how the payroll department operates, reinforce the C.A.R.E values and continue to offer exceptional service to our members.

Favourite things about EPPF: Being part of a team that is progressive and applies critical thinking skills when faced with a problem. I should also mention that the flexibility that comes with working in a hybrid company is something that one should not take for granted.



Ramona Ramano
Information Technology

Likes: Makeup and content creation.

Internship goals: Experience and knowledge, both professional and social as well as personal growth.

Favourite things about EPPF: I've always felt like part of the team and never really an 'intern' from day 1.



Siph'esihle Mhlabane
Communications

Likes: Cooking, creating content, trying out new things, travelling and binge-watching Skeem Saam on SABC 1

Internship goals: Gaining practical experience in the communications side of business, understanding the financial services industry better and learning to manage my finances better.

Favourite things about EPPF: The benefits of attending training sessions and getting to know the employees at the Fund



Ntokozo Nkutha
Finance Investment Administration

Likes: Reading, singing, and writing.

Internship goals: To gain knowledge and work experience while learning to communicate effectively with people of different ages, races and backgrounds.

Favourite things about EPPF: Being given the privilege to work both at the office and at home.



Noluthando Nkosi
Pension Administration

Likes: Neuropsychology, baking, basketball, reading, travelling.

Internship goals: Corporate experience, growth, new friendships and wisdom.

Favourite things about EPPF: Meeting and working with different personalities



Our Pledge to C.A.R.E.



Lyra Wellbeing:

Improving Social Connection

You know that eating well, exercising, getting quality sleep, and avoiding smoking or excessive drinking are all elements of a healthy lifestyle. But you may not know how beneficial friendships and connections can be for your health.

Research is showing increasingly how important healthy social connections and community are. One study found that those with adequate social relationships have a 50% higher chance of survival than those who have poor social relationships. In fact, it rated poor social networks as being as powerful a predictor of mortality as moderate smoking, excessive alcohol consumption, obesity and high cholesterol.

Other studies indicate that social support is especially important when we're recovering from illness. The body heals better physically when we feel appreciated, loved or connected to others. Community also provides support, the sharing of ideas or resources, and a sense of belonging. Conversely, loneliness can be detrimental to our health, leading to poor immune function and cardiovascular health, and raised stress hormones.

"A significant body of research documents the effects of loneliness," says Julianne Holt-Lunstad, PhD, a professor of psychology and neuroscience at Brigham Young University in the US. "Most people recognise the mental-health effects, such as anxiety and depression, but some of the most robust evidence is around increased risk for cardiovascular disease, stroke, Type 2 diabetes, and premature all-cause mortality."

In fact, studies indicate that loneliness can increase the chances of early death by 26%. Social isolation is also associated with cognitive dysfunction and, according to the Centers for Disease Control and Prevention, a 50% greater risk for dementia.



So how can you improve social connection?

1. Get outside and get moving

There are many activities that will allow you to meet new people or make new memories with old friends. Join a club, whether it's tennis or padel, a book club or social dance group. Or try horseriding, hiking, trail-running, playing new instruments, cooking or pottery classes. Even joining some of the group workouts at the gym will allow you to meet people who share your goals or interests. Not only will these allow you to expand your interests and develop your skills, but, once you find an activity you enjoy, you'll have something to share and look forward to with other people. It's a win-win!

2. Volunteer your time

If you find yourself looking for a sense of purpose or belonging, there's no better endeavour than volunteering. There's always a shortage of hands in old-age homes, animal shelters and rehabilitation centres, wildlife reserves, children's homes and other charity organisations. Not only will volunteering give you the opportunity to connect with like-minded people, but research has shown that it produces significant health benefits, among them increased happiness and longevity.

Bottom Line

Connection and community are part of what makes us human, and are among the elements that can generate the most joy in life. Maintaining friendships and connections takes effort, but it's worth it for the health rewards.

Contact Us



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



Please update your personal details
before the payroll closing date



Please update your personal details
before the payroll closing date

Eskom Pension and Provident Fund Contact Details

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

Head Office and Walk-in Centre

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

Emalahleni Walk-in Centre

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

Cape Town Satellite Office

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

East London Satellite Office

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

Durban Satellite Office

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

Limpopo Satellite Office

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



WhatsApp 072 741 7774



USSD *120*1037#



EOS USSD *134*20072#



Web Chat www.eppf.co.za

Third-party contact Details

INDWE
(Car & Home Household Insurance)

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

SANLAM SKY
(Voluntary Burial Scheme)

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

MEDICAL AID CLAIMS AND AUTHORISATIONS

Bonitas Medical Aid
0860 002 108

Bestmed Medical Aid
0860 002 378

Sizwe Medical Aid
0860 100 871

Medihelp Medical Aid
0860 100 678

Discovery Medical Aid
0860 998 877

MEDICAL AID CONTRIBUTIONS

Email: medicalaidqueries@eppf.co.za

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