

Meet the Head of Retirement **Fund Operations**

Mr Joey Sankar

Meet The Team: Benefits Investigation

Word from the Office of the Tax Ombud

Why should I donate blood?

POPIA and what it means for you



Contents



In this Issue

- Editor's Note
- People Profile Meet Joey Sankar Head of RFO
- Your Finances Word from the Office of the Tax Ombud
- Your Health Blood donation and saving lives!
- Book List The changing world of work
- Hot Topic Meet the Benefits Investigation team
- Know Your Fund POPIA and what it means for you
- I7 Industry News EPPF's position on Prescribed Assets
- 18 The Family is growing
- 19 Contact us



Editor's Note

Dear Member

The EPPF is delighted to introduce our members to the Office of the Tax Ombud (OTO). Just as Spring is around the corner the tax season is here and in this issue, you will learn more about who the OTO is and what they can do for you.

Introducing a new section

In this issue, we introduce the first segment of Meet the Team, a section where we take a closer look at teams across the Fund and the role they play in delivering to our members. In this edition, on page 12, we will focus on the Benefits Investigation Team, how they serve our members and who they are.

News and views

For our cover story, we profile Joey Sankar, the Head of the Retirement Fund Operations (RFO) — in the article (page 2), you get to read more about the man who manages the largest team in the Fund. We cover interesting topics such as the position of the Fund on prescribed assets (page 17), the importance of being a blood donor (page 8) as well as how the Protection of Personal Information Act (POPIA) affects you (page 14).

Any thoughts on this edition?

We want to know that you're enjoying each edition of Power Talk, especially as we keep introducing new features. Do you have any feedback or suggestions on how we could improve the newsletter? We value your opinion, so don't hold back — let us know what you think on eppfcommunications@eppf.co.za.

Happy reading!

Thato





Joey Sankar

Mr. Joey Sankar, the Head of Retirement Fund Operations (RFO) department has successfully led the team since 2014. Mr. Sankar has been with the Fund for many years and in this article, we get to know him better and find out about his experiences since being part of the EPPF. The Fund is focusing on becoming more member-centric, which means putting our members at the centre of everything that we do. The pension fund industry is constantly changing and it is imperative for the EPPF to always keep up with the trends. In this article, we will learn (through its leader) how the most critical department in the Fund is keeping up with industry changes through

I. Tell us more about your career and journey before joining the EPPF.

customer service and innovation.

My career started when I landed a job at Alexander Forbes as an administrator within pension backed lending, moved onto NBC Holdings (Pty) Ltd as an assistant manager managing two Funds and then into IT to assist with the migration onto a new platform

This led to me joining Deloitte Consulting as a Senior Manager within the technology space advising clients within the Financial sector which included transformation programmes, technology enhancements and implementation within an operational environment.

2. You mentioned that you worked as a consultant servicing the Fund while you were working for Deloitte – what made you want to join the Fund as a permanent employee?



3

The Fund has been a pillar of strength for over 60 years and it has helped members manage their pension fund savings. The Fund was ready for change and was geared towards enhancing its vision and mission. It consists of team members that are highly motivated and willing to embrace change. The overall backing rendered by the Executive team and the Board was overwhelming in that support of change within turbulent times — an elegant, true formula for success, growth, and transformation. This is what I personally look forward to and when the opportunity arose to be part of such an organisation, one could not hold back.

3. You have been the Head of RFO since 2014 and so much has happened since then. What has been your highlights since joining the EPPF?

The highlight of my time since joining the Fund was that of the initial transformation programme which set the foundation for the Fund in driving towards becoming the most admired pension fund. While allowing the newly established "engine to oil", the focus shifted towards the stepping stones of:

- Ensuring that the Fund operates an efficient administration based on good customer service and compliance with the regulatory requirements.
- To foster continuous people development in order to enhance the skills of the staff complement to enable the Fund to meet the challenges and demands that may be brought about by the changing retirement fund industry and the suggested new legislative requirements that have the potential to affect the Fund's operating model.
- To always strive for a more cost-efficient business model where the division will continuously look for opportunities to reduce costs which entailed:
- Digitisation of all historical documentation and tapes thus enabling easy and accurate query resolution and retrieval of information
- Enabling an interactive website
- Placing additional resources within the core provinces, an initiative born from member needs

- Eliminating non-value add systems
- Process re-engineering and optimisation which was benchmarked against industry standards by an external service provider.

4. Even with these great achievements, we have had our fair share of challenges. Take us through how the Fund has responded and turned these obstacles into opportunities.

One of the greatest challenges since joining RFO was the one that tested the principles relating to Fund membership and eligibility. The obstacle presented itself at Board level and which has prompted changes in the Funds operating model especially when dealing with participating employers. A relationship that is predicated on good faith resulted in the Fund revisiting historical practices, process alignment and a revisit of the way the Fund rules where structured linked to the historical nature of the Fund This fostered enhanced relationships with participating employers, industry experts and most importantly, the regulators.

5. One could say that the RFO department is the heart of the EPPF – in a nutshell, what is RFO's contribution to the Fund and its members?

Retirement Fund Operations exists because of its members, the objective is to target, amongst others, the improvement of its cost per member per month ratio and to facilitate the efficient delivery of services which entails managing member data, payment of benefits, social worker services in investigating death benefits through the call centre, face—to—face interaction and communications culminating in superior customer experiences for its members. As an outcome, it serves the Fund in becoming an administrator of choice.



6. Our industry is one that is constantly evolving. What are some of the plans that your team has put in motion to ensure that we adapt to industry developments and trends?

Change is only constant where the world is characterised by volatility, uncertainty, complexity, and ambiguity. The team is gearing towards building core skills, becoming more adaptive, innovative and agile so that they enable themselves to constantly learn. This helps keep them focused on the changing needs of members. A member-centric enterprise architecture initiative has been completed with a laser focus on the member journey and education through communication and interaction.

7. The EPPF is a defined benefit fund, which means that sustainability and solvency are of paramount importance. What are we doing to future proof the organisation?

The Fund strives to remain at the forefront in managing cost and risk. An asset-liability modelling exercise in conducted annually alongside the Fund valuation where the statuary requirement is every three years. The Fund has also adopted a risk budgeting framework in managing investments which have been embedded with its Investment Policy Statement. This has helped in a steady growth with the assets under management and maintaining a funding ratio above 100% thus enabling the Fund to adhere to its promise to continuously and successfully pay member benefits. A funding ratio of such nature is complimentary when one compares this to some of the largest Funds in the world.

8. Our tagline is "Invested in our members" and one of our key drivers is member-centricity. Please explain what member-centricity means to our members and how we as a Fund show up for them.

The EPPF is characterised as being a member-centric organisation, an organisation where the entire operating model is built as the member being the heart of its operations. Every action, decision, innovative thoughts are culminated in what the member needs. This is done with reduced costs and high return on investment. The RFO department executes on this mandate by ensuring that processes that result in member payments are done so accurately and efficiently, constant member education around their benefits as defined in the rules, communication utilising multiple channels of technology, face to face interaction, speaking to the belief and practices on collecting, sharing and responding to the challenges, needs and expectations of members. Segmentation i.e. developing profiles of and understanding specific groups, or segments, of members to deliver on their expectations.

9. You head up one of the most critical departments within the Fund and this means dealing with challenges on a daily basis. How would you describe your leadership style?

For me, exhibiting leadership is an extension of my personality that speaks volume about my credibility as a working professional. My tenure has displayed to me as one that has a democratic leadership style, participative in nature where I more often than not involve my team members while making critical decisions, especially where my team members are highly skilled and experienced. In light of this approach, I strive to allow team members to voluntarily make decisions that will enable the long term success of the Fund. This also keeps them motivated with a drive for continuous improvement.



Personally, I strive to always be fully engaged, driven by energy and not time. Maintaining a equilibrium between the mental, physical, emotional and spiritual states of mind will always render a balanced, self-fulfilled life and with this in hand, the psychological contract that one holds with the organisation he/she belongs to will be a highly enriched one that results in the organisations success and ultimately your success as well, therefore, remain fully engaged.

Quick facts about Joey

• Where were you born and where did you grow up?

Kwa-Zulu Natal aka the "Garden province" – grew up in Durban

• What hobby would you get into if time and money weren't an issue?

Amazing what time can do, however, will do the simplistic thing, play more sport, especially volleyball.

• What is your personal motto?

Opportunities don't happen, you create them.

Getting to know Joey

• What's the best and worst thing about getting older?

In the words of Helen Worland "I can honestly say that life just gets better and better. The only downside is there is less time left."

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

The Power of Full Engagement by Jim Loehr and Tony Schwartz. For me, Type A personality, managing energy and time remains key to high performance and personal renewal.

• What are the most surreal places you have visited?

India, the banks of the river Ganges, brings about the greatest sense and feeling of peace, bliss, and serenity.



Tax Ombudsman to the rescue

When SARS is in the wrong

The EPPF (Eskom Pension and Provident Fund) encourages all its employees to be responsible by making sure that they comply with the requirements of the tax laws of South Africa by filing returns and paying taxes. Both employees and the employer can face dire consequences for evading taxes. Employers may be subject to criminal and civil sanctions for wilfully failing to pay employment taxes. Employees suffer because they may not qualify for social security, qualify for a bond, or unemployment benefits when employers do not report or pay employment and unemployment taxes.

Consequently, taxes withheld and paid by compliant employers are used to pay the refunds and social security benefits of employees whose employers did not pay the withheld taxes. Taxpayers who fail to file income tax returns and pay taxes pose a serious threat to tax administration and the South African economy.

But what happens when SARS is in the wrong?

Many of us don't fully understand what the South African Office of the Tax Ombud actually is. Let's start from the beginning, what is an Ombud?

An Ombud is an independent and impartial officer who deals with complaints about an organisation/agency, whether private or public. Typically, these complaints involve issues that the organisation or agency has been unable or unwilling, to resolve to the complainant's satisfaction.

We are fortunate enough in South Africa to have a body like that when it somes to taxes. The Office of the Tax Ombud operates independently of the South African Revenue Service (SARS) as an impartial mediator between South African taxpayers and SARS.



Ensuring fairness

Fair and Impartial Problem-solving.

The Tax Ombud is appointed by the Minister of Finance to whom he reports directly. The Office reviews and addresses complaints that are of service, procedural and administrative nature. Their employees work specifically with taxpayers who have been unable to resolve a complaint through the normal complaints management channels of SARS.

Have You Gone Through the Correct Complaints Channels?

It is important to note that there are certain circumstances where the Tax Ombud cannot make recommendations on. Therefore, before approaching the Tax Ombud, taxpayers must first try to resolve their complaints directly with SARS (through SARS's Complaints Management Office which can be reached on 0860 121 216) unless if there are compelling circumstances.

If still unresolved, you may then submit your complaint to the Office of the Tax Ombud by downloading and completing the Complaints Form found on their website: www.taxombud.gov.za/make-a-complaint.html or call them on 0800 662 837. Alternatively, you can send them an email to complaints@taxombud.gov.za or visit their office in Pretoria.

Taxpayers are obliged to comply with the tax laws of our country and should continue to pay the tax amounts due to avoid penalties whilst their complaint is under review.

The Office of the Tax Ombud may not be able to help you set up your e-filing account, but they do facilitate access to justice in South Africa and contribute to a culture of respect for the tax system and for taxpayers' rights and obligations.







Your Health: The gift of donating blood

Why should I donate blood?

Less than 1% of South Africans are active blood donors. Now considering that a unit of blood only lasts 42 days after donation, it is essential for blood donors to donate regularly. Donors can give blood as often as every eight weeks. Every unit of blood can save a minimum of three lives as blood is separated into red blood cells, plasma and platelets.

Wouldn't you want to be the difference between life and death?

The South African National Blood Service (SANBS) has a set goal of achieving 3000 units of blood per day, collected around the country. This guarantees a safe and sufficient blood supply in the health care system of South Africa, allowing for enough blood to supply the average needs. But as in any case, the more, the better. Getting fresh blood regularly is vital to ensuring the survival of many citizens as the average, healthy person can save multiple lives just by donating every two months or so. This simple gesture can bring the gift of life to fellow South Africans. With such a small target in context of the size of our healthy population, it should be easy to surpass the targets set by the SANBS. Sadly, this is not the case, it can be tricky to sustain even such a seemingly small number. This is why it is vital for us to implore EPPF members to donate blood.

Who can donate blood?

The universal access to safe blood is the lifeline for the healthcare system of any nation. As South Africans, we can all be proud of our dedicated and selfless voluntary donors who regularly donate blood to save lives of thousands of our people every year.

So what are the minimum requirements to be a blood donor?

- Between the ages of 16 and 75 years old, for first time donors.
- Weigh a minimum of 50 kgs (and platelets a minimum of 55 kgs)
- In good health.
- Lead a low risk lifestyle.
- Consider your blood safe for transfusion.
- Had a balanced meal within four hours of donating blood.
- Haven't donated blood in the last 56 days (and platelets in the last 14 days).
- Pulse is between 50-100 regular beats per minute.
- Blood pressure is below 180 systolic (first number) and below 100 diastolic (second number) (180/100mmHg) and above 100 systolic (first number) and above 60 diastolic (second number) (100/60mmHg).
- Haemoglobin level is 12.5 g/dL or above.

The SANBS screening test ensure that your blood pressure and haemoglobin levels are within a safe range for you to donate.



Who can donate blood?

- If you have had surgery in the last 6 months or are due for an operation within the next 6 weeks.
- If you are pregnant or breastfeeding your baby.
- If you are on medication such as antibiotics.
- If you are from, or have travelled to, a malaria area.
- If you have had cancer, heart disease, epilepsy, a bleeding disorder or any other chronic medical condition.
- If you are involved in a "hazardous" occupation or sport e.g. operating heavy machinery, flying a plane, scuba diving, working at heights etc

What is high risk exposure?

As the safety of blood that is donated is of paramount importance, there are some potential donors that may be classified as high risk. These people are not recommended to donate blood:

- Those who have sex with, or working as, a commercial sex worker.
- Individuals with multiple sexual partners.
- People who have sex with someone who has multiple sexual partners.
- Individuals who inject themselves with drugs, or have being injected by someone other than their doctor or health care worker.

Also please refrain from donating blood if:

- You have tested positive for HIV.
- There is any chance that you may have been exposed to HIV/ AIDS; or if you are donating blood only to be tested for HIV/AIDS.
- You are being treated for a sexually transmitted infection (STI).

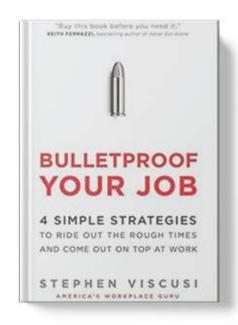
While the SANBS is in need of regular blood donors, it is important for donors to ensure that they are acting in the best interests of those that need their help the most. Make sure that your blood is safe for donation.

For more information, call toll-free on 0800 11 9031 from Monday to Friday (between 07:00 and 17:00), or on Public Holidays & Saturdays on 082 524 2936 (from 08:00 until 13:00).

You can also email SANBS on customerservice@sanbs.org.za. Or visit their website on https://sanbs.org.za/



The READING list - Making it work



Bulletproof Your Job: 4 Simple Strategies to Ride Out the Rough Times and Come Out On Top at Work (Hardcover) by Stephen Viscusi (Author)

There's no doubt about it, today's workplace is an uncertain and treacherous territory. In these tough times, companies are making swift judgments about human capital.

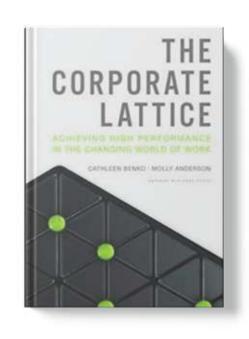
The bottom line: No job is safe.

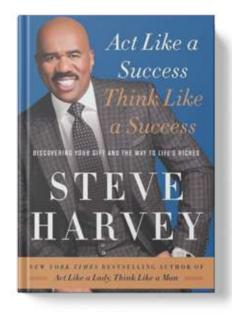
But there are tried and true ways to fight off sudden unemployment successfully, and the number one weapon in your arsenal is workplace expert and television and radio personality Stephen Viscusi's career manifesto, Bulletproof Your Job. Based on four simple strategies for dodging the layoff bullet and a long list of ways to implement these strategies, Bulletproof Your Job may save you from your worst enemy at work—which just so happens to be you.

The Corporate Lattice: Achieving High Performance in the Changing World of Work (Hardcover) by Cathleen Benko (Author), Molly Anderson (Author)

The corporate ladder has been the prevailing model for how companies manage their work and their people since the beginning of the industrial revolution a century ago. The ladder represents an inflexible view in which prestige, rewards, access to information, influence, power, etc. are tied to the rung one occupies. The problem is, the authors argue, we no longer live in the industrial age. The pace of change is faster. Work is increasingly virtual, collaborative, and dispersed. Organizations are flatter. Companies are much easier to see into. Careers zig and zag. Work is done wherever, whenever. And information flows in all directions. The result? The ladder model — along with the outdated norms and expectations that defined it — is collapsing.

Offering much more than theory, the authors illustrate the lattice model using rich, in-depth case studies of exemplars including Cisco, Deloitte LLP, and Thomson Reuters. They also explore the changing role each individual plays in directing his or her own lattice journey.





Act Like a Success, Think Like a Success Discovering Your Gift and the Way to Life's Riches Author: Steve Harvey

In his phenomenal I New York Times bestseller Act Like a Lady, Think Like a Man, Steve Harvey told women what it takes to succeed in love. Now, he tells everyone how to succeed in life, giving you the keys to fulfil your purpose.

Countless books on success tell you what you need to get that you don't already possess. In Act Like a Success, Think Like a Success, Steve Harvey tells you how to achieve your dreams using the gift you already have. Every one of us was born with a gift endowed by our creator—something you do the

best at with very little effort. While it can be like someone else's, your gift is yours alone. No one can take it away. You are the only one who can use it—or waste it. Funny yet firm, told in Steve's warm and insightful voice, and peppered with anecdotes from his own life, practical advice, and truthful insights, this essential guide can help you transform your life and achieve everything you were born to.





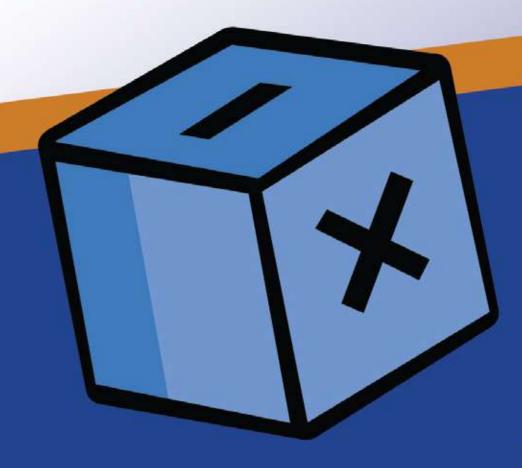








It's Trustee Election time again where EPPF members and pensioners have the opportunity to elect their representatives to the Board of Fund with nominations closing on 7 October 2019.



These elections will be run by an Independent Electoral Officer to ensure that the process is FREE and FAIR.

Voting takes place in

January and February 2020

and the newly-appointed

Board of Fund representatives

will be announced in April 2020.

For more information:

All enquiries should be directed to the Independent Electoral Officer on the toll-free number: **0800 I 28 452** between 08:30 and I6:30 weekdays only, and by email on **info@eppfelection.com**.













Meet the Benefits Investigation team - protecting the vulnerable

In this edition, we introduce a new section, Meet the Team, where we take time out to go and meet departments from across the EPPF. We start with one of the teams who ensure that pension savings and benefits end up in the right hands - it's time to meet the Benefits Investigation team!

The EPPF's Benefits Investigation team, who form part of the Retirement Fund Operations (RFO) department, focuses on two key areas: Death Benefit investigations and ill-health retirements.



The ins and out of Death Benefit Investigations

The Benefits Investigation team is regulated by Section 37C of the Pension Funds Act 24 of 1956 ("the Act") which governs the distribution and payments of benefits payable on the death of a member of a pension fund.

The Benefits Investigation Team comprises of two social workers, Ignatia Molokomme and Seipati Velaphe. These ladies are responsible for investigating death benefits in relation to the death of in-service members, death of deferred pensioners before retirement, and death of single pensioners (without a spouse or/and minor children) with a minimum benefit.

The social workers are very passionate about the work that they do, travelling to all nine provinces and meeting with the beneficiaries. All their efforts are aimed at expediting the process of Section 37C and where there are children with special needs who qualify for a lifelong pension. The social workers assist in providing the families with the information on the requirements when applying for the benefits to ensure that every single child with special needs receive their benefits. For the team, this means time away from their homes and their loved ones – a true sacrifice demonstrating their commitment and passion.

"We take pride in the work that we do, which is why we render excellent services to our pensioners and beneficiaries; we aim to put smiles on widow/ers and child dependants who are mourning the loss of a loved one" beams Lucy Nkosi, the Benefits Investigation Manager.



The team does not work in isolation, they work very closely with the EPPF Benefits Processing, Legal and Payroll departments making sure that every single benefit is paid timeously and to the right people. They service the Benefits Committee, the Management Benefits Committee, the Medical Panel and the Board of Trustees.



Ill-Health Retirements

The team ensures that members who retire early due to poor health do so comfortably and get the support they need from a professional, diligent and knowledgeable EPPF representative.

III-Health administration deals with in-service members who retire before the age of 65 due to ailing health, including a Life Long Pension which consists of differently-abled children of deceased in-service members or pensioners who died and are not survived by a spouse or any dependents.



Lucy Nkosi -Benefits Investigation Manager



Seipati Velaphe -Social Worker



Ignatia Molokomme – Social Worker



Azwinndini Netshivhambe – Ill-Health Administrator





So how does it work?

The EPPF's ill-health administrator receives applications from ESKOM, screens the applications for completeness and submits them to the Medical Panel, appointed by the EPPF, for assessment. The Medical Panel consists of experts such as a General Practitioner, Psychiatrist, Specialist Physician and an ESKOM Doctor who then assess the applications and make recommendations based on the medical evidence provided by the applicants. Those recommendations are then submitted to the EPPF Benefits Committee and the Board of Trustees for review and approval. Once the applications have been approved, the applicants together with the ESKOM Human Resources employees are notified of the outcome.

Now that you have met this dedicated team, how can you help make their lives easier? The Benefits Investigation Team would work more efficiently – they would be assisted by families being more forthcoming with information about beneficiaries. The intensive processes would be concluded faster and easier if the families would be honest and not withhold key information.

Invested in our members

The EPPF tagline "invested in our members" serves as an inspiration to this team, especially because they have such a significant impact on our members, beneficiaries, and pensioners, dealing with them directly when they are at their most vulnerable state. "We practice the value of member-centricity with every case we work on with so much tenacity, sensitivity, and professionalism." Nkosi concluded.

Hope you enjoyed this article - in the next issue, we profile yet another EPPF team.





The Protection of Personal Information Bill, B9D - 2009, ('POPI') places significant obligations on most individuals and juristic entities, including employers and members of organisations such as the Eskom Pension and Provident Fund (EPPF).

The purpose of the POPIA is to give effect to the constitutional right to privacy, by introducing measures to ensure the personal information of 'data subjects' (such as employees) is safeguarded when it is processed by 'responsible parties' (i.e. employers and the Fund). POPIA provides conditions for the lawful processing of personal information.

The implications of non-compliance

Employers will have to comply with these principles whenever the personal information of employees is collected, stored or used. If an employer were to breach the duties imposed by the POPIA, it could be faced with an administrative fine of up to R10,000,000 (Ten Million Rand). Owing to the serious consequences arising from non-compliance, it is essential that employers adhere to the provisions of the POPIA by putting compliance procedures in place to ensure the obligations imposed on them are satisfied.

Strategic project focused on implementation

The EPPF has therefore launched a strategic project and awareness campaign focusing on the implementation of requirements of the POPIA and the education of members. The objectives of the EPPF strategic project are to: [1] evaluate the requirements of the POPIA and to document all gaps that may exist that will prevent EPPF from being compliant; [2] establish the required POPIA governance structures, [3] develop and implement all required policies, procedures, standards and processes required by the act where they do not exist and [4] ensure that the POPIA processes are understood by risk owners, operators and data subjects through good communication and training.

There are eight conditions that need to be met in the processing of personal information:

Condition 1: Accountability



Employers must appoint an information officer and deputy information officers to ensure compliance with these conditions and deal with complaints from employees who seek to enforce POPIA. These may be appointed from amongst currently-employed staff members.

Condition 2: Limitations on processing



POPIA imposes several limitations on how an employer may process the personal information of an employee. The first of these limitations is that the processing must be lawful. This has two components; firstly, that the processing may not be contrary to South African law and secondly, that it must be conducted in a reasonable manner that does not infringe upon the privacy of the employee.

Condition 3: Purpose specification



When the employer collects personal information, it may only do so for specific, explicitly defined and lawful purposes related to the function of the employer. Steps must be taken to ensure employees are made aware of this purpose.



Condition 4: Further processing limitation



If an employer wishes to process personal information more than once, the subsequent processing must also comply with the conditions set out in POPIA and be compatible with the original purposes for which it was collected. An employer has collected your id number in order to register you a an employee but also uses the id number to register you for compulsory group life benefits. By making the ID available for your registration, this constitutes personal information.

Condition 5: Information quality



An employer must take reasonably practicable steps to ensure that the personal information is complete, accurate, not misleading and updated where necessary. The employer must have regard to the purpose for which personal information is collected or further processed.

Condition 6: Openness



An employer must maintain documentation of all processing. A particularly onerous duty placed on the employer is that before processing, it must take reasonably practicable steps to ensure that the employee is aware of an array of facts. Such details would have to include what information is being collected, the purpose of such collection and who will have access to the information.

Condition 7: Security safeguards



An employer must secure the integrity and confidentiality of personal information in its possession or under its control. This must be achieved by taking appropriate and reasonable technical and organisational measures to prevent loss, damage or unlawful access or processing of personal information.

Condition 8: Employee participation



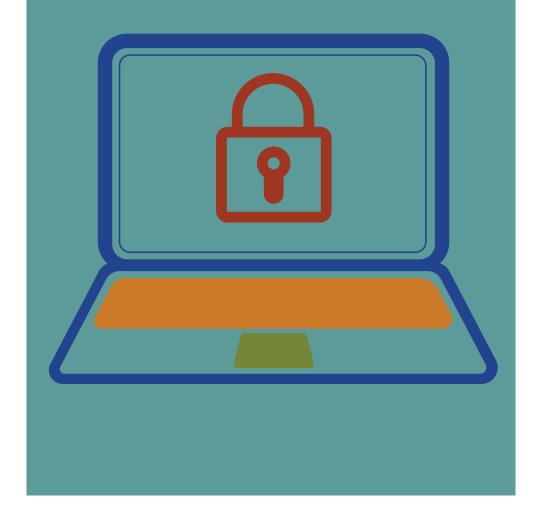
An employee has the right to request access to the record of his or her personal information held by the employer. The record must be provided within a reasonable time, manner and form and may be at a prescribed fee. The employee has a right to request that the record be corrected or deleted if this is warranted. If an employer receives such a request but refuses to comply, then it must provide the employee with a notification to that effect. It must also attach an indication to the record that a particular request was made but was not executed.

Processing of 'special personal information'

'Special personal information' means personal information relating to the religion, race or ethnic origin, trade union membership, political persuasion, health, sex life, biometric information or criminal behaviour of an employee. Employers may not process such information unless general authorisation is granted or if a listed exception applies for specific categories of special personal information.

General authorisation would be granted in cases where the employee consents to the processing. General authorisation would also be granted where processing is necessary for the establishment, exercise or defence of a right or obligation in law or where the employee deliberately made the information publically available.

An employer may process information concerning an employee's race or ethnic origin if the employee is only identified when it is essential for the required purpose and it is necessary to comply with affirmative action laws and measures such as BEE legislation.





Trans border information flows

The POPIA also contains provisions relating to the dissemination of information by a South African entity to a third party in a foreign country. This is of particular relevance to groups of companies with both South African and foreign branches or subsidiaries. An employer may not transfer personal information about an employee to a third party who is in a foreign country unless the third party is subject to a law or agreement that provides substantially similar principles for reasonable processing as contained in POPIA.

The same applies to the further transfer of personal information from the third party to other third parties in foreign countries.

General recommendations to employers to ensure POPIA compliance

In light of the duties imposed on employers, it is recommended that the following steps be taken to ensure compliance with POPIA:

- I. Employers should ensure that their staff, especially those who process employee information on a regular basis such as Human Resources and IT officials, are aware of the duties imposed on employers by POPIA.
- 2. An Information Officer and Deputy Information Officers must be appointed.
- 3. A data privacy policy should be drawn up and the employer should ensure that all employees are made familiar with its contents. The policy should include protocols enabling employees to lodge complaints against processing.
- 4. A document retention policy should also be implemented to ensure records of employee personal information are destroyed in reasonable periods.
- 5. From a contractual perspective, employment contracts should also be worded broadly when requiring the employee to provide consent to processing so as to cater for the broad definition of 'processing' in POPIA. Employment contracts should incorporate sufficient information relevant to the processing so that it can be said an employee gave informed consent.
- 6. Employers should take care when processing 'special personal information' such as ethnicity and trade union membership.

- 7. Employers must ensure that proper security safeguards are in place to protect personal information from unauthorised access or deletion.
- 8. Employers must ensure they comply with POPIA regarding the transfer of personal information to third parties in foreign countries. Legal research must be done to determine whether the country which the information is transferred to has promulgated privacy protection legislation similar to POPIA.

To date the following tasks were completed by the EPPF POPI Act team:



- A gap assessment was done that identified several policies and procedure that had to be in place in order for EPPF to claim compliance.
- Relevant governance structures responsible and accountable for POPIA compliance have been put in place.
- Several policies, procedures and standards have been developed by the team and approved by Exco. These are in the process of being implemented.

A comprehensive awareness and communication drive, that promises to address all your POPIA questions, will commence in July 2019. Should you have any further questions on the project or the impact of the Act, visit our page on the EPPF website, www.eppf.co.za.



Click here to watch the POPIA awareness video



The Position of the Fund On Prescribed Assets

Several conversations were sparked after the ANC's planned investigation into the introduction of prescribed investments for pension funds. After the governing party outlined a plan to "investigate the introduction of prescribed assets on financial institutions' funds to mobilise funds within a regulatory framework for socially productive investments (including housing, infrastructure for social and economic development and township and village economy) and job creation while considering the risk profiles of the affected entities" in its election manifesto.

This proposal does not yet reflect the position of the government of the Republic of South Africa and it has not gone through the necessary legislative processes. However, these utterances have garnered sufficient attention and concerns from EPPF stakeholders to necessitate an official position to be expressed by the Fund.

The Fund's investment strategy is detailed in its Investment Policy Statement as stipulated in the Pension Fund Act and required by the Financial Sector Conduct Authority. This investment strategy is known as the strategic asset allocation and must be informed by an actuarially sound asset-liability management ("ALM") process for a defined benefit pension fund. Where the Fund's ALM exercises have necessitated the inclusion of real assets – infrastructure and direct property – the Fund has actively explored investments in these areas.

The drive to increase the investment of institutional investors in real assets needs to recognise the existing impediments and challenges. Therefore, it would seem that the best way to get more pension funds to invest in real assets (that encompasses both social and economic infrastructure and direct property) would be to, amongst other interventions:

Our view is that it is instructive to caution against shifting investment decision-making from the private sector into official hands. This may have unintended negative consequences on availability of the much-needed long-term capital. In this regard, the EPPF would prefer to lean towards deepening the alternative interventions already afoot in the market to complement the good intentions of prescribed assets, without compromising the quality of investments.

Alternative Interventions

- Encourage Boards of Funds to educate themselves about the nature of these assets and their appropriateness for backing the long-dated liabilities of a pension funds.
- Improve risk management capabilities of the various pension funds.
 Foster the development of liquid real assets (listed on the JSE) that would allow defined contribution pension funds to invest easily in infrastructure assets without jeopardising their liquidity profiles.
- Follow a look-through principle that recognises that there are property funds (both listed and unlisted) that are already investing in the township and the village economies by developing shopping centres and telecommunication networks in these places.
- Speed up the establishment of the taxation framework of unlisted real estate investment trusts (REITs) instead of circumscribing this tax dispensation within only JSE-listed property funds.
- Consider market-based incentives that will shift behaviour towards the desired direction.
 Identity a set of viable projects in the areas of infrastructure and direct property; and lastly
- Consider a review of the decisions coming out of two NEDLAC processes, namely the Jobs Summit (1998) and the Financial Sector Summit (2002). This is to establish why these have not been fully implemented and will make the investment policy process, sufficiently accretive.

This article is an excerpt from a more detailed position paper by the Eskom Pension and Provident Fund. The full paper can be obtained from the Chief Investment Officer, Mr. Ndabezinhle Mkhize on ndabe@eppf.co.za.



The family is growing

Xolani Zwane

Role: Data Maintenance administrator

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

I started my career in 2013. I was a Fund Accountant



I joined the Fund on 01 May 2019

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

My day to day job includes updating profiles and verifying data. Updating member's personal details on their profiles and contacting and verifying with members if there are any changes to be made to their details. I also contact the Department of Home Affairs for data verification, and requesting invoices from the Finance department so that payment can be made for services rendered.

Customer service is the key because we deal with clients everyday whether it be telephonically, on email or face-to-face.

Pardon Nkuna

Role: Benefits Administrator

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

GEPF: Client service administrator



When did you join the Fund?

15 April 2019

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

I like my new role although it has its challenges. I have very good problem-solving and time management skills therefore working in a claims environment where one is required to deliver within tight deadlines keeps me on my toes. The role is challenging but when you manage your time well and are motivated you perform well.



Interest Rates



ach 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.

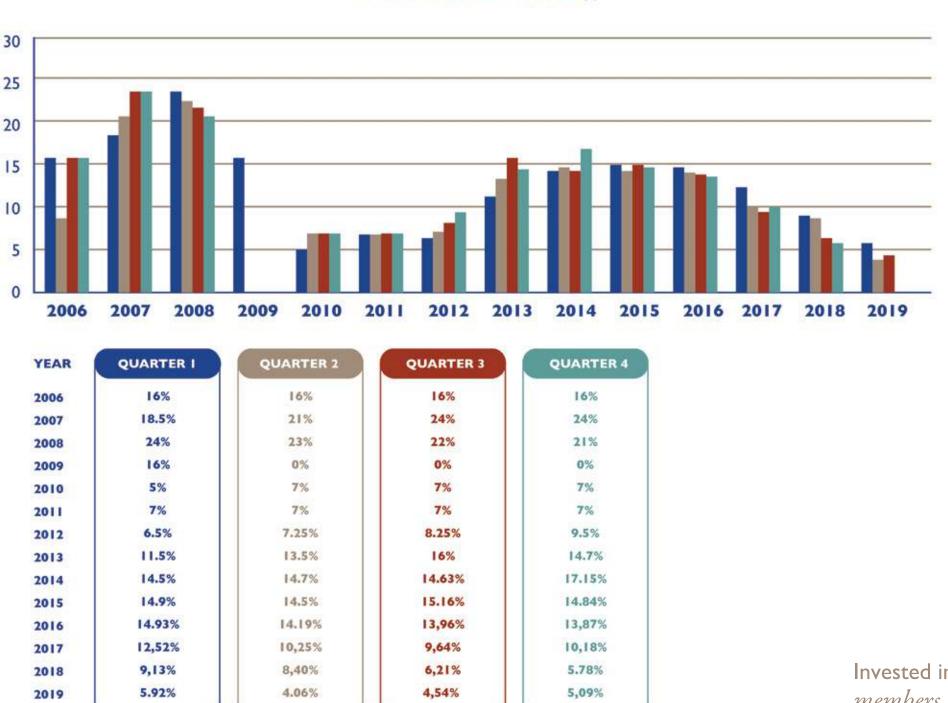
When considering the impact of our interest rates, one should consider the long-term nature of retirement funds and avoid looking at short-term rates only. There may be times when our interest rates are higher than those available in the open market, while at other times the rates may indeed be lower. 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 graph and table below shows the EPPF interest rates applied for each quarter from 2006.

Fund Interesting Rate

Quarter 2 Quarter 3 Quarter 4 Quarter I

Fund Interest Rates %



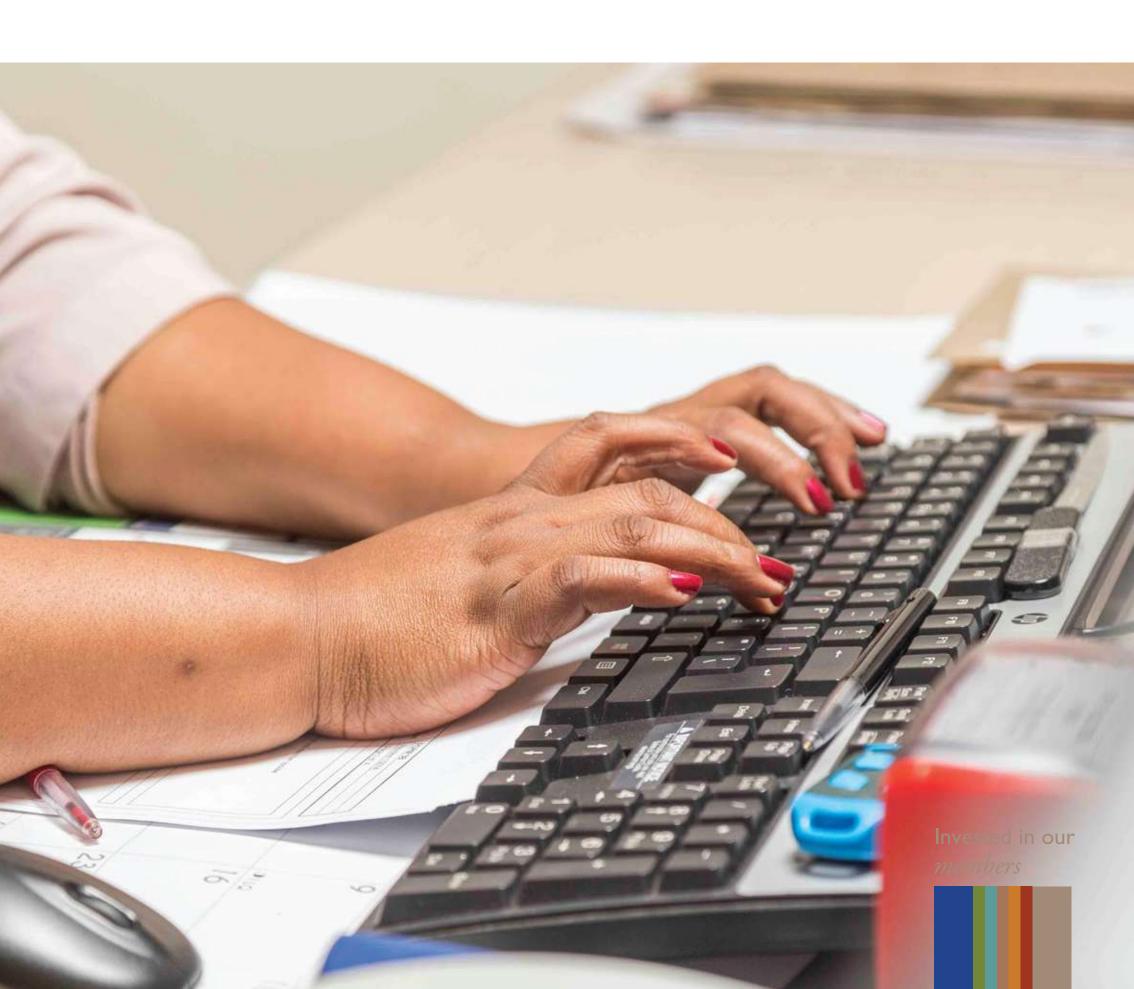


Update of Personal Information

t 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.

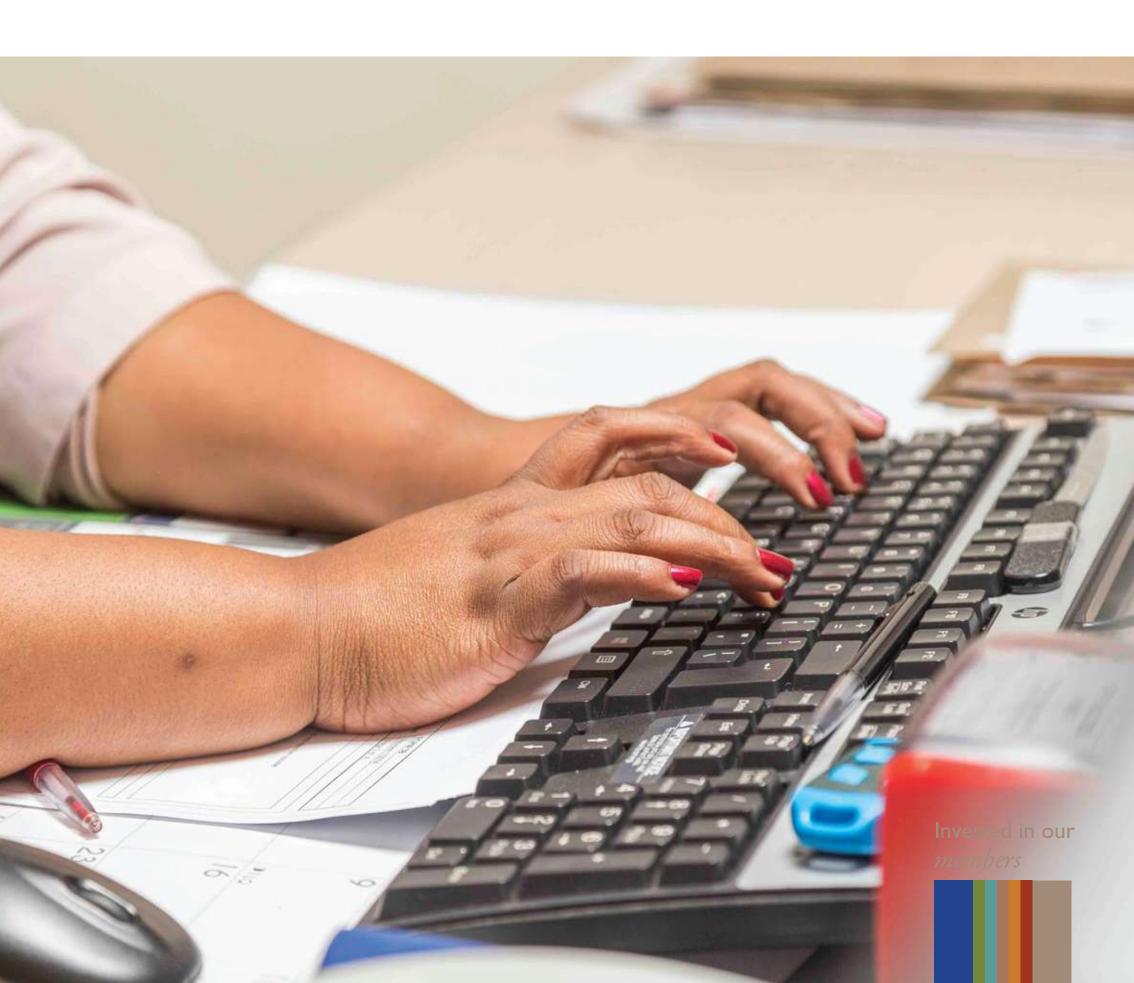


Werk jou persoonlike inligting by

it 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 opgeknap is.

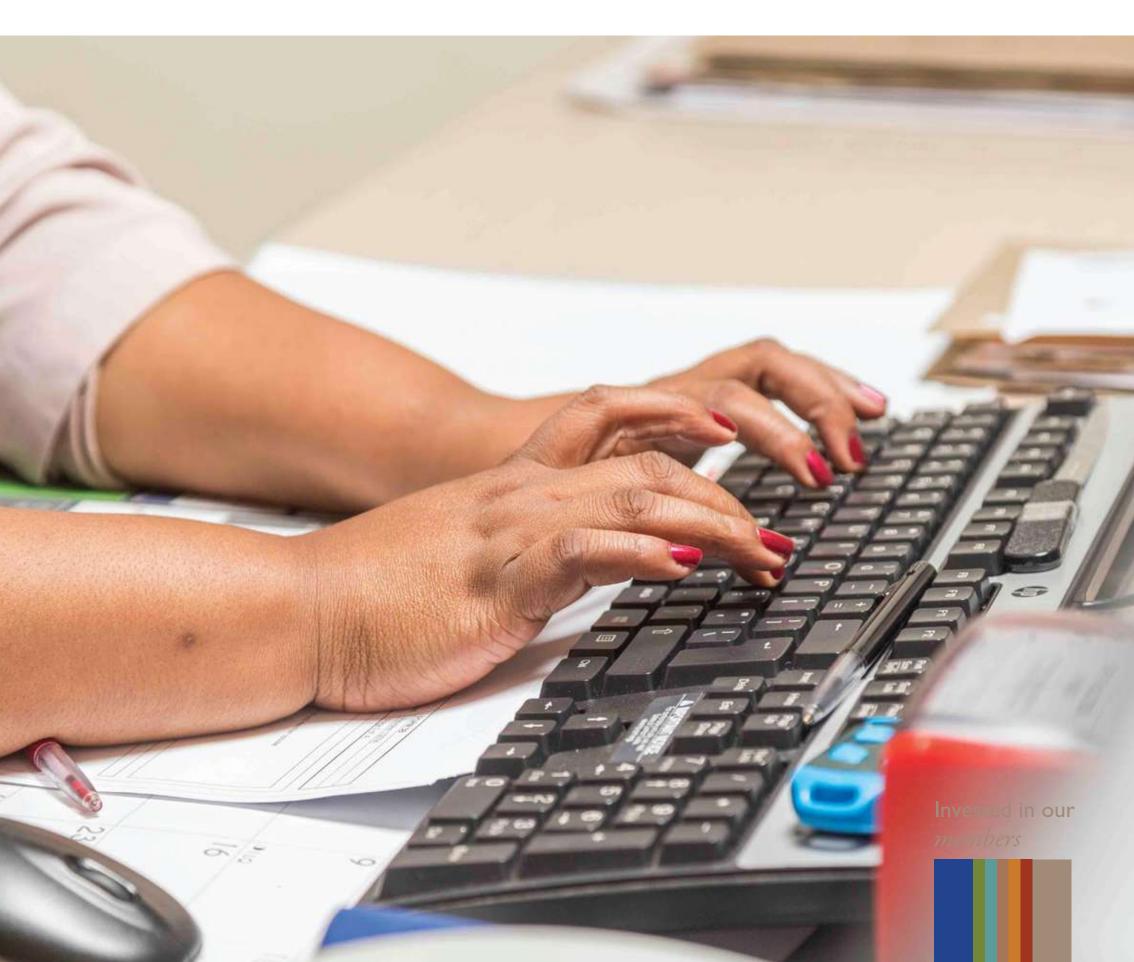


Ho fana ka tlhahisoleseding ya moraorao mabapi le wena

o 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.

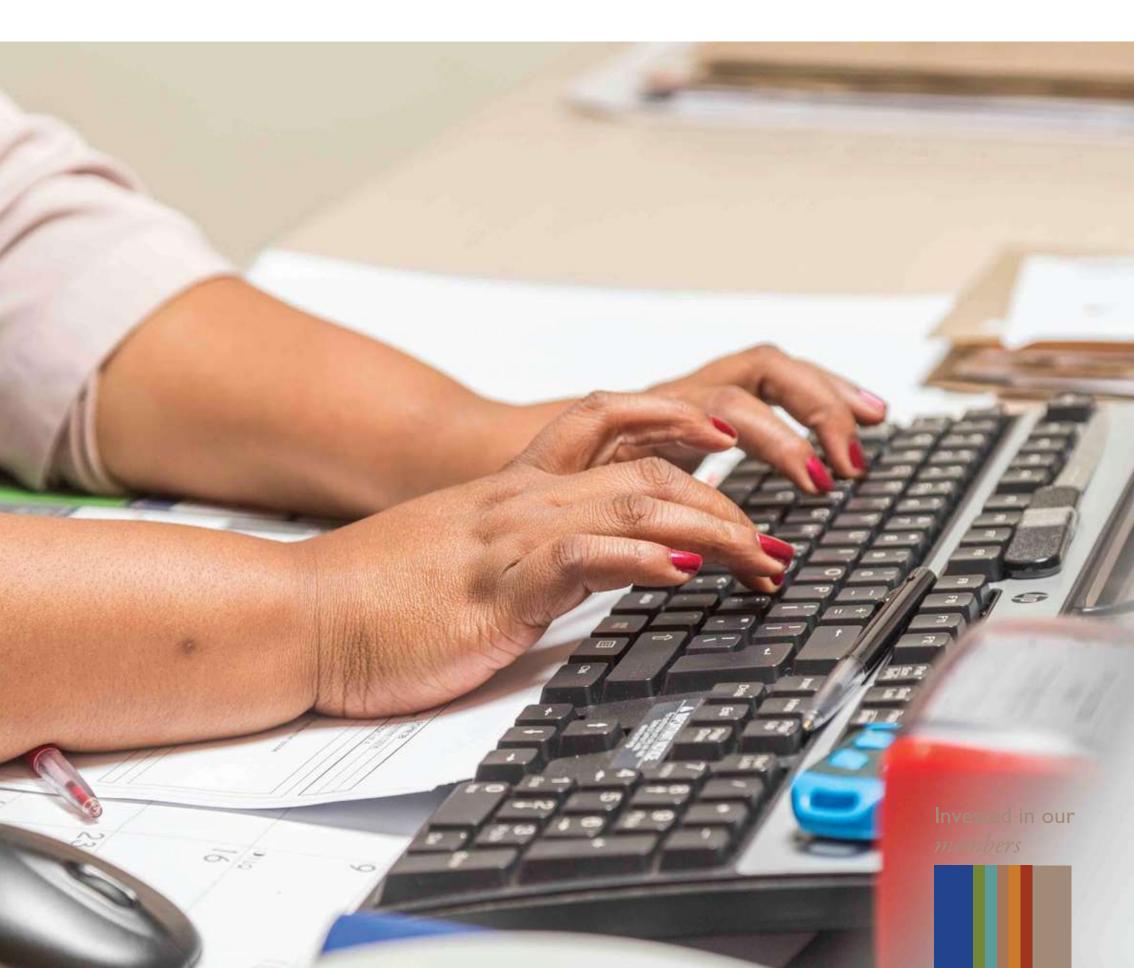


Ukunikeza iminingwane yomuntu yamuva

ubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenzisa le mininingwane ukuze sixhumane nawe futhi sikwazi ukulawula impesheni yakho. Sikunxusa ukuba uhlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlanganise 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 II 45 48 noma uvakashele ingosi yethu ukuze wenze izinguquko ohlwini lwamalungu ethu.



Contact Us

Eskom Pension and Provident Fund Contact Details

Call Centre Toll-free Number: 0800 11 45 48

Call Centre Landline: 011 709 7400
Call Centre Fax Number: 0866 815 449

Email: info@eppf.co.za

Postal address: Private Bag X50, Bryanston, 2152

Website address: www.eppf.co.za

Head Office and Johannesburg Walk-In Centre

Reception Switchboard: 011 709 7400

Physical address: Isivuno House, EPPF Office Park, 24 Geor-

gian Crescent, Bryanston East,

Johannesburg, 2191

GPS Coordinates: \$26 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

Cape Town Satellite Office

Contact: 02| 9|5 272|

Physical address: Eskom Western Cape Regional Office, 60

Voortrekker Road Bellville, 7530

Durban Satellite Office

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

Eskom Compulsory Death Benefit

Telephone Number: (011) 800 8597 or (011) 800 2612

Fax Number: 086 668 6065

Email Address: tembisa.mahiti@eskom.co.za/ or

piet.nkuna@eskom.co.za

Sanlam Contact Details (Voluntary Burial Scheme)

Queries related to the new scheme and your benefits must be

directed to Sanlam at:

Telephone Number: 0860 302 922

Email Address: Eskomservicing@sanlamsky.co.za

Sanlam: Existing record amendments and claim submissions

Contact Number: 0860 302 922 Fax Number: 0860 276 884

Email for claims: eskomclaims@sanlamsky.co.za
Email for servicing: eskomservicing@sanlamsky.co.za

Indwe (Care and household insurance claims)

Call Centre Number: 0860 843 244 / (011) 912 7300

Email Address: hobackline@indwerisk.co.za

Homeowner new claims: newclaims@indwerisk.co.za

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