

LET'S TALK

Spring 2026



**A STORY OF A
YOUNG BOY WHO
HAD TO SAY
GOODBYE BEFORE
EVER SAYING HELLO**

**HOW TO SUBMIT
A TWO-POT
WITHDRAWAL
APPLICATION**



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**The things we care about take time.
Some of the things we leave behind
cannot be measured in years.**

**They live on in the people we love and
in the opportunities we help create
for them. Sometimes, their impact
reaches much further than we could
ever have imagined.**

Spring brings a sense of renewal, and with it an opportunity to pause and think about the future we're shaping through the choices we make today. It's a fitting moment to reflect on the lasting difference that care and responsibility can make.

That spirit runs through this edition of our newsletter.

We share the story of a young man whose life has been shaped by a father he never had the chance to meet, yet whose legacy continues to touch his future. We also bring you practical guidance for your retirement journey and share what you told us through this year's Member and Pensioner Satisfaction Survey.

As always, our commitment is to listen and keep finding better ways to support you. Because behind every contribution, every benefit and every retirement plan is a person and a future that matters.

**Here's to the season ahead, and to caring
beyond tomorrow!**

Kind regards,
Helen



Helen Yardley, EPPF Communications Manager

Meet Our Contributors



Seema Ramnarain

Our Head of Communications, helps shape each edition and guides the stories we bring to you.



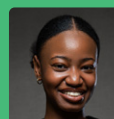
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Our Digital Specialist, helps us stay connected with members through our podcasts and digital content.



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Our Brand Specialist, helped bring our EPPF brand video and Beyond Tomorrow Breakfast Event to life.



Zanda Ndlazi

Our intern spoke to Milton Jr Matshika and captured his story for this edition.



Naledi Ramoshaba

Our Communications Coordinator helped bring you our pensioner article explaining the change of insurer.

A story of a young boy who had to say goodbye before ever saying hello

Some stories stay with us. They remind us that even when a life ends, a legacy can continue to shape futures for years to come.

Last year, we shared the deeply moving story of Nonhlanhla Delight Mondlane, whose world was forever changed when her partner, Milton Snr, was tragically killed while she was expecting their first child. **Click here for the full story.**

When we spoke to Nonhlanhla, we heard the story of a mother who, in the face of profound loss, found the strength to keep going and build a future for her child. It was a story of love, resilience and hope, and of how Milton's care for his family lived on through the support and benefits provided by EPPF.

This year, we had the privilege of sitting down with her son, Milton Jr Matshika, to hear his story, one that began before he even took his first breath.

Milton Jr never had the chance to meet his father. He had to say goodbye before ever saying hello. Yet, despite never sharing a conversation, a memory or a moment together, his father's presence has remained woven into the fabric of his life in remarkable ways.

Through the beneficiary support provided by EPPF, together with the love, guidance and sacrifices of his mother, Milton Jr was able to access opportunities that helped him grow, pursue his education, and build a future. It is a powerful reminder that a person's legacy is about more than the memories. Through love, responsibility and care for those who matter most, their impact can continue to shape lives for generations.



As we spoke to Milton Jr, we heard about his journey through school, his aspirations for the future, and the values that continue to guide him. Most recently, he was recognised as a Top Achiever in his year cohort at Eduvos, an accomplishment that reflects years of hard work, determination and perseverance.

But behind the achievement is a young man who has often wrestled with the reality of growing up without a father by his side.

He shared that there are moments when he looks at other children with their fathers and wonders what his own life might have been like if Milton Snr had been there. It is a thought that many can relate to, a quiet curiosity about the moments that might have been. But woven into that loss is immense gratitude.



His mother, Nonhlanhla, stepped into every role that was needed. She became both mother and father, carrying the weight of raising her son while ensuring he never lost sight of his potential.

"My mother played both roles," he shared. And despite the challenges they faced, there is no resentment in his voice, only appreciation. I would not change the way I was raised."

The support he received through EPPF and the sacrifices made by his mother became sources of motivation rather than limitations. For Milton Jr, success is not only about personal achievement. It is about honouring the people who made his journey possible and carrying forward the legacy of a father he never had the opportunity to know.

Reflecting on the impact his father has had on his life through the Fund, he shared:

"Everything he's doing for us and everything he's done for us is not taken for granted."

Perhaps what stands out most about Milton Jr is his unwavering sense of hope. Despite the loss he has experienced, he chooses to focus on how far he has come rather than what he has missed.

"What gives me hope is that I've come so far, and I'm still pushing. I still have my mom, and I still have my friends who support me. I don't think anything can stop me."

His story is one of resilience, gratitude and the power of a strong support system. It shows that while loss may become part of our story, it does not have to define the ending.

As our conversation came to a close, Milton Jr left us with a message that captures the spirit of his journey and serves as an inspiration to every member of the EPPF family:

"Everything is possible, if you put in the work, have the right support system, and truly believe that what you want to achieve is possible. It is possible."



Two-Pot Q&A: “Where is my next R30 000?”

One of the questions we’ve received from members is:

“I withdrew the R30 000 when the Two-Pot Retirement System started. Why can’t I withdraw another R30 000 this year?”

This is a common misunderstanding, and the answer lies in how the Two-Pot Retirement System was designed.

When the system came into **effect on 1 September 2024**, eligible members received what was known as seed capital. This was a once-off transfer of a portion of their existing retirement savings into their Savings Pot. The amount transferred was equal to 10% of a member’s vested savings, up to a maximum of R30 000.

The key point is that the R30 000 was never intended to be an annual benefit. It was a once-off amount used to kick-start members’ Savings Pots when the new system was implemented.

So what builds up my savings pot now?

Since September 2024, your Savings Pot has continued to grow through a portion of your ongoing retirement fund contributions, together with any investment growth earned on those amounts.

If you withdrew all or most of your Savings Pot when the Two-Pot system was introduced, your balance would have started building up again from ongoing contributions after 1 September 2024. As a result, the amount currently available for withdrawal may be lower than what was available when the system first came into effect.

It’s also important to remember that not every member received R30 000 in seed capital. The amount transferred depended on the value of a member’s vested retirement savings at the time, with R30 000 being the maximum amount that could be transferred.

How do I find out what I can access?

The easiest way to see how much is currently available for withdrawal is to log in to the **EPPF Member Portal** and view your latest benefit statement. You can access the portal by clicking [here](#). The statement shows the balance in your Savings Pot, making it easy to see what you currently have access to.

Before making a withdrawal, it is important to understand the tax implications. Two-Pot withdrawals are subject to tax, and the amount of tax payable is determined by the South African Revenue Service (SARS) based on your individual tax situation and marginal tax rate.

In addition, if you have any outstanding tax debt with SARS, this may be deducted from your withdrawal when EPPF applies for a tax directive on your behalf. Please note that EPPF has no control over the tax deducted, as this is determined by SARS.

If you decide to make a withdrawal, the EPPF Member Portal is also where you submit your **Two-Pot withdrawal application**. For a step-by-step guide on how to submit an application through the portal, turn to **page 8**.

Who can access the Savings Pot?

The Two-Pot Retirement System is designed for **in-service members who are still contributing to the Fund**. Pensioners do not have access to Savings Pot withdrawals.

It is also important to remember that any withdrawal comes from **your own Savings Pot balance**. Members who make withdrawals are accessing their own retirement savings, which means pensioners are not subsidising these withdrawals.



The bottom line

The R30 000 was a once-off seed capital allocation, not an amount that becomes available every year.

Any money available for withdrawal today comes from the balance currently in your Savings Pot, which is made up of any remaining seed capital, ongoing contributions and investment growth.

Understanding how the Savings Pot works can help you make informed decisions today, while keeping your long-term retirement savings on track.



Looking for more information?

Click here to visit the EPPF Two-Pot Retirement System page for detailed FAQs, step-by-step withdrawal guidance, educational videos, downloadable guides, forms, tax information, and resources to help you better understand how the Two-Pot system works and what it could mean for your retirement savings.



How to submit a Two-Pot withdrawal application

1. Log into the **Member Portal** using your unique membership ID. Choose your preferred authentication method (cellphone or password) and click 'Login'. If you've forgotten your login details, use the 'Forgot Username or Password' option.
2. Click on the Two-Pot Withdrawal Application tab.
3. From the Exit Reason dropdown menu, select Withdrawal – Two Pot. Enter your income tax number and click on the Fund Value tab to view your available balances.
4. Go to the Withdrawal Transaction tab and read the disclaimer. Tick the box to confirm that you understand the terms. If you require counselling, you can access the counselling link provided.
5. Enter the amount you would like to withdraw. The system will display the Next Withdrawal Date, Tax Payable, and Net Amount Payable.
6. Click on Member Banking Details. Add your banking details by selecting 'Add'. Please ensure your information is correct before submitting. You'll have three attempts to enter the correct information before your claim is locked, after which you will need to contact EPPF for assistance.
7. Upload the required documents, including your ID and proof of banking (such as a bank verification letter or bank statement).
8. Click Send OTP to receive a One-Time Pin (OTP) on your phone. Enter the OTP and click Submit to finalise your application. Remember never to share your OTP with anyone. EPPF will never ask you to share this pin.



This one is for you!

We're proud to share that EPPF has received a Gold Award in the Institute of Retirement Funds Africa (IRFA) New Normal Challenge 2026, achieving a score of 91%.

The New Normal Challenge recognises retirement funds that demonstrate innovative and effective ways of communicating and engaging with their members in a changing world. It celebrates approaches that help make retirement information more accessible, relevant and meaningful.

For us, this recognition is especially meaningful because of what it represents.

It represents our commitment to you. Behind every communication we create, every guide we develop and every story we tell, there is a person – a member trusting us with an important part of their financial journey.

Retirement is about so much more than contributions, benefits and investment returns. It's about years of hard work, your family, and your hopes for the future. It's about having confidence that the decisions made today can contribute to a more secure tomorrow. That's why we believe communication matters.

Our job is to make the complex easier for you to understand, provide information when it matters, and find better ways to connect with you throughout the different stages of your life.

This recognition from IRFA is an affirmation of that commitment. It also inspires us to keep listening, learning, and finding better ways to serve you. So, this one is for you.

Thank you for your trust, your questions, your feedback and for allowing us to be part of your journey.

**You are the reason we keep improving.
You are the reason this award matters!**



Your feedback tells a positive story

Every year, the EPPF Member and Pensioner Satisfaction Survey gives us an opportunity to listen. It helps us understand what's important to you, how you experience the Fund, and where we can continue to improve.

This year, 8,614 members and pensioners shared their feedback with us. Their responses delivered an encouraging message: you increasingly trust the Fund, value your experience, and feel supported in your interactions with EPPF.

The survey showed improvements across all four key measures used to assess the member experience. Together, the results suggest that our ongoing efforts to strengthen communication, enhance service delivery and improve member engagement are making a positive difference.

1

You have greater confidence in EPPF

One of the strongest messages from this year's survey is that confidence in the Fund continues to grow.

Our **Net Promoter Score (NPS)** increased from **64 in 2025 to 68 in 2026**. This score reflects your confidence in EPPF and your willingness to recommend the Fund if you were able to do so.

For us, this is about more than a number. It reflects growing trust in the Fund and the services we provide. It suggests that more members believe EPPF is delivering value and providing the support they need throughout their retirement journey.

2

You're satisfied with your experience

The survey also showed an increase in overall member satisfaction, with our **Customer Satisfaction (CSAT)** score improving from **9.0 in 2025 to 9.3 in 2026**.

Whether you're accessing information, interacting with the Fund or seeking support, your feedback tells us that you're having positive experiences with EPPF.

This is encouraging because providing service and support you can rely on remains one of our highest priorities.

3

It's becoming easier to engage with the Fund

Another important finding was that members are finding it easier to interact with EPPF.

Our **Customer Effort Score (CES)**, which measures how easy it is to get the information, assistance and support you need, increased from **8.9 in 2025 to 9.2 in 2026**.

We know that engaging with your retirement fund should not be complicated or frustrating. You should be able to access information and support when you need it.

The improvement in this score suggests that our efforts to simplify and improve the member experience are making a meaningful difference.

4

You feel treated fairly

The survey also showed continued improvement in perceptions of fairness.

Our **Treating Customers Fairly (TCF)** score increased from **9.1 in 2025 to 9.3 in 2026**, indicating that you feel respected, supported and fairly treated in your interactions with the Fund.

This is particularly important because it reflects not only the quality of our service, but also the trust that underpins our relationship with you.

Thank you for your feedback

Survey results are about more than scores. They reflect the experiences, perspectives and expectations of our members and pensioners.

We are encouraged by this year's results because they show that our efforts to strengthen communication, enhance service and create a more member-centred experience are making a difference. Most importantly, they show that your confidence in EPPF continues to grow.

To everyone who took the time to participate in the survey, thank you. Your feedback helps us better understand what's important to you and guides us as we continue working to improve the experience we deliver. By listening to you, we can continue building a Fund that supports, serves and puts you first.

Our 2026 survey prize winners

	Week	Category	Gender	Province
Online	Week 1	In-Service Member	Female	Eastern Cape
Online	Week 2	Pensioner	Male	Eastern Cape
Online	Week 3	Pensioner	Male	Mpumalanga
Online	Week 4	In-Service Member	Male	KwaZulu-Natal
Online	Overall	Beneficiary	Female	Mpumalanga
Telephonic	Week 1	Pensioner	Male	Gauteng
Telephonic	Week 2	Pensioner	Male	Western Cape
Telephonic	Week 3	In-Service Member	Female	Gauteng
Telephonic	Week 4	In-Service Member	Male	Gauteng
Telephonic	Overall	Beneficiary	Female	KwaZulu-Natal

Caring Beyond Tomorrow: Conversations that matter

The Caring Beyond Tomorrow Podcast continues to bring important financial conversations closer to our members. In one of the latest episodes, Yolisa Skwintshi-Heshula, EPPF's Executive: Information Technology, joins podcast host Seema Ramnarain to discuss how technology is transforming the retirement industry and reshaping the way members interact with their pension fund.

The conversation explores how digital innovation is making it easier for members to access information, plan for retirement and engage with EPPF's services. It also highlights the growing importance of cybersecurity, offering practical advice to help members protect themselves from online scams, fraud and cybercrime.

From improving the member experience through technology to staying safe when using online banking and mobile applications, the episode provides valuable insights into navigating an increasingly digital world with confidence.

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

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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.

Caring Beyond Tomorrow: Shaping the future of retirement

As part of our commitment to Caring Beyond Tomorrow, EPPF continues to contribute to the conversations that will help shape a stronger retirement future for South Africans.

Building financial security for members is about more than the decisions we make today. It is also about helping to create a retirement system that can continue to support members and their families for generations to come.

While retirement funds play an important role through sound governance, responsible investment management and quality service, lasting retirement security also depends on the strength and sustainability of the broader retirement landscape.

That is why EPPF actively engages with policymakers, industry leaders and other stakeholders to explore the opportunities and challenges shaping the future of retirement.



At the heart of these conversations is a shared goal: improving outcomes for members.

This commitment was reflected at Beyond Tomorrow 2026, EPPF's flagship thought leadership breakfast, which brought together leaders and experts from across the retirement industry to discuss how South Africa can build better retirement outcomes for all.

Held under the theme ***Building Better Retirement Outcomes for South Africans***, the event invited delegates to look beyond traditional measures of success and focus on what really matters: helping people achieve greater financial security throughout their lives. Discussions explored whether enough is being saved for retirement, how savings can be better preserved, and how the industry can provide meaningful support as people navigate an increasingly complex financial journey.



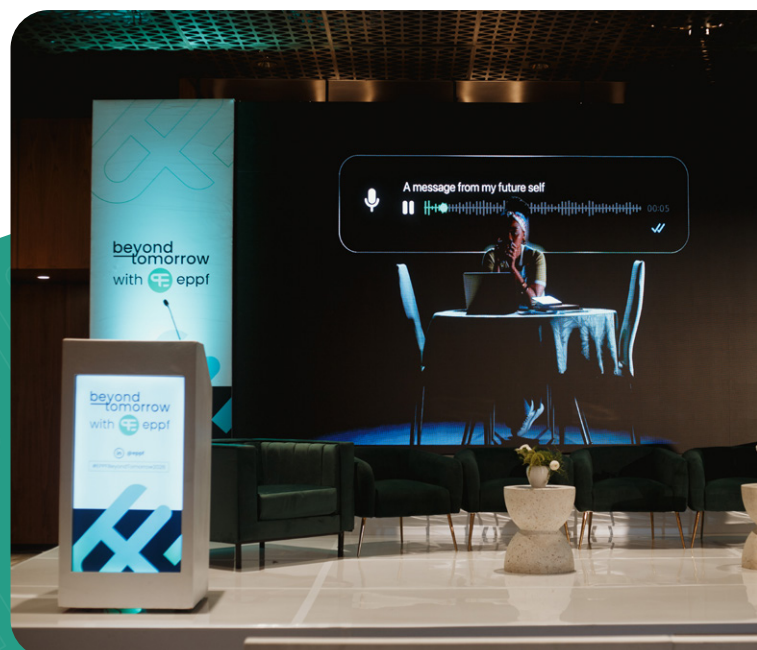


While South Africa has a sophisticated retirement industry, there is still more work to do to ensure that retirement savings translate into lasting financial security. Delegates shared perspectives on retirement adequacy, preservation, retirement income solutions and the changing needs of members.

One of the highlights of the morning was the premiere of EPPF's new 2026 Brand Video, which brings the Fund's purpose to life through a powerful member-centred story.

It reflects EPPF's commitment to caring beyond tomorrow and supporting members and their families throughout their financial journeys. At its heart, the video is a reminder that behind every benefit, contribution and service interaction is a person, a family and a future.

Watch the video here [➤](#)





What made this year's breakfast event particularly meaningful was its focus on collaboration. The challenges facing the retirement industry are complex, and no single organisation can solve them alone.

Beyond Tomorrow created space for diverse perspectives, constructive debate and shared learning, with a common goal of finding practical ways to improve retirement outcomes for future generations.

The event also reinforced EPPF's belief that leadership in retirement goes beyond managing benefits. It means helping to shape the future of the industry, encouraging important conversations and contributing to solutions that keep people at the centre.

And the conversation doesn't end here.

EPPF is committed to continuing the dialogue through industry engagement, collaborative research and practical initiatives focused on some of the retirement system's most important challenges - from expanding retirement coverage and improving preservation to enhancing retirement income solutions and ensuring that members continue to receive meaningful value.

As we continue caring beyond tomorrow, one thing is clear: building a better retirement future takes long-term thinking, collaboration and a shared commitment to improving people's lives.

Beyond Tomorrow 2026 was one step in that journey, and a reminder of what is possible when the industry comes together with purpose.



LET'S TALK
TODAY



Plan with confidence using the EPPF retirement calculator

Life can be busy. Between looking after the people who matter most to you, managing everyday expenses and dealing with the unexpected, there can be a lot to think about.

For some members, retirement may still feel a long way off. For others, it may already be something they're thinking about. Wherever you are in your journey, taking a little time to understand your retirement savings can help you feel more prepared for the future.

That's why we've made the EPPF Retirement Calculator available to you. It's a simple tool that can help you get a clearer picture of your retirement outlook and understand what your future income could look like.



Get a clearer picture of your retirement

The Retirement Calculator estimates your Net Replacement Ratio (NRR), which is the percentage of your current pensionable income that you may be able to replace when you retire.

Understanding your NRR can give you a better sense of whether your retirement savings are on track and what your retirement income could look like. More importantly, it gives you an opportunity to think about your future while there's still time to make choices that could make a difference.

The calculator allows you to explore different scenarios and see how decisions made today could affect your future retirement income. It's a simple way to turn some of the uncertainty around retirement into something you can better understand.



You don't need to have all the answers, and you don't need to make any big decisions today. Sometimes, simply knowing where you stand is a helpful place to start.

Think about today and tomorrow

The Two-Pot Retirement System has also given members greater flexibility to access a portion of their retirement savings when they need it.

We understand that financial pressures can arise, and sometimes accessing your savings can provide important support when you need it. At the same time, it's worth considering how using some of your retirement savings today could affect what you have available when you retire.

The Retirement Calculator can help you explore these possible outcomes, giving you more information to consider when making decisions that are right for you and your circumstances.

Your journey is unique to you

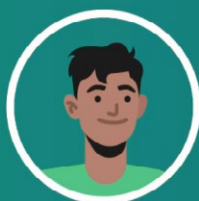
There is no one-size-fits-all approach to retirement planning. Your circumstances, responsibilities and hopes for the future are your own. The Retirement Calculator isn't there to tell you what you should do. It's there to help you understand, explore and plan, so that you can make decisions with greater confidence.

At EPPF, we believe preparing for retirement is about more than numbers. It's about helping you feel supported and giving you the information you need to take care of your future, in your own time and in a way that works for you.

EPPF's Retirement Calculator is accessible to members via the Member Portal. Watch the video on how to use the calculator [here](#).

You don't need to have everything figured out today. Taking a few minutes to understand where you stand can be a meaningful first step. Because when you have a clearer view of tomorrow, you can approach today with a little more confidence and peace of mind.

Take a few minutes to use the EPPF Retirement Calculator and discover where you stand.



Thabo

R20,000

Salary



R15,000

Retirement Income

71%

Net Replacement Ratio (NRR)

LET'S TALK
TOMORROW



A change to your supplementary Medical Cover Insurer

At EPPF, we understand that having reliable healthcare cover provides valuable peace of mind. That's why we want to keep you informed about an upcoming change to the insurer that provides your Supplementary Medical Cover. From **1 October 2026, Centriq (a subsidiary of Sanlam)** will become the insurer for the Supplementary Medical Cover policy available to EPPF pensioners who qualify for this benefit.

We would like to reassure you that **your policy benefits and premiums will remain unchanged.** The premium applicable from **1 October 2026 to 30 September 2027** will stay the same, and you will continue to enjoy the same level of protection.

The Supplementary Medical Cover is designed to help ease the burden of unexpected medical expenses.

It reimburses **90% of the difference** between the amount paid by your medical scheme and the fees charged by healthcare professionals, helping to reduce out-of-pocket costs.

1

Important information for claim submissions

To ensure your claims are submitted to the correct insurer, please use the contact details below:

- For procedures performed up to 30 September 2026
- Email: claims@ambledown.co.za
- Tel: 0861 262 533
- For procedures performed from 1 October 2026
- Email: eskomclaims@centriq.co.za
- Tel: 0861 111 167

2

Accessing your policy documents

You can access the policy summary and claim form by registering on the EPPF Portal: <https://portal.eppf.co.za/Welcome.aspx>.

3

Need assistance?

For any assistance, please contact:

EPPF Contact Centre

- Email: info@eppf.co.za

Centriq

- Contact Centre: 0861 111 167
- Claims-related queries: eskomclaims@centriq.co.za
- Complaints and compliments: eskomcomplaints@centriq.co.za
- General queries: eskominfo@centriq.co.za
- Compliance Department: info@centriq.co.za

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 Beneficiaries' at the top of our website.

USSD

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



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0800 11 45 48

Call us from outside of South Africa:

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181 Golden Way, Klerksdorp Newtown, Klerksdorp
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3620

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Email: vukile@eppf.co.za

THIRD-PARTY CONTACT DETAILS

Bonitas Medical Aid:

Medical Aid Claims and Authorisations

Bonitas Medical Fund

0860 002 108

Medihelp Medical Aid

0860 100 678

Bestmed Medical Aid

0860 002 378

Discovery Medical Aid

0860 002 378

Sizwe Medical Aid

0860 100 871

Medical Aid Contributions

email: medicalaidqueries@eppf.co.za

Car and Household Insurance

Indwe

Telephone Number:

Email: indwe@indwe.co.za

Claims: newclaims@indwe.co.za

Voluntary Burial Scheme

Sanlam Sky

Telephone Number: 086 123 5433

Email: eskomservicing@sanlamsky.co.za

Claims: eskomclaims@sanlamsky.co.za

WhatsApp: 0860 222 556

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