LET'S TALK

Winter 2026

A LIFE BUILT THROUGH HARD WORK, RESILIENCE AND GRATITUDE

Selina Nkhosana reflects on a life shaped by opportunity, dignity and the belief that every job is worth doing well.

STAY CONNECTED WITH THE EPPF MEMBER PORTAL

A simple, secure and convenient online platform designed to keep you informed, connected and up to date.

IN THIS ISSUE

EDITOR’S NOTE

As we settle into the quieter rhythm of winter, this edition of our newsletter offers a moment to pause, reflect and reconnect with what matters most, both in our lives and in our financial journeys.

At the heart of this edition is a powerful reminder of resilience and perseverance, captured in the story of Selina Nkhosana. Her journey reflects the strength, dignity and determination that so many of our members carry with them. It is a story that speaks not only to the past, but also to the possibilities that can emerge from even the smallest opportunity.

This edition also highlights the continued evolution of EPPF as we work to better serve you. From improvements in our systems and member experience, to enhanced digital tools such as the Claims Portal, our focus remains on making your interactions with us simpler, more accessible and more supportive at every stage of your journey.

You will also find important updates and guidance to help you stay informed and protected, including insights into managing your retirement in a changing global environment, understanding key life events such as divorce, and practical tips to safeguard yourself against scams. For our members and pensioners alike, these resources are designed to empower you to make confident, informed decisions.

Winter often invites reflection, but it is also a time for preparation and care for the future. As always, our commitment to Caring Beyond Tomorrow remains at the centre of everything we do. We continue to listen, learn and evolve to meet your needs with empathy, integrity and professionalism. **Thank you for allowing us to be part of your journey.**

Kind regards,
Helen

Helen Yardley, EPPF Communications Manager

Meet Our Contributors

Seema Ramnarain
Our Head of Communications, Seema Ramnarain, reviews and sub-edits the publication, ensuring clarity, flow and overall quality across the edition.

Dasyan Govender
Our Brand Specialist, Dasyan Govender, wrote the article on member portal registration, guiding members through the benefits of the EPPF Member Portal and how it makes accessing fund information simpler, more convenient and more secure.

Boledi Makofane
Our Digital Specialist, Boledi Makofane, plays a key role in podcast production and supports the creation of digital content that keeps members informed and engaged.

Thank you to our Executive Team for their contributions to several of our articles in this edition.

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A life built through hard work, resilience and gratitude

We first met Selina Nkhosana in eMalahleni, Mpumalanga, in November 2025 at EPPF's annual results announcement, which was livestreamed for the first time at a pensioner event. From the moment we met her, Selina's warmth, energy and joyful spirit stood out. During the event, she excitedly made her way onto the stage to take a photograph with our executives, a spontaneous moment that captured her vibrant personality.

It was a brief moment, but one that stayed with us. Selina grew up in a rural area near Duvha Power Station, in what was then known as Driefontein. Her childhood unfolded during apartheid, at a time when opportunities for black South Africans, especially women, were limited. She did not go far in school and, like many women of her generation, eventually found work as a domestic worker.

> ***"I was just a normal child, I wasn't that smart. I didn't know much and even at school I only did Standard 2 – I don't know what you're calling it now."***

But life took an unexpected turn when one of the people she worked for - a pastor who was relocating - asked her whether she would like to work at Eskom. "I said yes," she remembers. That opportunity would change her life. In December 1982, Selina started working at Eskom as a cleaner.

For a woman who had only known domestic work, joining a large company like Eskom was something she remembers with great pride and excitement. "At that time, I was excited because I was going to work for a company," she says.

"Normally we were used to working as domestic workers because we didn't go to school. So, I was happy because I was going to work for a firm, and Eskom at that, such a big company." Selina's years at Eskom were marked by hard work and perseverance. She was later promoted, eventually moving into security work when Eskom changed its kitchen operations. "I worked very well at Eskom," she says. "There was no problem. There were some normal problems, not a very serious one that would break my spirit." Although there were some difficult moments, she refused to let them define her.

She remembers how some people underestimated her because she did not speak English fluently or have a formal education. But Selina focused on doing her work well and earning the respect of those around her. "Most managers liked me," she says proudly. "They used to thank me a lot."

Her determination came from lessons taught to her by her grandmother, who believed strongly in discipline and hard work. "My grandmother was very strict," Selina says. "She would tell us when growing up that we must work hard." Those lessons stayed with her throughout her working life.

Working at Eskom meant far more than just earning a salary. It gave Selina the opportunity to build a better future for her children and create stability for her family.

"It was a very beautiful thing," she says. "They were happy because they too were able to get most things. I was able to take one of my children to higher education."

As a single mother during apartheid, that was not easy. At the time, women were not allowed to own homes, and Selina remembers spending years renting and travelling home on weekends while trying to build a better future for her children. Eventually, she was able to settle permanently after Eskom built housing for employees. "I didn't get married," Selina explains. "I just bought my house when I had two children. I decided that I needed to find a space for them so that they could have their own home." When asked how she felt finally having a home of her own, her answer is simple and heartfelt: "I was very happy."

After many years of service, Selina retired. Although the transition was emotional at first, she says it has brought peace and comfort into her life. "When you are still strong and energetic you feel like you made a mistake," she says with a laugh. "But honestly it is very nice."

Today, she enjoys spending time at home, attending church and living a quieter life. Selina also speaks warmly about her experience as an EPPF pensioner and the support she has received over the years. She recalls how EPPF staff guided her through her retirement process and helped her complete her forms and understand the steps involved. She says being part of EPPF continues to give her reassurance and clarity.

"For me to be a member of EPPF has helped me a lot," she says. "They organise meetings so that we can understand what is happening with EPPF."

Earlier this year, Selina took part in EPPF's eligibility assurance exercise. While she admits she was initially cautious because of scams, she says the experience reassured her. When asked what she would tell other pensioners, she says: "I can encourage them to do it, not to have some doubts."

As South Africa celebrated Youth Month in June, Selina shares a message for younger generations. "Youth must always be vigilant," she says. "They must move away from the things that are destroying their lives."

She encourages young people to value work and respect others. "If you happen to find a job, you must not look down on the job," she says. Today, when Selina reflects on her journey, she does so with humility, gratitude and quiet pride. "When I look back, I see that I made a good decision," she says. "Now my life is way better."

Her story is one of perseverance, resilience and dignity; a reminder that even the smallest opportunity can change the course of a life.

More than a logo: The meaning behind the EPPF brand

A brand is often recognised by its logo, colours, and visual identity. But for us at EPPF, our brand is about something deeper: the people we serve, and the commitment we make to them every day.

The EPPF brand reflects who we are, what we stand for, and our promise to support our members and pensioners throughout their retirement journey.

Two years ago, we introduced a refreshed visual identity that reflects how EPPF continues to evolve as a Fund. While our look and feel changed, the principles that have guided us for decades remained the same: serving you with care, integrity, and a long-term commitment to your financial wellbeing.

> ***EPPF's logo brings this evolution to life visually.***

The icon interlocks the letters 'EPPF' in different directions, representing agility, adaptation and a focus on the future. At the same time, it reflects the strength and stability that comes from our long-standing track record as a pension fund.

Simply put, it represents a Fund that is responsive to change and evolving member needs, while remaining grounded in trust, stability, and responsible stewardship.

At the heart of the brand is a simple understanding: that retirement is about people. Behind every membership number is a person planning for the future, a family relying on financial security, a pensioner seeking peace of mind, a member working towards the retirement they've envisioned for themselves and their loved ones.

> ***This is what gives meaning to our brand promise: Caring Beyond Tomorrow.***

For EPPF, Caring Beyond Tomorrow means being present for you in ways that matter, by providing clear information, practical support, and guidance that helps you make informed decisions with confidence.

It also means listening.

The feedback we receive from you continues to shape how we communicate, the services we provide and the improvements we make. As the needs of our members evolve, so too does our commitment to meeting those needs with empathy, professionalism, and excellence.

Our brand is also reflected in the way we work together as an organisation. It guides how we collaborate, and how we remain accountable to the people we serve.

While visual identities evolve over time, the true measure of a brand is found in the experience it creates. For EPPF, that experience is built on trust, care, and a commitment to securing better financial futures.

Because our brand is not simply what you see; it's what you experience every time you engage with us. And it's a promise that continues to guide us as we care beyond tomorrow.

Stay connected with the EPPF Member Portal

At EPPF, Caring Beyond Tomorrow means supporting you today in ways that help keep the future you are working towards on track. A key part of that commitment is ensuring that you have easy access to your pension fund information whenever you need it.

That's why we encourage all members to register on the EPPF Member Portal, a simple, secure and convenient online platform designed to keep you informed, connected and up to date.

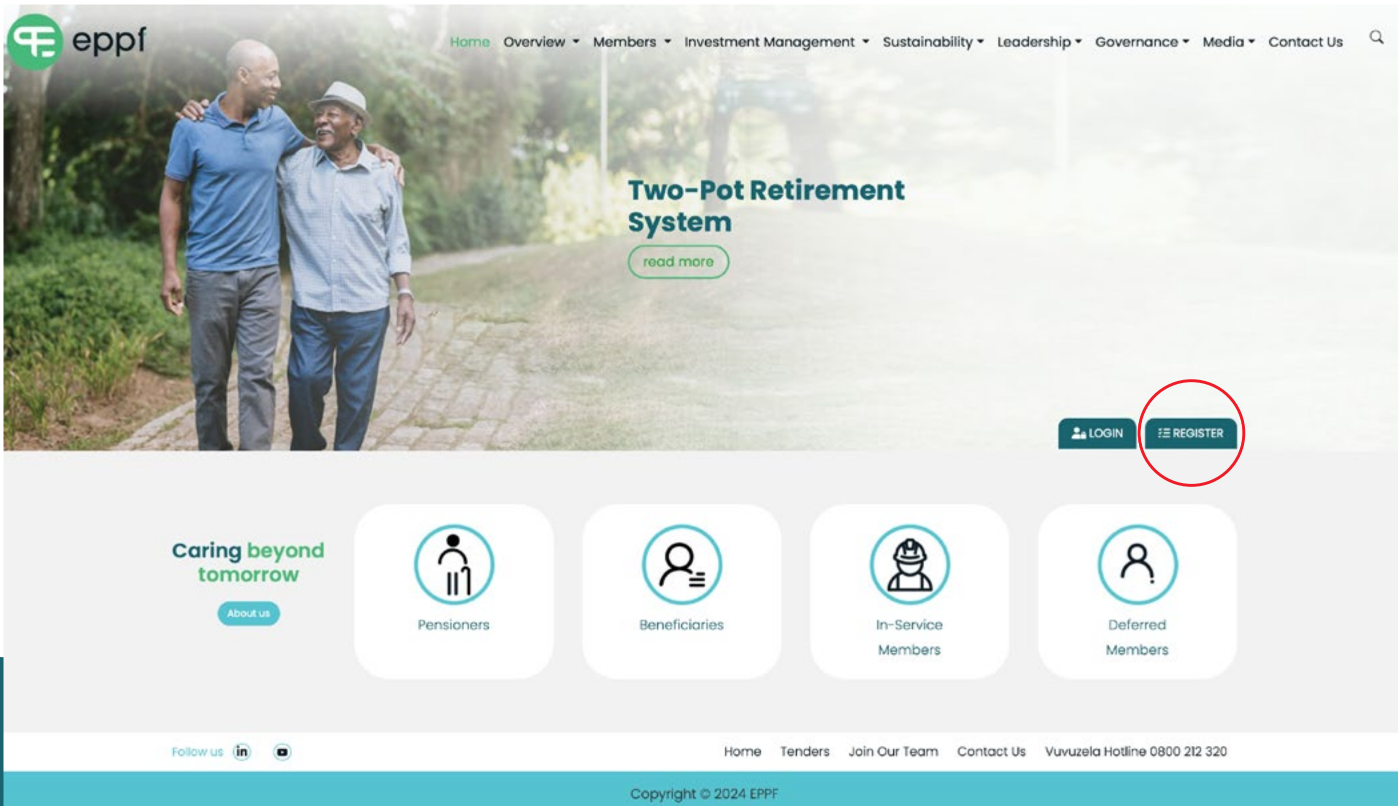
The Member Portal gives you access to important EPPF information anytime, anywhere. Whether you want to view your fund information, access key documents, or ensure your personal details are accurate, the portal provides a secure self-service experience that puts essential information at your fingertips.

Registering is quick and easy. Simply visit eppf.co.za and **click on the Register button** on the home page. You will then be directed to the Member Portal registration page, where you can complete your personal details and submit your registration request.

While registering, please take a moment to verify that your email address and cellphone number are correct. Keeping your contact information up to date helps ensure that you receive important Fund communication, updates and notifications..

Once registered, you'll have secure access to important EPPF information whenever you need it. It's a simple step that can make a significant difference in helping you stay informed about your benefits and your future.

If you have not yet registered, now is the perfect time to get connected.



How global events can affect your retirement savings

In one of EPPF's latest Caring Beyond Tomorrow podcast episodes, host Seema Ramnarain speaks with Sonja Saunderson, EPPF's Chief Investment Officer, about how global events can influence retirement savings and long-term financial wellbeing.

The discussion explores inflation, interest rates and market movements, while reminding members of the importance of staying focused on long-term financial goals rather than s hort-term market changes.

In another episode, Seema is joined by Thandie Mashego, EPPF's Chief Financial Officer, to discuss how pension funds create lasting value throughout a member's lifetime - from building financial security during working years to providing support in retirement and for beneficiaries.

Listen to these and other ***Caring Beyond Tomorrow*** episodes on the platforms below.

How to access the podcast:

Accessing on the EPPF website

- **Visit the EPPF Website:** Go to www.eppf.co.za
- **Navigate to the Podcast Section:** Click on Media in the top menu and select Podcasts from the dropdown.
- **Choose an Episode:** Browse the available episodes and click on one to listen directly from the website.

Accessing on Iono

- **Visit the EPPF Website:** Go to www.eppf.co.za
- **Navigate to the Podcast Section:** Click on Media in the top menu and select Podcasts from the dropdown.
- **Choose an Episode:** Browse the available episodes and click on one to listen directly from the website.

Accessing on Spotify

- **On your phone/tablet:** Open the Spotify app
- **On a computer:** Go to www.spotify.com
- **Log in:** If you already have a Spotify account, log in with your email, username or Facebook/ Google login. If you don't have an account, you can create one.
- **Search for the podcast:** Search for EPPF Caring Beyond Tomorrow Podcast in the search bar.
- **Select the podcast:** Click on the podcast to open its page
- **Play an episode:** Scroll to see available episodes.

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Creating a smoother member experience

In recent months, EPPF has continued improving the systems and processes that support you every day. While much of this work happens behind the scenes, the impact is being felt in faster processing times, improved communication, and easier access to information and support.

One of the key enhancements introduced is the **Retirement Calculator** with Two-Pot functionality, giving you a more personalised way to plan for your retirement, understand the impact of withdrawals, and explore different retirement scenarios with greater confidence. You can access the calculator via the EPPF Member Portal.

Improvements to the Fund's Customer Relationship Management (CRM) system are also helping create a more connected service experience. By improving how member information and interactions are managed, EPPF's teams are able to respond more effectively, provide better continuity across engagements, and resolve queries more efficiently.

At the same time, automation is helping streamline several important administrative processes, including member exits, claims administration, and document validation. This is helping reduce manual processing delays, improve accuracy and provide better visibility into the progress of requests.

Further enhancements are already underway. These include expanded WhatsApp support and notifications, more personalised communication based on member needs and life stage, and improved self-service options through enhanced Interactive Voice Response (IVR) functionality.

AI-assisted support capabilities are also being explored to help provide quicker responses and improve overall service efficiency.

Together, these improvements form part of EPPF's ongoing efforts to create a simpler, more responsive and more accessible member experience. While technology continues to play an important role in improving service delivery, protecting member information through strong security and responsible data practices remains a central priority throughout this journey.

Divorce and your pension: what you need to know

Divorce can bring major financial changes, including questions about retirement savings and pension benefits. If you or your spouse are an EPPF member, it's important to understand how Divorce Claims work and when they may apply.

What is a Divorce Claim?

When a married couple divorces, pension benefits may form part of the division of assets. This means that a spouse who is not an EPPF member may be entitled to claim a portion of the member's pension benefit.

This is known as a Divorce Claim, and the amount paid to the non-member spouse is called a Divorce Benefit.

Does this apply to all EPPF members?

Whether a Divorce Claim can be paid depends on the member's status at the time of divorce.

In-service members

If the EPPF member is still employed by Eskom, Eskom Rotek, NTCSA, Escap, or EPPF when the divorce takes place, a Divorce Claim may be paid, provided the divorce order meets all legal requirements.

Deferred members

Deferred members are former employees who left their benefits in the Deferred Pension Scheme after leaving employment.

In these cases, a Divorce Claim may be paid, provided the divorce order meets all the legal requirements. However, this only applies to divorce orders granted from 1 September 2024. For divorce orders granted by a Court before 1 September 2024, no Divorce Claim may be paid where the deferred member was already out of service and deferred on the date of divorce.

Pensioners

The same rule applies to pensioners. A Divorce Claim may only be paid if the divorce order was granted on or after 1 September 2024.

How is a Divorce Claim submitted?

The claim must be submitted by the non-member spouse.

The Process

1. Send the final divorce order to info@eppf.co.za

2. EPPF will check whether the order is legally binding on the Fund

3. If valid, EPPF will provide the necessary application forms

4. The value of the Divorce Benefit will be calculated according to:
   - the divorce order
   - EPPF Fund Rules
   - the Pension Funds Act

5. Supporting documents must be submitted, including:
   - certified ID copy.
   - marriage certificate
   - proof of bank account
   - SARS tax reference number

6. Once processed, EPPF will issue payment and tax documentation

How much will the non-member spouse receive?

The amount depends on:

- the wording of the divorce order
- EPPF Fund Rules
- legislation governing pension benefits

EPPF will also request a tax directive from SARS before payment is made.

The member will be informed about the claim and any impact on their pension benefit.

Is tax payable on Divorce Benefits?

Yes, if the non-member spouse chooses to receive the benefit as a cash lump sum. Tax is determined by SARS and deducted before payment is made.

However, if the Divorce Benefit is transferred directly to another retirement fund, no tax will be deducted at the time of transfer.

LET’S TALK **TODAY**

Making your exit journey easier

Retirement and resignation are significant life moments. Whether you're preparing for a well-earned retirement or looking ahead to a new opportunity, there can be a lot to think about and plan for.

While every member's journey is different, having a simple and straightforward claims process can make one part of the transition a little easier.

That's why **EPPF has partnered with Eskom** to introduce a new digital claims process that allows members to submit their retirement and withdrawal claims online through the EPPF Claims Member Portal. Designed to be secure, convenient and easy to use, the portal helps simplify the claims process, reducing paperwork and making it easier to submit the information needed to process your claim.

A simpler way to submit your claim
Once Eskom has received your notice to retire or resign, and your exit information has been captured, you'll receive an email from EPPF with a secure link to access the Claims Member Portal. From there, you'll be able to complete your application online, upload supporting documents, and provide the information needed to process your claim.

For members who are retiring, a Client Liaison Consultant will also contact you to arrange Fund counselling. These discussions provide an opportunity to understand your options, ask questions and make informed decisions about your retirement benefits before your claim is finalised. Fund counselling is also available to members who are resigning, however, it is not compulsory. Members are welcome to reach out at any time should they wish to make use of this support.

What you'll need

To complete your exit application, you'll need to be registered on the EPPF Member Portal. Registration can be completed using the secure link provided in your email.

Before starting your application, it's a good idea to have the relevant supporting documents ready. Depending on your circumstances, these may include:

- A bank confirmation letter (not older than three months)
- A clear and legible certified copy of your ID or passport (not older than three months)
- A certified divorce order and settlement agreement (if applicable)
- Proof of your income tax reference number

Having these documents ready can help your application progress smoothly and avoid unnecessary delays.

Once your application has been submitted, EPPF will review the information provided and obtain the necessary tax directive from the South African Revenue Service (SARS). Processing can begin once all required documentation has been received, your final contribution has been allocated and, where applicable, Fund counselling has been completed.

We're here to help

While the process may be changing, our commitment to supporting members remains the same.

The Claims Member Portal has been introduced to make submitting a claim simpler, more convenient and more secure, giving you one less thing to worry about during an important life transition.

If you have any questions or need assistance at any stage of the process, please don't hesitate to contact us on our toll-free number 0800 11 45 48 or email info@eppf.co.za.

A reminder to keep your beneficiary information up to date

As an EPPF member, your wellbeing and that of your loved ones remains at the heart of what we do. Should you pass away while still in service, the Fund's trustees are tasked with ensuring that your benefits are allocated fairly to the people who depended on you, as well as those you have formally nominated.

To help us do this effectively, we encourage you to complete a beneficiary nomination form and keep it up to date. This ensures that the Fund can more easily identify and trace the people you intended to provide for after your passing.

Are nominees and dependents the same people?

Not necessarily. A nominee is someone you have formally listed on your nomination form. However, a nominee isn't always a dependent. Dependents and nominees may include a spouse, life partner, children, and even unborn children. In the event of your death while still employed, the Fund's trustees are legally required to investigate and locate both dependents and nominated beneficiaries to ensure benefits are distributed appropriately.

How do I update my beneficiaries?

You can update your nominated beneficiaries by completing the electronic Pension Fund Nomination Form available on your intranet, or by contacting your Human Resources department.

If you have any queries, please contact us by emailing info@eppf.co.za or calling our toll-free number 0800 11 45 48.

For more information on benefit payments in the event of death before retirement, please visit the EPPF website by clicking here, select the 'Benefits' tab and scroll down to 'Death Benefits before Retirement'.

LET'S TALK **TOMORROW**

Overseas pensioners: It's time to submit your annual evidence of survival

If you're an EPPF pensioner living outside of South Africa, it's time to complete your annual Evidence of Survival (EOS) submission.

The EOS process helps us keep our records up to date and ensures that your pension payments continue without interruption. As part of our responsibilities as a pension fund, we are required to obtain proof of existence from pensioners living abroad each year.

> ***IMPORTANT: Please ensure that we receive your completed EOS confirmation by 16 October 2026. If we do not receive it by this date, your pension payments may be suspended from 1 November 2026 until the required information has been received.***

How to submit your EOS

You can choose the option that is most convenient for you:

Option 1: Complete your EOS online

The quickest and easiest way is through the EPPF Member Portal, where you can complete and submit your EOS electronically.
Click here to access the member portal.

Need help? Our EOS Guide provides step-by-step instructions on how to complete the EOS process. It will also guide you on how to register on the member portal if you have not already done so. You can access this guide by clicking here.

1 **Download and email the form**

- You can download the EOS form from the EPPF website. Click here to access the website; you'll find the form under "Procedures".
- Complete and sign the form.
- Have the form certified (see Certification requirements below).
- Email the completed form and certified ID or passport copy to: eos@eppf.co.za
- Ensure documents are in PDF format and do not exceed 5MB.

2 **Form sent directly to you**

If you receive an EOS form from us by email:

- Complete and sign the form.
- Have the form certified (see Certification requirements below).
- Email the completed form and certified ID or passport copy to: eos@eppf.co.za
- Ensure documents are in PDF format and do not exceed 5MB.

3 **Certification requirements**

Your completed EOS form must be certified by a Commissioner of Oaths, such as:

- A police station
- A bank

If this is not accessible, certification may also be provided by authorised professionals, including:

- Lawyers and notaries public
- Accountants (registered with a recognised professional body)
- Actuaries
- Members of the judiciary
- Directors, managers, or company secretaries of banks or regulated financial services providers

All pages must be signed and certified.

What happens next?

Once we receive your documents, we will:
- Acknowledge receipt
- Verify your submission
- Respond within 14 days if any additional information is required

If everything is in order, no further action is needed from you.

Important information for dependents

Each person receiving a pension from EPPF must submit their own EOS form.

For minors or disabled beneficiaries, the guardian must complete and submit the form on their behalf.

Pensioners living in South Africa do not need to take any action

If you live in South Africa, you do not need to submit an EOS form. Your details are verified directly through the Department of Home Affairs.

Protecting your information

We process all personal information in line with the Protection of Personal Information Act (POPIA) and applicable pension fund regulations.

Pause and check to protect yourself and your finances

Scams are becoming more convincing than ever, but a few simple precautions can help keep you safe. Here are some common scams to watch out for and practical steps you can take to protect yourself online.

Technology helps us stay in touch with family and friends, manage our money and access important services. While most online activity is safe, it is helpful to know about some common scams and how to avoid them.

The good news is that a few simple habits can help keep you safe.

Scams to look out for:

Calls and voice messages that sound familiar
New AI technology allows scammers to create voice messages that sound like someone you know. They may pretend to be a family member or friend and ask for money or personal information.

If you receive a message like this, take a moment to contact the person directly before doing anything.

WhatsApp and SMS scams
Scammers sometimes pretend to be family members, friends, banks or other organisations. They may send you a WhatsApp or SMS asking you to click on a link, share information or make a payment.

If you receive an unexpected message, it's always a good idea to double-check before responding.

Email scams
Some scam emails can look very convincing. They may appear to come from a bank, courier company or another organisation that you know.

Be cautious if an email:
- Asks for personal or banking information
- Contains links or attachments that you were not expecting
- Tells you to act urgently
- Comes from an unfamiliar email address – check the address carefully and look for any spelling errors

If you are unsure, contact the organisation directly using their official contact details.

Calls about "fraud on your account"
Scammers sometimes phone people pretending to be from their bank. They may say there has been suspicious activity on your account and that urgent action is needed to protect your money.

They may then ask you to confirm personal information, share a one-time password (OTP), transfer money to a 'safe' account or click on a link.

Remember, banks will never ask you to share your PIN, password or OTP. If you receive a call like this, end the call and contact your bank directly using the official number.

Not sure if an email is really from EPPF?

If you receive an email that appears to be from EPPF and something doesn't seem quite right, don't worry, it's always okay to pause and check first.

If you're unsure about an email, contact the Fund directly before clicking on any links or providing any information. You can email info@eppf.co.za or call our toll-free number 0800 11 45 48.

A quick phone call can provide peace of mind and help protect you from potential scams.

A safety checklist

- Take your time before responding to calls, emails or messages
- Double-check requests for money or personal information
- Never share your passwords, PINs or OTPs
- Be careful when clicking on links or opening attachments
- Keep your phone and apps updated
- Ask a trusted family member or friend if you are unsure

Scammers often try to make people feel rushed. If something doesn't feel right, pause and check before taking action.

Remember, scams can happen to anyone.

Taking a little extra time to check information is one of the best ways to protect yourself and your finances.

By staying informed and exercising a little caution, you can continue to enjoy the benefits of technology with confidence.

Tax Season: Be alert for SARS scams

As tax season approaches, it is worth being extra careful when receiving emails, SMSes and WhatsApp messages claiming to be from the South African Revenue Service (SARS).

Scammers often try to take advantage of taxpayers by sending fake emails, SMSes and WhatsApp messages that look genuine, and may claim that you are due a tax refund or that there is a problem with your tax affairs. Their aim is usually to get you to share personal information or click on a link to a fake website.

Here are a few things to remember:

- Be cautious of messages about tax refunds or payments
- Do not click on links or open attachments if you are unsure where they came from
- Never share your banking details, passwords, PINs or eFiling login information in response to any email, SMS or WhatsApp
- Be wary of messages that create a sense of urgency and pressure you to act immediately
- If you are unsure whether a message is genuine, log in to SARS eFiling directly or contact SARS through its official channels

STAY IN TOUCH

DIGITAL CHANNELS

WhatsApp
WhatsApp 'Hi' to 072 741 7774

EPPF Mobile App
Download the EPPF Mobile App for Android or iOS

Member Portal
Click 'In-Service Members', 'Deferred Members' or 'Pensioners and Beneficiares' at the top of our website.

USSD
Dial *120*1037# for general self-service or dial *134*20072# for EOS self-service

CALL CENTRE

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REGIONAL FUND CONSULTANTS

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Medical Aid Claims and Authorisations
Bonitas Medical Fund
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Medihelp Medical Aid
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Bestmed Medical Aid
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Discovery Medical Aid
0860 002 378

Sizwe Medical Aid
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Car and Household Insurance
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