

HOW TO GROW YOUR EPPF SAVINGS WITH THE DEFERRED PENSION SCHEME

As you make this transition in your professional life, one of the most important decisions you will need to make is what to do with your pension. Hold on to your savings by deferring your pension in the EPPF, here's why.

THE EPPF IS AN INDUSTRY LEADER

A major benefit of working at Eskom, EPPF or Rotek Industries is that you can invest in an industry leader. We are South Africa's #1 self-administered defined benefit fund, looking after over

80,000 members and pensioners across the country.



YOUR INVESTMENT IS SECURE

As of April 2019, the EPPF surpassed **R140bn** in assets under management. We've taken care to ensure that these are diversified across asset classes from equity to bonds to listed property and cash. And we have invested across Africa and the world. Through constantly monitoring the health of the fund and changes in the funding ratio, we can ensure that your savings are well protected and seeing good growth.



0%

NO ADDITIONAL ADMINISTRATION COSTS

Once you defer your pension, you will no longer contribute toward the pension you have accrued in the EPPF. Instead, the transfer value you deferred in the EPPF continues to accumulate interest until you retire. We don't charge any additional administrative costs to maintain this nest egg until you access your benefits at any time between the ages of 55 and 65. You'll receive periodic statements to keep track of your investment. You can view these online.

YOU CAN TAKE OUT TAX-FREE PORTION BEFORE YOU DEFER

Once you decide to defer your pension to the EPPF, you can choose to leave the entire amount in the fund - which means you'll get more when you retire. Or, if you want, you can take out up to

R25 000 tax-free. As with most pension funds, once you have deferred your pension in the EPPF, you are not allowed to take out your investment for any reason until you retire, anytime after the age of 55.



FOR MORE INFORMATION, CONTACT THE EPPF CALL CENTRE ON 0800 11 45 48 OR INFO@EPPF.CO.ZA. YOU CAN ALSO CONTACT YOUR HR REPRESENTATIVE TODAY TO FIND OUT HOW TO DEFER YOUR PENSION.