

SPRING 2025

LET'S TALK

**Three 'angels',
one family,
and the power
of compassion**

**We tell the story of the late
11-year-old EPPF beneficiary
Payton Marais**



**Eskom's Calib Cassim and Candice Hartley
on EPPF's 75 years of caring**

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EDITOR'S NOTE

This Spring, we are reminded of the true heart of the Fund through the story of the late Payton Marais, an 11-year-old with a firecracker spirit whose joy and courage lit up every room she entered. Her journey, though filled with challenges, was also surrounded by extraordinary love, bravery and compassion that continue to inspire us. In their most difficult time, the Fund walked alongside Payton's family, offering comfort, dignity, and hope; a reminder that EPPF is not just about the future, but about caring for people in life's hardest moments.

Stories like Payton's remind us why the Fund exists. As EPPF celebrates 75 years, we spoke to Eskom's leaders about its enduring role in supporting members and their families. Calib Cassim, Eskom Group Chief Financial Officer, reflects on how the Fund provides reassurance and care when it is needed most, while Candice Hartley, Eskom Chief People Officer, talks about how it continues to adapt to meet the changing needs of members.

Our 75th anniversary is a celebration of you, the members who have built and sustained one another through care, resilience and trust. Your EPPF is more than an institution; it's a living legacy. We invite you to watch our new brand video on page 13, a tribute to the people and stories that make the Fund what it is today.

This edition also brings you stories to support your well-being and growth. Inside, you'll find articles on mental health, cybersecurity, and breast cancer awareness. There is also coverage of our Beyond Tomorrow Business Breakfast and insights from our annual member satisfaction survey. Your feedback shows real progress, proving that we are listening, learning, and acting to make your experience simpler and more rewarding.



Communications Manager & Let's Talk Editor Helen Yardley

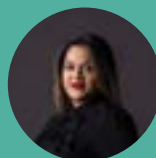
We hope you enjoy this edition and that it reminds you of the strength, care, and dedication that define your EPPF.

Kind regards,

Helen

Meet Our Contributors

Our newsletter is made possible by a team of passionate and talented contributors. Their expertise ensures that each issue is both engaging and informative. Meet the creatives who have brought this edition of Let's Talk to life.



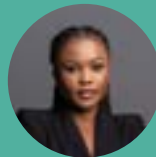
Our Head of Communications, Seema Ramnarain, reviews and subedits the publication, ensuring clarity and quality throughout.



Our Digital Specialist, Boledi Makofane, is a major role player in the production of the podcast and finds new ways to keep you informed and engaged.



Our Communications Intern, Thandiswa Ngolothi, provides helpful insights and tips in her articles on mental health and breast cancer awareness.



Our Communications Intern, Camilla Mafumu, shares practical advice to help our pensioners stay alert and protected against cyber security risks.

Three 'angels', one family, and the power of compassion

This is Payton's story ...

We recently had the honour of meeting Crystal Martin and Garth Marais, the courageous parents of 11-year-old EPPF beneficiary Payton, who sadly passed away in July this year. Their story first reached us through a beautiful, heartfelt letter of appreciation written by Crystal, sharing the journey of their little "firecracker" and the extraordinary care their family received from the Fund during the hardest time of their lives.

In her letter, three names stood out: EPPF's Pension Administrator Lesego Sekele, Social Worker Sam van der Grijp, and Call Centre Agent Pulane Lekgetisho – the people Crystal fondly calls her "three angels". With deep respect, we now share Payton's story; a journey of courage, love, and the profound impact of compassion.



The late Payton Marais

Dynamite wrapped in bows

"Payton was dynamite wrapped in bows," Crystal smiles. "A personality that would outshine any room." She had a way of asking everyone she met, "Will you be my best friend?", a question that never failed to win a 'yes'. Bold and direct, this little firecracker drew people in with her honesty.

Even in stark hospital corridors, her spark refused to dim. She told young doctors which vein to use for a drip and charmed her way onto the hospital WiFi to watch her favourite online videos, refusing to be left out of the world around her. Once, when Crystal couldn't afford airtime, Payton persuaded a doctor to connect her, telling her mom, "The worst they can say is no."

“Payton was dynamite wrapped in bows. A personality that would outshine any room.”



Garth Marais and Crystal Martin

That fearless spirit carried into the promises she asked of her parents. She pulled each of them aside and asked the same thing: that they promise never to give up on her. That promise would define their journey, no matter how hard or heartbreaking it became.

A long road to diagnosis

From a very young age, Payton’s journey was fraught with hospital visits and uncertainty. Crystal and Garth had suspected something was wrong in 2015, when Payton was only 18 months old. But test after test at Chris Hani Baragwanath hospital gave them no answers.

“We couldn’t find out what was wrong,” Crystal reflects, the heartbreak of those years still raw. “The tests she had to go through were heartbreaking.”

Despite the uncertainty, there were small victories: she learned to walk and talk; and even though she remained much smaller than her peers, she was no less determined. Payton had her quirks, insisting on eating slap chips day in and day out; a routine her parents embraced with love and humour. Crystal chuckles as she recalls: “She wanted chips, and chips only. We became pros at making chips.”

By 2022, Payton’s health had worsened. Her legs began to deform, and she wasn’t walking as she used to. Garth and Crystal decided to look for a medical aid, even though they knew there might be a waiting period. Fortunately, they were accepted immediately, allowing them to access private specialists.

An endocrinologist admitted Payton for tests and, suspecting kidney problems, referred them to a nephrologist. Through it all, Payton’s courage shone through. “She did it all with a smile, even though she was traumatised,” Crystal remembers.

Finally, the diagnosis came: cystinosis, a rare genetic disease in which an amino acid called cystine builds up inside the cells. “It causes crystals to form that affect the organs,” Crystal explains, damaging the kidneys and eyes first, and later the muscles, pancreas, thyroid gland and white blood cells.

While it was difficult to hear it, the diagnosis brought some clarity. There is no cure for cystinosis, but treatment may slow the progression.

“You try to prepare yourself for what’s next; to do everything you can for your child,” Crystal reflects, “but sometimes it feels like we just

“Everybody sacrificed. Even her sisters because everything we made went to making sure that Payton was seen to first.”

didn't have the opportunity. It's so difficult to deal with something like that, because you don't actually know what it is that you're dealing with.”

The road gets harder

As if the diagnosis wasn't enough, another blow followed almost immediately. The medical aid cancelled Payton's coverage the moment her condition was confirmed. With no coverage, the family was pushed back to the public health system, facing months when essential medication was unavailable, which meant Payton's treatment was inconsistent.

“With a disease like this, you need everything to be monitored all the time – her electrolytes, her cystine levels. Without it, you're running blind,” Crystal explains.

Every month Payton had to go for tests at Chris Hani Baragwanath, and the rollercoaster of results, shortages, and setbacks was exhausting. Even though some things were free, many essentials had to be paid for out of pocket.

The financial strain was heavy: Garth runs his own small electrical business, so if there was no work, there was no money. Payton was also on oxygen 24/7. “Everybody sacrificed,” Crystal says. “Even her sisters because everything we made went to making sure that Payton was seen to first.”

When EPPF became aware of the situation earlier this year, the family had R100 left in their bank account, and Payton had been classified as palliative. It was a painful realisation for Crystal and Garth. “It's an ugly picture to look at,” Crystal admits.

Garth says gravely, “We went from them supplying us with dialysis to stopping treatment, saying she no longer qualified. But that was the only thing that was keeping her alive at that moment.”

Crystal started manual dialysis, doing everything she possibly could to keep Payton going. “Crystal used to be a champion at that, at dealing with dialysis every day,” Garth adds with admiration.

A grandfather's gift

Crystal's father had worked at Eskom for many years as a supervisor. When he passed away in 2016, he had left a pension provision for his grandchildren. Crystal hadn't thought about it in years, but one morning she woke with a single word on her mind: Eskom.

Going through her father's papers, she found the pension documents and realised he had provided for a future he would never see. Crystal's voice softens: “For me, it was like a final thank you, Dad, again. I'll never be able to put into words how much it actually means.”

Normally such benefits are held in trust until the child turns 21. But, as pension administrator Lesego Sekele explains, this was different. “Because of the circumstances, we requested a trust advance. We knew Payton didn't have time to wait, so we fast-tracked the payout ... it was about making sure she was comfortable in her final days.”

Crystal recalls: “I said to Lesego, my child has no 21. There is only right now. Her comfort is our priority.”

The three angels

Lesego describes how the case came to him through call centre agent Pulane Lekgetisho, who recognised the urgency and brought it straight to his desk. Together with social worker Sam van der Grijp, they worked to ensure the family's request was fully understood by EPPF's Board, not as a formality but as a matter of dignity.

"When I first spoke to Crystal, I could hear she wasn't okay," Lesego says. "Sometimes it helps to have someone outside the family, someone who just listens. For me, it wasn't just a job. It was about showing care."

That care made all the difference for Crystal and Garth. It wasn't only the financial relief that mattered, but the people who truly saw them and stayed by their side. Sam, Pulane and Lesego listened, showed up and fought for Payton's dignity.

Pulane could have passed their story along without thought but instead ensured it reached the person she believed was best suited to help – an act Crystal likens to a ripple becoming a wave that carried them forward.

Sam showed up at their home not only as a social worker, but as a human being. "You looked into the eyes of a child who's fought like hell every single day of her 11 years," says Crystal. "And instead of walking away like so many others have, you walked toward our pain. And stayed."

Lesego fought alongside them, not just on paper but with heart, promising to do all he

**"Instead of walking away
like so many others have,
you walked toward our pain.
And stayed."**



Top to bottom: EPPF Pension Administrator Lesego Sekele, Call Centre Agent Pulane Lekgetisho, and Social Worker Sam van der Grijp.

possibly could to help. “You’ve treated our situation like it matters – and in doing that you’ve told me we matter,” says Crystal.

For her, when the world started to feel like it had closed its doors on Payton, the Fund opened a window. “For the first time, we were heard and seen, and my child was seen and looked after, in the most crucial time of her life. It would have killed me not being able to provide her with what she needed at that point.”

Honouring a firecracker spirit

With the Fund’s support, Crystal and Garth were able to get Payton the medication she needed to keep her comfortable and ensure her final days were filled with dignity and care. On the day of Payton’s passing, the family could focus solely on being with her.

That morning, Crystal and Payton’s two sisters bathed and dressed her together, putting on her beloved Elsa pyjamas. Payton loved bubbles and so Garth carefully set up her bubble machine, filling the room with masses of shimmering, floating bubbles throughout the day.

Crystal tenderly recalls: “Though she was sleeping, we just spent time with her.”

At 7.15 that evening, surrounded by the people she loved most, Payton opened her eyes, took two small breaths and passed away quietly.

“I can honestly say watching my child take her final breath was nothing like what I went through watching my child every day go through all this pain and all this suffering and everything that she had to deal with, even though she did it with a smile,” Crystal says, her voice breaking.

The Fund’s payout gave Payton’s family something priceless: the ability to give her a funeral filled with love and dignity. What might have been a time marked by

helplessness became instead a chance to honour her in the way she deserved.

“When it came to her passing, Garth and I were at ease because we didn’t have to phone people and ask, ‘can we borrow, ‘can we loan’, and have other people give my child a final farewell,” Crystal explains. “We were able to do that. And what makes it so profound is that it came from my dad; that final ‘don’t worry, I’m still there’, because he loved his grandkids.”

At her memorial, Payton’s family and friends released 100 blue and white balloons into the sky – a gesture of release, remembrance, and hope.

“There is no thank you big enough,” Crystal says with quiet conviction. “EPPF gave my daughter something most don’t even think to ask for: a soft place to land.”

Payton’s story is a reminder of what compassion can do – how small acts of kindness ripple out to become lifelines.

Through her firecracker spirit and her parents’ courage her legacy lives on. And through the Fund’s support, a family in crisis was given not only some relief, but dignity, humanity, and the reassurance that they matter.

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Benefits explained

When a member of the Fund passes away, the following benefits are available to their children and other dependents.

Death in Service

a. Monthly pension: When an in-service member passes on, the beneficiaries are entitled to a monthly pension. Eligible beneficiaries include the spouse/life partner (approved by the legal department), the biological children/posthumous child, or an adopted child of the deceased under the age of 21 years at the time of passing of the in-service member. Permanently incapacitated children may receive a lifelong pension (pending approval by the medical panel).

b. Lumpsum benefit: The lumpsum benefit is paid to dependants of the deceased who have been approved by the Benefits Management Committee after the social workers have completed their Section 37C Investigation. For children under the age of 21 years, their allocated share is often paid into a trust account opened in their names and ID number. For beneficiaries older than 21 years of age their benefit is paid directly to them immediately.

Death deferred

If a deferred member passes away before retirement, the lump sum benefit in the Deferred Pension Scheme (transfer value, plus interest) will be allocated to their beneficiaries in terms of Section 37C of the Pension Funds Act. This means EPPF will investigate and verify whether the deferred member had legal dependants, such as:

- a spouse whom they married before deferring the benefit.
- minor children, adopted or posthumous children.
- factual dependants (parents or a family member who is financially dependent on the deferred member).

Trust accounts are created when the Benefits Management Committee approves the findings of the Section 37C Investigation. Additionally, beneficiaries are at times not only limited to the biological children of the deceased, but to anyone whom has been proven to be a financial dependant of the deceased. For example, this may include nephews, and grandchildren of the deceased.

Death of a pensioner

a. Monthly pension: The beneficiaries of the pensioner would receive only a monthly pension. The eligible beneficiaries include the spouse/life partner (approved by the legal department), the biological children/posthumous child, or an adopted child of the deceased under the age of 21 years at the time of the passing of the pensioner.

b. Lumpsum benefit: When a member goes on pension and passes away within five years of going on pension, the balance of the five years remaining is calculated and paid out in the form of a lumpsum minimum benefit. The benefit will be distributed using the Section 37C Investigation as per point (b) under death in service.

CALIB CASSIM ON 75 YEARS OF CARING



Eskom Group Chief Financial Officer Calib Cassim

For Group Chief Financial Officer of Eskom Holdings Calib Cassim, the word that best describes EPPF is 'caring'.

After 23 years at Eskom, Calib has seen first-hand how important the Fund's role is, not just in managing money, but in looking after people.

Reflecting on EPPF's 75th anniversary, he says: "Ultimately both Eskom and EPPF are about looking after our employees and our members while they're part of Eskom and, more importantly, when they exit the organisation. But it goes beyond just the member; it goes to the families, especially in the difficult times when they lose loved ones. At the end of the day, we must go beyond a unique number and bring that personal intervention."

That spirit of care is clear in how the Fund communicates openly with members, especially during times of change. Calib points to EPPF's handling of the recent introduction of the Two-Pot retirement system, which offers members short-term benefits, but with negative effects in the long run. "Holding roadshows across the country and being transparent on what this means for members demonstrates the caring attitude of EPPF to our members and staff," he says.

Caring also means leading change. Calib applauds the Fund's efforts to transform the

investment sector by increasing opportunities for the participation of black asset managers in its portfolio and creating programmes to nurture new talent. "For me, that is tremendous!" he says with pride.

When it comes to serving members, Calib highlights how few complaints come through, a testament to EPPF's efficiency and dedication. But he stresses there's always room to do more, especially in embracing technology to speed up processes and make it easier for members and their families. By streamlining processes between Eskom and EPPF, the Fund can respond more quickly to members' needs, ensuring that pension payments flow seamlessly and without undue stress on families.

Looking ahead, Calib believes that financial wellness and choice will remain the cornerstones of EPPF's success. His message to members is one of reassurance; that their benefits are in capable hands, under the careful oversight of the Board, management, and the trustees. "Members and their families can sleep very comfortably at night," he says, assured that their financial futures are secure, and that the Fund will continue to care, not just for numbers, but for the people behind them.



Eskom Chief People Officer Candice Hartley

Powering people

Eskom Chief People Officer Candice Hartley on the enduring role of EPPF

For 75 years, EPPF has been a steady presence in the lives of Eskom employees. Through turbulent economic cycles, energy reforms, and shifting workplace needs, it has provided something that goes beyond benefits: reassurance, resilience and trust.

For Candice Hartley, Eskom's Chief People Officer, that reliability makes EPPF indispensable today and into the future. She notes that the Fund's longevity is proof of its strength and integrity. "EPPF celebrating 75 years demonstrates that they are trustworthy. They are steadfast. And I think the portfolio

is performing the way it should. So, it's an absolutely essential part of how we provide benefits to our employees."

Strengthening Eskom's people strategy

Since joining Eskom, Candice's priority has been to ensure that the organisation's employee strategies are aligned with the needs of a changing workforce. Employees, she observes, increasingly want choice – in compensation, retirement savings, and medical aid. "We are operating in an

economy that's not growing as it should. Therefore, it puts a lot of pressure on employees' disposable income. So, if you don't have flexibility in terms of how you structure benefits and compensation packages, it actually erodes your employee value proposition."

As the energy sector liberalises, and new independent power producers reshape the market, Eskom's workforce is evolving too.

"With the change in our talent base, we also have to change how we provide benefits to our employees," says Candice. "So, our partnership [with EPPF] will continue, but on the premise of structuring benefits that make sense to attract our employees, and not just attract them within the organisation, but also to retain them for the long term."

For Candice, EPPF's role goes far beyond retirement savings. With people living longer and Eskom's operations requiring technical expertise in areas such as engineering, nuclear and renewable energy, institutional knowledge remains critical even after formal retirement.

"As much as people have a contractual retirement age, we still need those skills beyond retirement," explains Candice. Retirees play a critical role in building the next generation of technical and engineering skills the utility depends on, so it's about ensuring that those benefits remain relevant post-retirement, she adds.

Supporting employees across life stages

Eskom's workforce is multigenerational, from new graduates and apprentices to employees nearing retirement. Each stage brings different priorities and challenges. Candice stresses that benefits like retirement savings, disability cover, and death benefits are vital, especially in

"Our partnership will continue, but on the premise of structuring benefits that make sense to attract our employees."

South Africa, where one employee supports multiple households. She emphasises that a trusted partner is key in supporting employees across these life stages.

"When we go out to market and we look for partners, we look for partners that are reliable, that perform, and above all, that espouse our values around ethics. Eskom, as an employer, is very, very deliberate about not just building a high-performance organisation, but an ethical one." What stands out for her in the relationship with EPPF is the resilience of the organisation.

She also highlights the importance of educating employees about the benefits available to them. "It's absolutely important that these benefits make sense for employees ... and that we do more education with our employees so they're really aware of the full extent of benefits available to them and their dependents."

Looking ahead

Candice emphasises the role of digital transformation in keeping benefits relevant and accessible. Employees need on-demand access to insights through AI-driven advice, robotics or other digital tools. This approach will be especially valuable for digitally savvy employees and will strengthen the partnership between EPPF and Eskom, ensuring benefits meet the needs of a changing workforce.



A TRIBUTE TO YOU, OUR INCREDIBLE MEMBER

Our 75th anniversary commemoration isn't just about celebrating our incredible numbers or our groundbreaking policies over the years.

EPPF has always been about you. As a Fund, we're all about the generations of South Africans who built, protected and sustained one another through care, resilience and trust.

Every milestone in the past 75 years was not just an act of administration but an act of humanity. It really is about:

- The dreams of workers who gave everything so their families could have tomorrow.
- The dedication of EPPF staff members, who

have protected that promise with care, stewardship and trust every single day.

- And the sacrifices of generations who believed in something bigger than themselves.

Your EPPF isn't just an institution. It's a living legacy.

We invite you to take a moment to watch this tribute to our members. Click on the link below the image to watch our video, or add this web address to your browser and click 'enter' <https://www.youtube.com/watch?v=9LW-S6V1Jgo>



[Click here to watch our video tribute to members](#)

Beyond Tomorrow with EPPF

From Sustainability to Impact

As part of our 75th anniversary activities, EPPF hosted the **Beyond Tomorrow Thought Leadership Breakfast** in Johannesburg this September, bringing together leaders from across the retirement and investment industry. The discussion explored how the Fund is moving beyond sustainability to deliver real-world impact, guided by our pillars of environmental regeneration, economic parity and social equality.

While the event was aimed at industry stakeholders, the outcomes matter deeply for you, our members, because they influence how we invest, how we grow, and how we continue to secure your future while building a fairer, more inclusive society. Securing your future is at the heart of everything we do at EPPF. As we reflect on our 75-year journey, we are proud not only of our history, but also of the tangible impact we continue to create for members, their families, and communities.

Our three pillars of environmental regeneration, economic parity and social equality guide every decision we make. These principles aren't just ideals; they shape the way we invest, the policies we champion, and the initiatives we drive on behalf of you, our members. Building on these pillars, EPPF translates vision into action through concrete initiatives that strengthen the investment industry and



EPPF Chief Executive & Principal Officer Shafeeq Abrahams



Left to right: GIBS' Business School Dean Morris Mthombeni, Kagiso Capital CEO Kgotso Schoeman & EPPF Deputy Chief Investment Officer Phathutshedzo Mabogo.

create opportunities for communities across South Africa.

In this milestone year, EPPF proudly reaffirms its commitment to members. With assets under management (AUM) totalling R230 billion at the end of June 2025, the Fund has secured the financial futures of thousands of members across the country.

Building on this legacy, the Fund's focus is on long-term impact for both the industry and the country. Our approach brings together environmental regeneration, economic parity and social equality, because a truly sustainable future requires balancing growth with fairness and resilience.

In 2022, the Fund commissioned research with the Gordon Institute of Business Science (GIBS) to better understand the systemic barriers that women face in the investment industry. The findings revealed how women have transformed the sector over the past 20 years, delivering solutions to members' needs, lowering costs, simplifying products, improving services and shifting the focus towards addressing South Africa's broader societal, environmental and economic needs. Yet, research published in August this year by

24% of the Fund's external local listed assets under management (R74bn) are managed by women-owned businesses.

AMRI shows that the industry is still struggling with women representation. Many firms have never had a senior female investment professional, and women portfolio managers remain concentrated in small and medium firms, disproportionately assigned low and moderate risk portfolios. Structural and cultural challenges persist, even as the industry shifts from compliance-based transformation to a broader diversity, equity and inclusion focus.

EPPF has integrated these findings into our social policy, ramping up support for women in leadership and championing women-owned businesses. We have taken decisive steps across multiple areas: a procurement programme that prioritises suppliers and service providers advancing B-BBEE; stronger recruitment of black senior and women investment professionals, and development programmes to advance its own staff.

The Fund drives gender inclusion through targeted actions in investment governance, ensuring visibility by requiring transparent gender data, amplifying voice by including women in decision-making forums, and adding value by rewarding inclusive practices. Diversity is embedded throughout its processes, from careful vetting in due diligence to active support for emerging women-led businesses, driving innovation, growth and opportunity across the economy.

A key strategic target of the Fund is to increase allocation to women-owned and women-led funds to 20% by 2028 and 30% by 2033, while observing its fiduciary duty to manage its assets responsibly and in the best interests of its members. To date, 24% of the Fund's external local listed AUM (R74 billion) are managed by women-owned businesses, accounting for 8% of total EPPF AUM (R230 billion). A total of R18.9 billion of AUM are managed by women-owned businesses, with R18 billion in listed markets and R945-million commitments in private markets. Additionally, women represent 31% of EPPF investment management decision-makers, 38% of internal portfolio managers, and 35% of internal analysts.

The Fund is also seeding three new women-led ventures. Recognising that women are often excluded from managing higher-risk assets, EPPF is incubating women with strong track records who have not yet had the opportunity to run specific mandates. In entrusting them with these portfolios, the Fund requires them to 'pay it forward', mentoring and supporting other women in the industry. In this way, it is building a sustainable pipeline of diverse talent.

For EPPF, sustainability and responsible stewardship is part of its DNA. From the beginning, the Fund has prioritised principled decision-making and what is right for its members. In this milestone year, EPPF reaffirms its pledge to drive an equitable and sustainable future for its members, their families and communities, and industry partners.

**Women represent 31%
of EPPF investment
management
decision-makers**



Left to right: EPPF Board member Asanda Penny, EPPF CFO Thandie Mashego, EPPF Board member Winile Madonsela, EPPF Executive Ayanda Gaqa & Eskom's Corporate Professional for Pensions Tembisa Mahiti.

EPPF'S CARING BEYOND TOMORROW PODCAST

The Future of Pension Funds: Trends Shaping South Africa

In this informative episode, we're joined by Mr Ayanda Gaqa, Executive: Governance and Assurance, as he breaks down key insights to help you better understand the pension landscape. Tune in for practical insights into how each fund type works and what it means for your financial future.



HOW TO ACCESS OUR 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

Go to Iono.fm: Visit www.iono.fm or podcasts.apple.com and search for EPPF Caring Beyond Tomorrow Podcast in the search bar.

Select the Podcast: Click on the EPPF podcast from the search results.

Play or Download: Click play to stream an episode or download it for offline listening.

YOUR VOICE MATTERS!

What you told us in our 2025 member survey

At EPPF, we believe the best way to serve our members is by listening to them. Every year, thousands of you take the time to share your feedback in our member satisfaction survey. This helps us understand what we're doing well, where we need to improve and, most importantly, how we can make your experiences simpler and more rewarding.

Thanks to your voices, our 2025 results show real progress. We started tracking your member experience in 2021, and every year since we've seen steady improvements, showing that we are listening, learning, and acting.



HOW WE MEASURE YOUR EXPERIENCE

To make sure we're meeting your needs, we track four key measures:

Net Promoter Score (NPS): Shows us how likely you are to recommend EPPF to others.

Customer Satisfaction (CSAT): Tells us how satisfied you are with services or interactions.

Customer Effort Score (CES): Reflects how easy it is for you to get what you need from us.

Treating Customers Fairly (TCF): Ensures you always receive clear information, fair treatment, and support tailored to your needs.

Your feedback shows we're moving in the right direction



NPS

Rose from
25 in 2021 to

64 in 2025

More of you
are proud to
recommend EPPF!



CSAT

Grew from
8.4 in 2021 to

9.0 in 2025

You are more
satisfied with your
experiences!



CES

Increased from
7.6 in 2022 to

8.9 in 2025

It's becoming
easier for you to
interact with us!



TCF

Improved from
8.2 in 2022 to

9.1 in 2025

More of you feel we
treat you fairly, with
respect and care!



How we collected your feedback

- The survey ran from 6 to 28 June 2025, and this year we made it even easier for you to take part.
- We sent invitations by email and SMS, so even if you don't use email, you could still have your say.
- We also reached out by telephone, especially to pensioners and beneficiaries without digital access.
- 15,727 members started the survey, with 6,549 completing it – a substantial increase from 2024.
- 9,361 members answered the NPS question,

representing 12,3% of our membership, giving us a strong, reliable view of your experience.

Why the survey matters

These results are more than numbers – they are your voices. Each response guides how we improve our services and how we support you better. We're proud to see such strong improvements, but we know there is always more work to do. Our promise is to keep listening to you, to keep simplifying your experience, and to keep treating you with fairness and respect at every step.

Our 2025 survey prize winners

WEEK	GENDER	LOCATION	MEMBERSHIP	AMOUNT
Week 1 Online	Male	International	Deferred	2500
Week 1 Telephonic	Female	KwaZulu-Natal	Beneficiary	2500
Week 2 Online	Female	Eastern Cape	Beneficiary	2500
Week 2 Telephonic	Female	Gauteng	Pensioner	2500
Week 3 Online	Male	Gauteng	Deferred	2500
Week 3 Telephonic	Male	KwaZulu-Natal	Pensioner	2500
Week 4 Online	Male	Mpumalanga	In-Service Member	2500
Week 4 Telephonic	Female	Western Cape	Pensioner	2500
Overall Online	Male	Mpumalanga	Pensioner	7500
Overall Telephonic	Female	Gauteng	Beneficiary	7500

Breast Cancer Awareness

Every ribbon tells a story

Behind every pink ribbon lies a story of courage, resilience, and hope. Breast Cancer Awareness Month is more than just about raising awareness, it's about standing together, supporting those affected, and remembering the life-saving power of early detection. Beyond the statistics are people, mothers, daughters, sisters, colleagues, and even men, whose lives have been touched by breast cancer. This month, we honour the strength of those who face the journey, and the importance of awareness, compassion, and solidarity.

Facing a Diagnosis: What Comes Next?

A breast cancer diagnosis can bring overwhelming emotions, from fear and shock to sadness and uncertainty. Having a trusted support network makes a meaningful difference. Conversations with healthcare providers, asking the right questions, and seeking second opinions can also empower you to make informed decisions about your treatment journey.

Caring for Body and Mind

Treatment can be physically and emotionally demanding, often bringing side effects such as fatigue or changes in appetite. Caring for your wellbeing is just as important as medical care.

This can include getting enough rest, enjoying balanced meals, engaging in gentle activity, or exploring practices like mindfulness and meditation. Emotional health is equally important, acknowledging your feelings, finding moments of joy, and reaching out for support all play a vital role in building resilience.

Life Beyond Treatment

Recovery does not end when treatment does. Survivors often speak of adjusting to a "new normal," navigating both physical healing and emotional transitions. Ongoing support, whether through loved ones, survivor groups, or professional guidance remains important.

At EPPF, we care deeply about the wellbeing of our members. If you are ever faced with the challenges of a cancer diagnosis or need advice on how to cope, please remember that there are institutions you can reach out to for help. They offer confidential, round-the-clock support, from counselling to practical resources, to help guide you through difficult times.

Information in this article is provided by Lyra Wellbeing, formerly known as ICAS.

SCREENING ADVICE

The Cancer Association of South Africa advises women to perform monthly breast self-examinations from age 20 and to see a doctor for any changes.

For non-symptomatic screening, women aged 40 and above should get an annual mammogram, while women 55 and older should get one every two years.

CANSA also offers clinical breast examinations at their care centres and provides information on mammogram services.



Mental Health Awareness

Let's make mental wellbeing a priority

October marks Mental Health Awareness Month, a time dedicated to shining a light on a topic that affects us all. No matter our age or stage in life, our mental wellbeing is just as important as our physical health. It is an important part of living a full and balanced life.

Mental health challenges are more common than many realise. Stress, anxiety, depression, burnout, and even loneliness affect people across different stages of life. These are common yet often kept hidden due to stigma or fear of being misunderstood.

Ignoring mental health can lead to more severe issues, impacting not only

the individual but also families and communities. By recognising its importance, we can take steps to support ourselves and each other. What's important to remember is that these challenges are common, and support is available.

This month is about breaking the stigma. Talking about mental health should be as natural as talking about a headache or back pain. A simple conversation, a listening ear, or seeking professional support can make a real difference. Reach out to organisations dedicated to supporting people through difficult moments.

Anxiety is one of the most common mental health challenges and it can affect anyone.

The good news is that there are simple, effective techniques you can use when you feel anxious. These include box breathing, a controlled breathing technique that involves inhaling, holding your breath, exhaling, and holding again, each for the same amount of time, usually four seconds. This four-step, four-second cycle helps to calm your nervous system, reduce stress and anxiety, improve focus, and regulate your heart rate. Other methods include guided imagery, mindful walking, and journalling. These techniques only take a few minutes but can make a real difference in calming your mind and helping you feel more present.

Prioritising your mental health is not a weakness; it's one of the greatest strengths you can show. This month, take the small steps that make a big difference and know that reaching out for support is always a sign of strength.

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10 ways to look after your mental health

- 1. Get plenty of sleep.**
- 2. Eat well** – aim for a balanced diet, and limit caffeine.
- 3. Reduce alcohol** – too much can contribute to anxiety and depression.
- 4. Get plenty of sunlight** – Vitamin D helps release mood-boosting chemicals.
- 5. Manage stress** – know your triggers and coping strategies.
- 6. Stay active** – exercise boosts brain chemicals that improve mood.
- 7. Do something you enjoy.**
- 8. Connect with others** – friendships support self-esteem and provide help when needed.
- 9. Do things for others** – acts of kindness can boost self-esteem.
- 10. Ask for help** – everyone faces challenges, and seeking support is okay.



LET'S TALK TOMORROW

For pensioners



eppf

CARING BEYOND TOMORROW



Cybersecurity Awareness

Top tips for pensioners to stay safe online

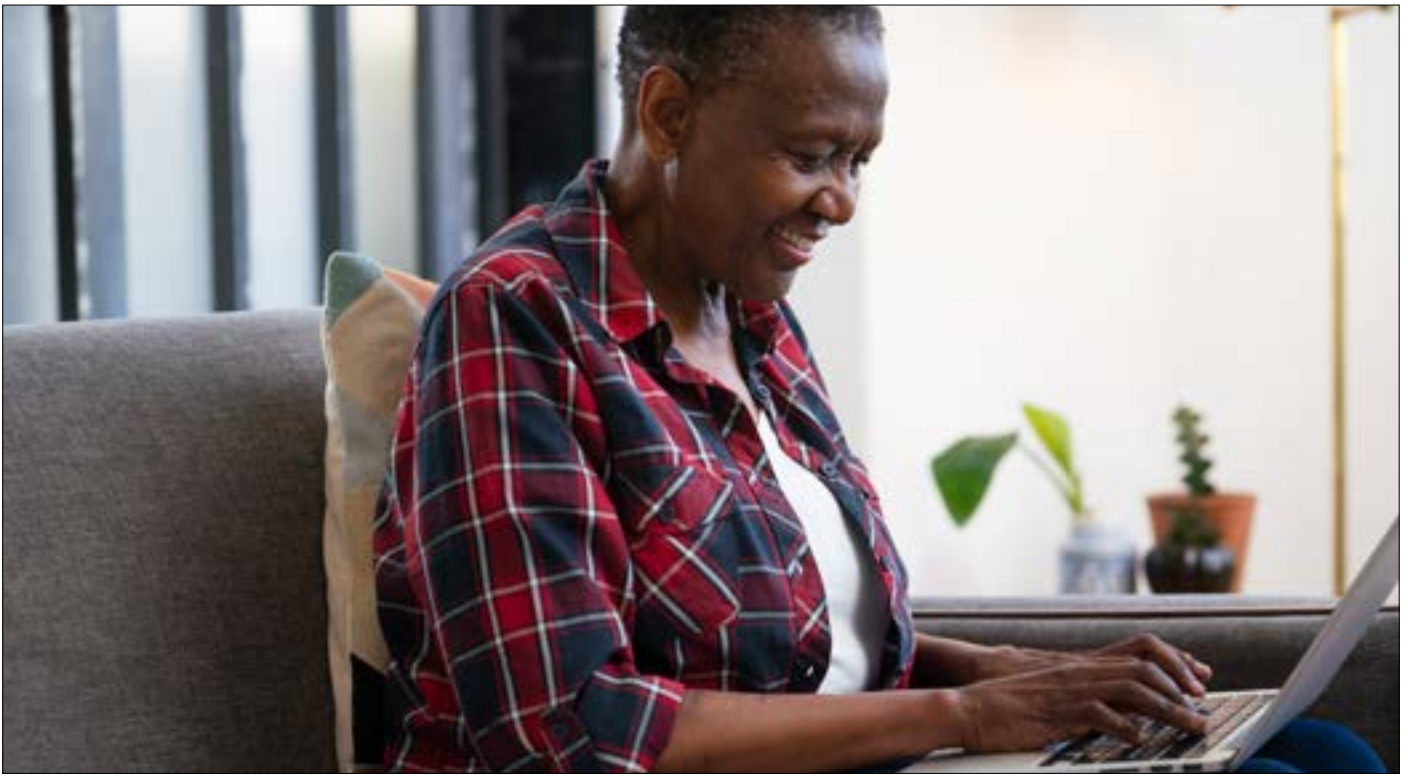
Part of our commitment to caring for you is to improve your awareness of cybercrime and how prevalent it is worldwide. In recent weeks, various people have posted comments on social media about how scammers are trying a new trick to con people out of money.

Scammers may phone you and claim to be from your bank. They sound convincing and professional, and even offer you the opportunity to 'speak to their supervisor.' If you choose that option, another criminal will take over the call and 'verify' that the person you're dealing with is legitimately from your bank. The scammer will then try and convince you that a fraudulent transaction is about to happen on your account and for that to be stopped, you need to log into your banking app and provide information to them. The scammer will then trigger a

real transaction on their end which is how you'll get an OTP on your phone. When you provide this OTP to the scammer to 'verify' or 'authorise the fraud reversal' your money will be stolen. Always check in with your bank if you're unsure.

Other tips to share: Don't think it can't happen to you

Cybercrime isn't just a concern for big companies. Regular people are often considered by cyber criminals to be the easiest targets. Whether it's clicking a link in a message that you're not expecting, sharing personal details on social media, or answering an unexpected call and then parting with private information - scammers are always looking for ways to trick you.



Always question the sender

Be cautious of unexpected or urgent requests, especially those that involve money or sensitive information. Scammers often try to create a sense of urgency to make you act without thinking. Before responding, pause and consider whether the request makes sense. If it feels unusual or out of place, treat it as a potential warning sign. Common examples include scammers who send texts that alert you that a small amount of money is owed before 'your order' can be couriered to you. Victims usually respond to the text as the amount that the scammer asks you to pay is considered small. It's usually a few rand. The scam comes in when the victim's banking information is hacked.

Verify identity before you give away personal information

Never rely on the contact details provided in a suspicious message. Fraudsters often impersonate trusted organisations or individuals, including financial institutions or service providers. Confirm the request through official channels. Even if you're told the call is from a legitimate organisation, end the call and verify that you're dealing with the correct organisation.

Check communication carefully

Look carefully at the details of the message itself. Red flags include unusual email addresses, messages that seem out of character, poor grammar, or requests that don't align with normal procedures. Scammers can be very convincing, so staying alert and checking for inconsistencies are key to spotting fraudulent attempts.

Staying safe online doesn't have to be complicated. By questioning unexpected requests, verifying identities through trusted channels, and paying attention to communication details, you can significantly reduce the risk of falling victim to scams. In today's digital world, caution and awareness are your best protection.

These security tips are proudly brought to you in collaboration with EPPF's Information Technology Team.

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

CALL CENTRE

Call us from South Africa:
0800 11 45 48

Call us from outside of South Africa:
+27 10 013 3366

Email:
info@eppf.co.za

EMALAHLENI OFFICE & WALK-IN CENTRE

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Nadia Gagiano
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EAST LONDON OFFICE

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011 709 7523

Address:
Sunilaws Office Park
Block A, Corner Quenera Drive & Bonza Bay Road
East London
5241

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Noxhanti Mshumpela
Telephone: 067 429 0034
Email: noxhanti@eppf.co.za

CAPE TOWN OFFICE

Contact:
021 915 2721

Address:
Eskom Western Cape Regional Office
60 Voortrekker Road, Bellville
7530

Retirement Fund Consultant:
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031 710 5206

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KwaZulu-Natal Eskom Regional Office
25 Valley View Road, New Germany
3620

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REGIONAL FUND CONSULTANTS

Free State, Northern Cape
Keikantseng Seleka
Telephone: 067 429 0215
Email: keikantseng@eppf.co.za

NORTH WEST OFFICE

Contact:
067 429 0035

Address:
Eskom Klerksdorp Area Office
181 Golden Way, Klerksdorp Newtown, Klerksdorp
2570

LIMPOPO OFFICE

Contact:
067 429 0035

Address:
Nedbank Polokwane
60 Landros Mare Street, Nedbank Building
Polokwane Central
0700

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