

Pensioner TALK



2nd Issue 2018

Meet our pensioners:
**Mr and Mrs
Kaptein**
– living their golden
years to the fullest



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People Profile

Meet the EPPF's Chief
Investment Officer,
Ndabe Mkhize

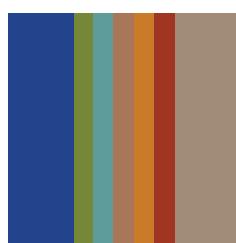


A Healthier You

How to stay healthy
during the festive
season

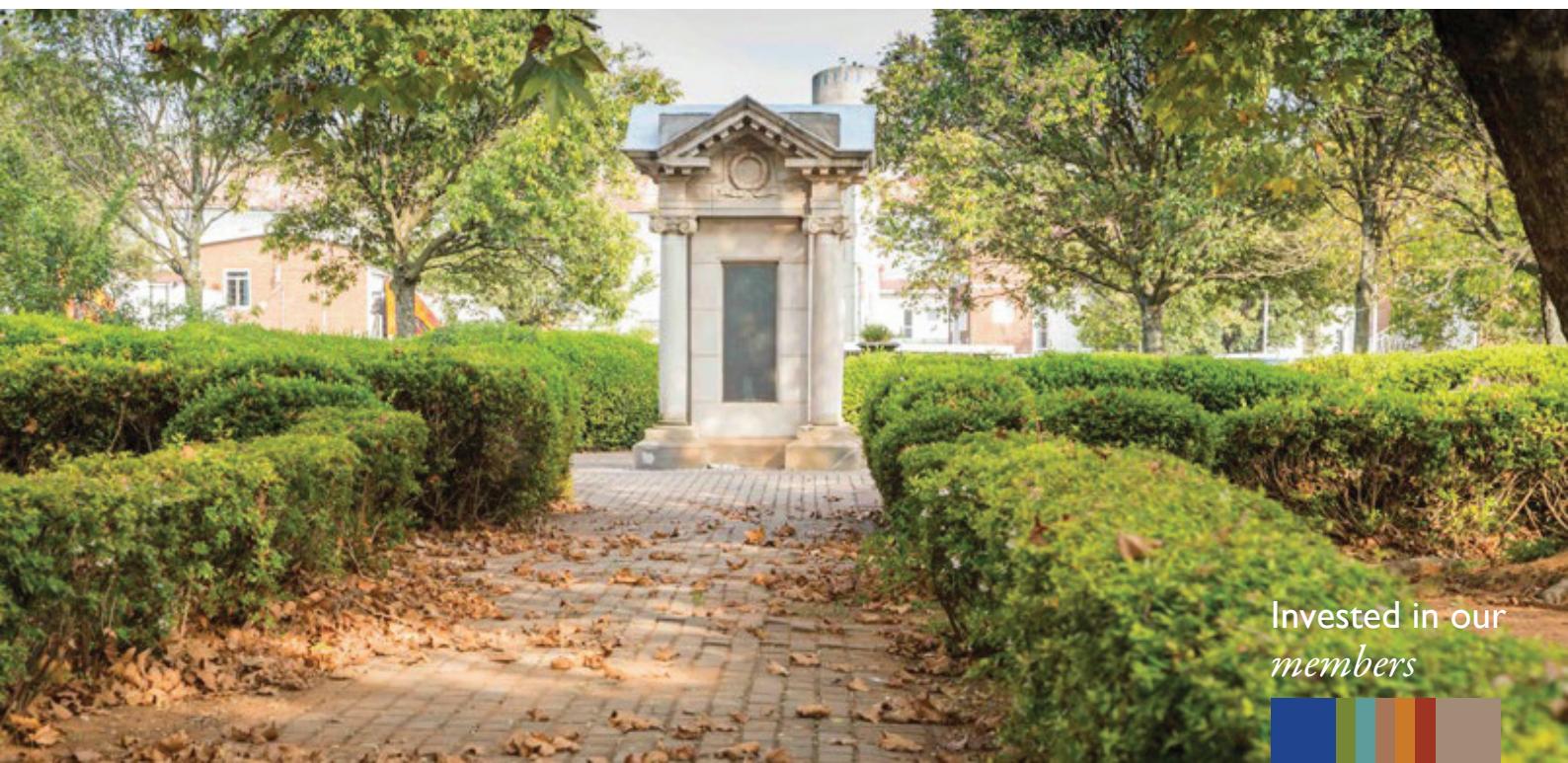


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Editor's Note



Welcome to the festive season edition of the Pensioner Talk, our last edition for 2018. This time of the year is synonymous with spending time with loved ones, overindulging and celebrations, as well as reflection and planning for the new year.

Let the festivities begin!

This edition shines a spotlight on how to make it through this "silly season" in one piece – whether it is about looking after your health, your money or feeding your mind with news and information about the Fund. We aim to entertain and educate while demonstrating that we are well and truly 'invested in our members' through the content that we share. This is why we feature an article shedding some light on why we conducted the regular Evidence of Survival (EOS) audit – go to page 16 to learn more.

New edition, new profile – it could be you ...

The Pensioner Profile section has proven itself quite popular, and in this edition we feature yet another lovely couple. Go to page 14 to meet Mr and Mrs Kaptein from Johannesburg South. They share about their relationship and years of marriage, including some of the people, places and memories they hold dear. Are you interested in being featured in the next edition? Send an email to eppfcommunications@eppf.co.za and you, too, could be on the cover of the next Pensioner Talk!

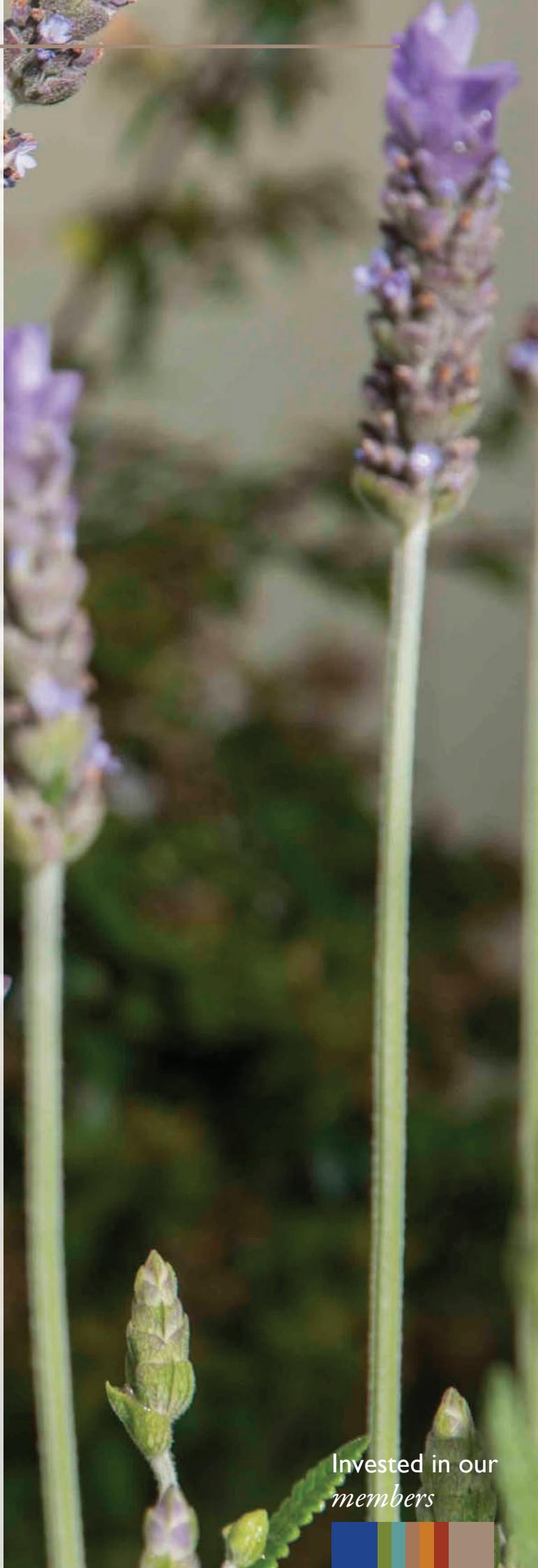
Tell us what you think!

Thank you for those of you who took the time to share your opinions and suggestions on our new-look Pensioner Talk – we appreciate your feedback. And we want to hear from even more of you. Did you enjoy reading this edition? How could we further improve the newsletter?

No contribution is too big or too small – send an email to eppfcommunications@eppf.co.za with your thoughts and ideas. We are looking forward to hearing from you!

Happy holidays to you and your family,

Thato



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Meet the EPPF's Chief Investment Officer, **Ndabe Mkhize**

With investment returns high up on the Fund's strategic objectives and the volatility in the markets, there is currently a spotlight on the Fund's investments. And in the "hot seat", is our Chief Investment Officer (CIO), Ndabe Mkhize. We spent some time with the man at the helm of the Investment Management Unit, the department tasked with safeguarding and being custodians of the Fund's investments. Mr Mkhize shares his experiences at the Fund (and throughout his career), his thoughts on recent events that have affected his area of responsibility and plans for the future.

You have been at the EPPF since May 2014 – what journey brought you to the Fund and what has kept you here for more than four years?

A quest to do more across asset classes, to be able to learn and implement things that I wouldn't be able to elsewhere – that is what brought me to the Fund. I was attracted by the breadth and variety of work available, and so I stayed. I started off at the Fund in 2014 and was the first deputy CIO at the EPPF. My mandate at the time was to strengthen and enhance the performance of internally managed assets. Initially, I did experience challenges in building a competitive team and entrenching the required philosophy and processes, but I am never one to back down from a challenge.

During my time at the Fund, I have learnt that if one manages people, they take care of the money and this ideology has served me well. I also have this inner belief that I can continue to do more and grow – that I can maintain the core principles while reinventing the periphery. A prime example is the way we have blazed a trail with the Incubation Programme for Private Markets, the implementation of real asset management portfolios and the increase of allocation to passive tracking of investments.



What do you think contributed to your success in your career and in your personal life?

In terms of my professional life, I think my intellectual curiosity has been key to my success – the desire to learn more, do more and challenge myself at every turn. I always look for opportunities to grow either through work experiences or through my studies. To that end, I have managed to garner a breadth of experiences in asset management from traditional to alternative, while also attaining my CFA and CAIA qualifications. I have also been fortunate to be blessed with great mentors, people who invested time in me early on in my career.

My parents and my faith are the biggest influencers in terms of my personal success. Growing up, my parents always had great expectations for my future and this led me to become internally driven to always give of my best. My belief in God is a significant part of who I am; it has grounded me and gotten me through many things.

As the CIO, you head up the Investment Management Unit (IMU). In a nutshell, what does the IMU do at the EPPF?

The unit ensures that member contributions are invested wisely and responsibly in order to generate returns that exceed the liabilities (benefits to be paid). This entails getting the best returns while minimising risks, taking into account the investment beliefs of the Fund.

The IMU team is comprised of three segments – Private Markets, Investment Multi-Management and Asset Management. The investment professionals looking after these portfolios possess various skills and qualifications such as CFA, CAIA, CA(SA) and actuarial science degrees.

The Fund currently has just more than R140-billion assets under management (as at 12 November 2018).

What has been your experience being the CIO of one of the largest pension funds (in terms of assets) in South Africa?

To be honest, it has been a little nerve-wrecking because of the incredible sense of responsibility that the role comes with. And it is not just about the money in rand value, it is about the 84 000 members affected by how we invest this money. The role has called for soberness, impartiality and for me to exercise my duties with care and skill. In this position, it is important that we remain mindful that for many, their pension savings tend to be one of the largest assets that retirees invest in and look to for financial stability. In protecting this important asset, I have also enjoyed having a voice to be a force of change for good in the local industry and abroad.

Over the past four years, under your tutelage, we have seen assets under management grow from just more than R112-billion as at June 2014. What is at the core of the investment strategy of the EPPF that has allowed us to realise this growth?

Being a defined-benefit pension fund, our investment strategy is predicated on conducting robust asset liability modelling that is informed by a liability-driven philosophy. We need to keep our eye on the prize in ensuring that our assets exceed our liabilities and (that we have a positive funding status). The recent and emphatic integration of Environmental, Social and Governance (ESG) factors into our investment decision-making is expected to help avoid the bad apples that lead to underperformance. If we can minimise the companies with weak governance and corrupt management, or that are likely to get environmental fines, the Fund should flourish in coming years.

The EPPF was exposed in the losses felt as a result of the Steinhoff accounting irregularities reported in December last year. What was the total loss suffered by the Fund and how have you recovered from this?

Steinhoff is a prime example of why the integration of ESG is important to avoiding catastrophic losses. However, that endeavour is made difficult when dealing with management who are wilfully and skilfully adept at hiding or misrepresenting information. The Fund suffered realised and unrealised losses of approximately R1,5-billion (representing 0.7% of the Fund assets) of the value of the Fund as at 5 December 2017. However, the Fund has joined the class action suit against the Netherlands-based Steinhoff International led by Barentskrans, reputable class action suit lawyers who are also based in the Netherlands.

One of the concerns that keep pensioners and in-service members awake at night is the stability of the Fund. So, is the Fund stable? What are we doing to future-proof the Fund?

Yes, the Fund is stable and healthy. We have comfortably more assets than our liabilities (benefit payments), even after taking other contingent liabilities into account. The funding ratio (assets divided by liabilities) was sitting at 113% as at 30 June 2018 after setting up sufficient contingency reserves. In addition, the Fund uses a risk-budgeting framework which allows management to monitor the changes in funding ratio and the health of the Fund on a continuous basis using the mark-to-market funding ratio.

These contingency reserves are to ensure that whatever unforeseen occurrences hit the Fund, we are able to sustain the blow. Things like the longevity risk where people live longer – the Fund actually takes that into account when calculating liabilities. We also factor in various dynamics from the adverse changes to the economic variables to contribution shortfall and other possible scenarios. These are taken into account when setting up the contingency reserves in order to future-proof the Fund.

In the aftermath of the challenges of the past financial year, what new measures has the Fund introduced to manage the risk exposure?

We have strengthened and doubled up efforts in integrating ESG factors through the implementation of an ESG rating system which helps us to monitor ESG issues. The Fund has also implemented performance benchmarks that have right-sized the exposure to volatile share prices which have hurt us in the past – the likes of Naspers and British American Tobacco.

Where does the Fund invest and how diversified are those investments? Are there plans for this distribution to change in the near short-, medium- or long term?

We have investments across asset classes (equity, bonds, listed property and cash) and across the main geographies relevant to the Fund in South Africa, Africa (excluding South Africa) and the rest of the world. Recent changes including the relaxation of exchange controls will allow the Fund to invest up to 40% (previously 30%) of its assets outside South Africa. The Fund is growing its exposure to real assets – these are private markets, investments in infrastructure and direct property. The positive attributes of these assets is that they generate predictable, stable, inflation-beating returns that are suitable to matching the liabilities of the Fund.

What are the investment challenges you feel need to be addressed at the Fund in order for it to perform even better?

As a Fund, we need to continue to address the need to attract and retain the right talent in order to perform at current levels, as well as exceed these levels. We have an advanced risk budgeting framework which is ideal, but we require the right set of knowledge and skills to optimise this system.



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What are the broader challenges in the South African investment industry?

We are experiencing a global low return environment as all asset classes are producing lower than our targeted rate of return (CPI + 4.5%). The vicissitudes of our country's unstable political environment also have an impact on the markets. Recently, managers have struggled to deliver a positive alpha performance in domestic equities over and above their allotted benchmarks. War for talent is a perennial test and the implementation of genuine transformation continues to be challenging. The Fund has been very proactive in engaging with the industry and hosted a successful EPPF Transformation Breakfast in March 2018.

What did you study and what attracted you to a career in the world of investment? What is your professional experience before joining the Fund?

In high school, I was a Science boff and I had an Einstein poster on my bedroom wall. So I studied Actuarial Science at the University of Cape Town; it was grassy and the road less travelled, so it intrigued me. I was the first person in my school to enrol for this particular degree.

Quick facts about Mr Mkhize

Where were you born and where did you grow up?

I was born in Pietersburg, now known as Polokwane, but grew up in Umlazi.

What are your areas of professional interest?

Investments and entrepreneurship.

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

First and foremost, the Bible: it defines all of existence through this incredible collection of books, a masterful work indeed.

The other book is *Outlier* by Malcolm Gladwell, famously known for writing *Tipping Point*. The book talks about how it takes world-class people 10 000 hours to become the best, and about how important it is to start clocking up these hours to become truly great. A beautifully-written, positive piece of non-fiction magic.

Before joining the Fund, I worked firstly for Old Mutual – they had sponsored my bursary to study Actuarial Science and my first job was working in their Product Development and Actuarial Finance department at 20 years old. That is where I realised the power of investments and how they make such a difference in people's lives. I found investments mentally stimulating, enjoyed engaging with CEOs and CFOs of major companies at a young age and having information at my fingertips. The travelling and the ability to learn and grow drew me into the asset management world as it is not academic but highly practical, and very well-suited to me.

I was at Old Mutual for four years before joining Prudential Portfolio Managers as an Equity Analyst, where I stayed for two years. In 2008, I started working for Coronation Fund Managers in the Absolute Return team where my work covered both equity and listed property. After three years at Coronation, the entrepreneurial bug bit me and I started a commercial property venture which led to an attempt to establish the first South African healthcare property fund. The effects of the global financial crisis drove me back to the corporate world when I joined Stanlib's Listed Property team at the end of 2010. I stayed with Stanlib until April 2014, after which I joined the Fund as the first-ever Deputy CIO.

Getting to know Mr Mkhize

What do you do to relax?

I spend time with my family, date nights with my wife, attending sports activities to support the kids and I am an enthusiastic member of my church.

What are you passionate about?

I am passionate about entrepreneurship, investments and making a difference to South Africa using these avenues. Our country needs oodles of entrepreneurship with the recent high (and modest) 27% unemployment rate and a growth rate of under 2%.

Which are the last two countries have visited that amazed you and why?

I recently visited the US and for me, I fall more in love with cities than countries. On a recent trip, San Francisco really stood out for me – the technology, passion, vibrancy and skills of young people in Silicon Valley, the lovely weather in California and the beauty of the city.

London is also a firm favourite and I never get tired of visiting this melting pot of different cultures. When engaging with asset managers during due diligence visits in the city, I find them so dynamic – well-read, well-travelled, open-minded and on top of their game. This shows why despite the possible Brexit,

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Post-holidays money saving tips

It is the season to be jolly – but there is nothing worse than being jolted back to reality by the gaping financial hole the festive season leaves in our pockets once it has passed. The best remedy for this is to plan ahead.

With the holidays upon us, everyone is searching for the best festive season deals when it comes to gifts and activities for the family. This can be a lot of fun, but it can also drain our finances in a short space of time. In order to enjoy yourself responsibly this festive season and still have spare cash after the holidays, you should start setting up a budget as early as possible.

Budgets will keep you honest and help you set limits on your spend, allowing you to put money aside and build a healthy savings balance for the year ahead.

Decide before the excitement and fanfare begins, and you are tempted to spend your annual bonus, how much you can spend, and be strict about sticking to your budget and not exceeding it, no matter the occasion. This will help you keep tabs on your finances and you are likely to end up spending less money because you are more cautious.

Making a list of all the things you need to do, with an estimate of how much each will cost, is a good way of keeping control of your personal spending and ensuring you do not end up overspending or wasting money on things you do not need.

Whether you are going on holiday, buying gifts, travelling to visit family and friends, or hosting relatives at home, setting money aside based on a predetermined budget will ensure you know how much you need while still making financial provision for the start of the new year.

Start putting your list to effective use and do not be tempted to buy more if you find that you have spent less than you anticipated; rather put that money away for after the holidays.

Doing your shopping early will allow you to enjoy more time with family and friends during the festive season.

Look out for sales and discounts, as there will be plenty during this time. Compare prices to ensure you are getting the best bargains. Put away every bit you save towards your savings fund.

A handy tip is to categorise the things you want to spend your savings on according to a hierarchy of what is most and least important.

Set a clear goal for what you want to achieve in the coming year and allocate the funds you have saved accordingly. Always keep a fair amount of spare money available throughout the year. It's not only great to start the year off with savings – it's also a good habit to continue with during the course of the year.

See discounts and specials in our Pensioner Savvy section on page 21.



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Hoe om seker te maak dat jy hierdie feestyd nie platsak raak nie

Dis die tyd van jolyt – maar daar is nijs erger as om na die werklikheid terugkeruk te word deur die groot finansiële gat wat die feestyd in jou sakke gemaak het wanneer die feestyd eers verby is nie. Die beste medisyne is om vooruit te beplan.

Die vakansietyd is nou hier, en almal is op soek na die beste winskopies vir die feesseisoen wanneer dit by geskenke en aktiwiteite vir die familie kom. Dit kan baie pret wees, maar dit kan ook ons finansies in 'n baie kort tydjie uitput. As jy jouself hierdie feestyd op 'n verantwoordelike manier wil geniet en nog steeds geld ná die vakansie wil oorhê, moet jy 'n begroting begin opstel.

Begrotings sal jou eerlik hou en jou help om te beperk hoeveel jy spandeer; wat jou in staat sal stel om geld eenkant te sit en 'n gesonde spaarbalans op te bou vir die jaar wat voorlê.

Voor al die opwinding en die pret begin, moet jy besluit hoeveel jy kan spandeer en dan streng by jou begroting bly en dit nie oorskry nie, maak nie saak wat die geleenthed is nie. Dit sal jou help om jou finansies fyn dop te hou en jy sal waarskynlik minder geld spandeer omdat jy versigtiger is.

'n Goeie manier om jou persoonlike besteding te beheer en seker te maak dat jy nie te veel spandeer of geld mors op dinge wat jy nie nodig het nie, is om 'n te lys maak van alles wat jy moet doen, asook 'n skatting van hoeveel elkeen daarvan omtrent kos.

Of jy nou op vakansie gaan, geskenke koop, reis, vir familie en vriende gaan kuier of jou familie by jou huis onthaal, dit sal goed wees om geld opsy te sit volgens 'n begroting wat jy voor die tyd opgestel het, en dit sal verseker dat jy weet hoeveel jy gaan nodig hê, terwyl jy nog steeds finansiële voorsiening maak vir die begin van die nuwe jaar.

Begin om jou lysie doeltreffend te gebruik en moenie in die versoeking kom om meer te koop as jy agterkom dat jy minder uitgegee het as wat jy verwag het nie; sit daardie geld liewer weg vir ná die feestyd.

As jy jou inkopies vroeg doen, sal dit jou kans gee om hierdie fees-tyd meer tyd saam met familie en vriende te spandeer.

Hierdie tyd van die jaar is daar baie uitverkopings en afslagaanbiedinge en dis goed om op die uitkyk te wees daarvoor. Vergelyk pryse om seker te maak dat jy die beste winskopies kry. Sit elke bietjie wat jy spaar in jou spaarfonds.

'n Oulike wenk is om die goed wat jy met jou spaargeld wil koop in 'n tabel te rangskik – van die belangrikste tot die onbelangrikste. Stel 'n duidelike doel van wat jy gedurende die komende jaar wil bereik en deel die geld wat jy gespaar het daarvolgens in. Hou altyd 'n redelike bedrag van reserwegeld regdeur die jaar beskikbaar. Dit is nie net wonderlik om die jaar met spaargeld te begin nie – dit is ook 'n goeie gewoonte om regdeur die jaar daarmee aan te hou.

Sien afslag en spesiale aanbiedinge in ons Pensioenaris-Savvy-afdeling op bladsy 21.



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Tselo ya ho boloka tjhelete nakong ya matsatsi a phomolotips

Ena ke nako ya ho nyakalla – empa ha ho ntho e bohloko jwalo ka ho hlokoma hore o setse o se na tjhelete ho hang ka mora nako ena ya phomolo. Ho molemo hore o hle o itokise esale pele.

Kaha jwale nako ya ho phomola e fihlile, batho bohole ba batla moo ba ka rekang dimpho le ho ithabisa teng. Ke nako e thabisang eo, empa le tjhelete ya rona e ka fela kapele. Ho lekanyetsa tjhelete ya hao ho tla o thusa hore o thabele matsatsi ana a phomolo ka bottalo mme o sale o ntse o ena le tjhelete ha morao.

Ho lekanyetsa tjhelete ho tla o thusa hore o tsebe meedi ha o reka, ho tla o thusa hape hore o sale ka tjhelete eo o tla e hloka selemong se latelang.

Etsa qeto ya hore na o tla sebedisa tjhelete e kae pele nako ya boithabiso e fihla, mme o tshephahalle tjhelete eo o e lekanyeditseng ho sa tsotellehe hore na ho etsahalang. Sena se tla o thusa hore o tsebe hore na o setse ka tjhelete e kae mme ho ka etsahala hore o sebedise e nyenyanne ho feta ka moo o neng o rerile ka teng kaha jwale o sedi ka tsela eo o sebedisang tjhelete ka yona.

Etsa lethathamo la dintho tseo o tla di etsa, le hore na di tla hloka tjhelete e kae. Ena ke tsela e ntle e tla o thusa hore o sebedise tjhelete hantle, mme o ke ke wa feta seo o se lekanyeditseng ebile ha o sebedise tjhelete ha bohlaswa ka ho reka dintho tseo o sa di hlokeng.

Ho behella tjhelete ka thoko eo o e lekanyeditseng ho tla o thusa ho hlokoma hore na o hloka bokae, le teng o ntse o nahanne ka tjhelete eo o tla e hloka ha selemo se qala. Sena ke sa bohlokwa ho sa tsotellehe hore na o rera ho ya phomola sebakeng se itseng, kapa o batla ho reka dimpho, ho etela metswalle le ba leloko, kapa ba leloko ba o etela.

Qala ka ho sebeletsa lethathamong leo o le entseng mme o se ke wa itumella ho reka dintho tse ding ha o hlokoma hore o sebedisitse tjhelete e nyenyanne ho feta ka moo o neng o rerile; o ka boloka tjhelete eo

hore o e sebedise ka mora matsatsi a phomolo.

Ho reka dintho esale pele ho tla o thusa hore o qete nako e ngata le ba lekolo le metswalle nakong ya matsatsi a phomolo.

O batle moo ditheko di theotsweng teng, kaha dibaka tse jwalo di tla ba ngata nakong ena. Bapisa ditheko e le hore o reke moo dintho di theohileng teng. Boloka bonyane bo ntseng bo sala.

Keletso e ngwe e molemo ke ho hlophisa hore na o tla sebedisa tjhelete e bolokilweng jwang, e le hore o ka bona tsa bohlokwa haholo le tse seng bohlokwa ha kaalo.

Tseba hore na o batla ho finyella eng selemong se tlang mme o sebedise tjhelete eo o e bolokileng maemong ao. Etsa bonnete ba hore o dula o ena le tjhelete e lekaneng eo o e bolokileng selemo ho pota. Ho boloka tjhelete ha ho molemo feela ha selemo se qala, empa ke ntho e ntle ho tlwaela ho boloka tjhelete selemo kaofela.

Sheba litheolelo le tse khetheleng karolong ea rona ea Pensioner Savvy leqepheng 21.



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Uqiniseka kanjani ukuthi awuyiqedi imali yakho esebhange kulenkathi yamaholide

'Lena inkathi yokujabula' – ayikho into ebuhlungu ukudlula ukubhekana namaqiniso esimo esibi sezimali esishiywa isikhathi samaholide lapho sesidlulile. Isu elingcino lokubhekana naleso simoukuhlela kusengaphambili.

Njengoba inkathi yamaholide isifikile, wonke umuntu ubheka amanani akhethekile uma kuza ekuthengeni izipho noma ezokuzilbazisa zomndeni wakhe. Leyo kungaba inkathi ejabulisayo, kodwa kungayiqeda imali yethu ngalesosikhathi esincane. Ukuze ukwazi ukuzijabulisa ngokunenzozo kulenkathi yamaholide futhi ukwazi nokusala nemadlana encane ngemva kwamaholide, kufanele uqale uzenzele ibhajeth.

Ibhajethi izokugcina uneqiniso futhi ikusize uzibekele imingcele endleleni osebenzisa ngayo imali, ikuvumele ukwazi ukubeka imali eceleni futhi uzakhele isikhwama semali esikahle sonyaka ozayo. Zinqumele kungakaqali ubumnandi nezikkhathi ezimataso ukuthi uzosebenzisa imali engakanani, futhi uqikelele ukuthi ugcina ukusebenzisa kwakho imali kungaphansi kwalokho okunqumile, ngisho noma ngabe kuvela zippi izimo. Lokhu kuzokusiza ukwazi ukugcina amarekhodi endlela osebenzisa ngayo imali yakho futhi lokhu kuzokusiza usebenzise imali encane kakhulu kunaleyo oyinqumile ngoba uqaphile.

Bhala phansi uhlelo lwezinto ofuna ukuzenza, usikisela nenani elizodingeka, lokhu kuyindlela enhle yokulawula indlela osebenzisa ngayo imali ukuze uqikelele ukuthi aweqisi noma umose imali ezintweni ongazidindi.

Kungakhathaliseki ukuthi uya eholidini, uthenga izipho, uvakashele umndeni nabangane, noma uvakashelwe izihlolo ekhaya, ukubeka eceleni imali ngokwebhajethi ehlelwe kusengaphambili kuzokusiza wazi uzodinga imali engakanani ube uzbekelela imali eceleni yon yaka omusha.

Qala manje usebenzise uhlelo lwakho ungalingezi ukuthenga ezinye izinto uma uthola ukuthi usebenzise imali encane kunaleyo ubuyicabangele; kungcono ubeke eceleni leyomali ukuze uyisebenzise ngemva kwamaholide.

Ukuthenga kusengaphambili kuzokuvumela ukwazi ukuchitha isikhathi esanele nomndeni nabangani phakathi nesikhathi samaholide.

Hlala ubheke indali noma izintengiso, njengoba zizobe ziningi phakathi nalenkathi. Qhathanisa amanani ukuze uqiniseke ukuthi uthole amanani aphansi angcono kakhulu. Bekelela eceleni konke onako esikhwameni sakho sokubeka imali.

Icebiso eliusizo elokuhluhanisa izinto ofuna ukuzithenga usebenzisa imali oyibeke eceleni kuye ngokubaluleka kwazo.

Beka umgomu ocacile ngalokho ofuna ukukufeza onyakeni omusha ozayo futhi ubekelile imali oyibekile ngokufanele. Gcina njalo isamba semali esincane eceleni phakathi nonyaka. Akumnandi ukuqalisa unyaka ngemali esesikhwameni sakho sokugcina imali – kuwumkhuba omuhle ukuzibekela eceleni Imali phakathi njengoba kuqhubeka unyaka.

Bona izaphulelo futhi ukhethekile esikhwameni sethu sePensioner Savvy ekhasini 21.



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How to stay **HEALTHY** **DURING THE** *festive season*

Keeping up a good health regimen during the festive season is tough because there is so much temptation. This is the time of the year when we gather with friends and family to enjoy lavish lunches and rich dinners. To stay in shape, it is important to maintain a balanced and healthy lifestyle during this exciting period.

Keep hydrated and watch what you eat

Whatever your regular health routine is, try to stick with it as much as possible. The temperatures are rising, so staying hydrated is key. Keep a bottle of water with you at all times. Water also helps to cleanse the body, ridding it of toxins. It keeps the skin clear and glowing. Drinking at least eight glasses of water a day also boosts your body's metabolism and helps it break down food.

To avoid making bad food decisions, keep some healthy snacks with you, such as nuts and fruit. Avoid the temptations of the unhealthy savoury and sweet treats that will surround you during the festive season. A cold smoothie is also an option to keep you cool and energised.

Add some extra vegetables to your meals to sustain you throughout the day. Make delicious, nutritious dishes that are also good for your body. This will help you enjoy your holiday season without letting go of your health.

There are plenty of great dishes that are easy and quick to make, so dust off those recipe books and plan your meals for the day. Enjoy the experience of sharing healthy recipes and making them with your kids and grandkids. This is the perfect way to share stories and pass on the family's secret recipes while bonding these holidays.

You need to 'move it, move it'

Start your day off with a lovely walk around the neighbourhood or at a nearby park. This is a great way to exercise without having to sign up for a class or get a gym membership, and it's another fantastic activity to bond over with friends and family. A 20-minute walk to start the day is just the exercise you need to keep your body fit and get your heart rate up.

On those hot days when you don't know what to do with yourself, take a dip in the pool and do a few laps. Swimming is fun and refreshing, but it's also excellent exercise to keep you in tip-top shape this festive season.

Pack a basket and go for a picnic with your family. Plan some activities that keep you active and perky throughout the day. Some fun in the sun is healthy for the body and mind. Sunshine gives us

much-needed Vitamin D, and it's free and plentiful during summertime.

If you end up overindulging a little, do not let that bother you too much. A festive meal filled with treats is virtually unavoidable during this time, so allow yourself to be spoiled now and again.

Healthy recipe **Roasted vegetables**

Not all healthy food needs to look like a green garden of leaves waiting on your plate. Even the pickiest of eaters can also appreciate some tender and crisp roasted vegetables that are full of flavour, and packed with vitamins that strengthen body tissue, protect against "bad" cholesterol and help reduce the risk of heart disease. Sounds good to you? Then let's show you how to make them.

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Hoe om gesond te **BLY** **GEDURENDE** die feestyd

Die moeilik om gedurende die feestyd by 'n goeie gesondheidssroetine te bly omdat daar soveel versoekings is. Dit is die tyd van die jaar wanneer ons bymekaarkom saam met vriende en familie om groot middagetes en ryk aandetes te geniet. Maar om gesond te kan bly, is dit belangrik om 'n gebalanseerde en gesonde lewenstyl te behou gedurende hierdie opwindende tydperk van oormatigheid.

Hou gehidreer en let hoe jy eet

Wat ook al jou gewone gesondheidssroetine, jy moet probeer om so goed as moontlik daarby te bly. Dit word nou baie warm, en daarom moet jy genoeg water drink. Hou te alle tye 'n bottel water by jou. Water help ook om die liggaam te reinig en van gifstowwe ontslae te raak. Dit hou die vel helder en glansend. Drink ten minste agt glase water per dag want dit gee jou liggaam se metabolisme 'n hupstoep en help om kos af te breek.

Om te keer dat jy die verkeerde besluite oor kos maak, moet jy 'n paar gesonde peuselhappies by jou hou, soos neutie en vrugte. Vermy die versoeking van die ongesonde sout- en soethappies wat gedurende hierdie feestyd oral om jou gaan wees. 'n Koue smoothie is ook 'n opsie om jou koel en energiek te hou.

Voeg 'n paar ekstra groentes by jou maaltye om jou regdeur die dag krag te gee. Berei heerlike, voedsame maaltye voor wat ook goed is vir jou liggaam. Dit sal jou help om jou vakansietyd te geniet sonder om jou gesondheid prys te gee.

Daar is baie heerlike disse wat maklik en vinnig is om voor te berei. Stof jou resepteboek af en beplan jou maaltye vir die dag. Geniet die ervaring daarvan om gesonde resepte met ander te ruil en berei dit voor saam met jou kinders en kleinkinders. Dit is die perfekte manier om stories te vertel en die familie se geheime resepte te deel terwyl julle heerlik saamkuier gedurende die vakansie.

Jy moet aktief bly

Begin jou dag met 'n heerlike stappie in die buurt of 'n nabijgeleë park. Dit is 'n wonderlike manier om oefening in te kry sonder om by 'n klas of gimnasium aan te sluit, en boonop is dit nog 'n fantastiese manier om tyd saam met jou vriende en familie te bestee. Twintig minute se stap om die dag te begin, is presies die oefening wat jy nodig het om jou liggaam fiks te kry en jou hart vinniger te laat klop.

Op daardie warm dae wat jy nie weet wat om met jouself aan te vang nie, kan jy gerus in die swembad spring en 'n paar lengtes swem. Swem is pret en verfrissend, maar dit is ook 'n uitstekende

manier om oefening in te kry en jou hierdie feestyd fiks en gesond te hou.

Pak 'n mandjie en gaan hou 'n piekniek saam met jou familie. Beplan aktiwiteite wat julle vir die hele dag aktief gaan hou. 'n Bietjie pret in die son is gesond vir die liggaam en verstand. Son gee ons die vitamien D wat ons so nodig het, en in die somer is daar baie son – en boonop is dit gratis.

As jy dit dark so 'n bietjie oordoen, moenie dat dit jou te veel plarie. Dit is byna onmoontlik om gedurende hierdie tyd 'n feesmaal met allerhande lekkernye te vermy, en jy kan jouself so nou en dan bederf.

Healthy recipe Roasted vegetables

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O ka dula o phetse hantle **MMELENG JWANG MATSATSING** *a phomolo?*

Ho phela hantle mmeleng matsatsing ana a phomolo ho ka ba boima ka lebaka la dintho tseo re di lakatsang. Ena ke nako ya selemo moo re kopanang le metswalle le ba leloko ho thabela ho ja dijo tse hlabsang. E le hore o nne o phele hantle, ke ha bohlok-wa hore o lekanyetse ha o ntse o ithabisa ka tsela eo.

Noa metsi 'me u shebe seo u se jang

Leka ka hohle hore o etse dintho tseo o tlwaetseng ho di etsa hore o phele hantle mmeleng. Ka ha ho ntse ho tjhesa le ho feta, ke ha bohlokwa hore o dule o nwa metsi. Etsa bonnate ba hore o dula o na le botlolo ya metsi ka mehla. Metsi a thusa hape ka ho hl-wekisa mmele, a fedisa dikokwanahloko. A etsa hore letlalo le dule le le letle. Ha o ka nwa bonyane di kgalase tse robedi tsa metsi ka letsatsi, o tla matlafatsa masole a mmele le dijo di tla siilwa hantle.

E le hore o qobe ho ja ha bohlaswa, etsa hore o be le dijo tse nyenane tse kang matokomane kapa ditholwana. O se ke wa lakatsa ho ja dijo tse sa matlafatseng mmele le tse tswekere e ngata matsatsing a phomolo. O ka nwa senomaphodi se entsweng ka ditholwana kapa meroho e le ha o theosa motjheso le ho dula o le mahlahaha.

Eketsa meroho dijong tsa hao e le hore o be le matla letsatsi lohle. Etsa masutsa, tse hahang mmele. Ho etsa jwalo ho tla o thusa hore o thabele matsatsi a phomolo empa o ntse o itlhokometse.

Ho na le dijo tse monate tseo o ka di etsang kapele, mme dibuka tsa di recipe ka o thusa ho etsa jwalo. Boellanang di recipe tseo mme le di sebedise ha le etsa dijo le bana le ditloholo. Ena ke tsela e ntla ya ho fetisetsa tsebo ya ho pheha dijo tse monate ho ba bang ha le ntse le thabela ho ba mmoho nakong ena ya phomolo.

U lokela ho 'e tsamaisa, e tsamaise'

Tsohella ka ho pota sebaka sa heno o tsamaya kapa serapeng sa boikgathollo se haufi. Ona ke mokgwa o motle wa ho ikwetlisa ho ena le hore o ye tlelaseng ya ho ikwetlisa kapa jiming, mme ke tsela e nngwe eo le ka thabelang botswalle ka yona. Ha o ka tsamaya metsotso e 20 feela, o tla be o ikwetlisitse hantle hore mmele o be matla le hore pelo e sebetse hantle.

Haeba ho tjhesa haholo mme o sa tsebe hore na o ka etsang, o ka sesa ka letamong. Ho monate ho sesa ebile ho a kgatholla, hape e ntse e le mokgwa o motle wa ho ikwetlisa e le hore mmele o shebahale hantle matsatsing ana a phomolo.

O ka ilo jella serapeng se setle le ba lelapa la hao. Etsang dintho tse tla le mathisa hape e le tse le thabisang. Ho bapalla letsatsing ho molemo bakeng sa mmele le kelelo. Letsatsi le fana ka Vitamin D e hlokwang, ka hona o ka bapalla ho lona nakong ena ya lehlabula.

Haeba o jele haholo, o se ke wa tshwenyeha. Ha ho bonolo ho qoba matletsetletse a dijo nakong ena, ka hona o ka nna wa itatswa menwana nako le nako.

Healthy recipe Roasted vegetables

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Uzigcina kanjani **UNEMPILO** *enhle* *kulenkathi yamaholide*

Ukugcina isimiso esihle sempilo phakathi nenkathi yamaholide kunzima ngoba izilingo ziningi. Lesi isikhathi sonyaka lapho sihlangana nabangane nomndeni futhi sjabulele izidlo ezicebile. Ukuzigcina unempilo enhle, kubalulekile nokudla ukudla okunempilo phakathi nalenkathi ethokozisayo nendlulayo.

Gcina i-hydrated futhi ubuke ukuthi yini oyidlayo

Kunoma iluphi uhlelo onalo lokudla zama ngokusemandleni ukuncika kulo. Amazinga okushisa ayanyuka ngakho ukuphuza amanzi njalo kubalulekile. Gcina isigubhu samanzi siseduzane nawe. Amanzi asiza ekuhlanzeni umzimba, akhipha ukungcola. Agcina nesikhumba sihlanzekile futhi sicwebezela. Ukuphuza okungenani izingilazi ezingu-8 ngosuku ukuze iqinise amasosha omzimba futhi umzimba ukwazi ukugaya ukudla.

Ukgwema ukwenza izinqumo ezimbi ngokudla, gcina okudliwayo okunempilo kunawe, okufana namakinati noma izithelo. Gwema ukwenza izinqumo ezimbi zokudla kanye nokunoshukela kube eduzane nawe kulenkathi yamaholide. I-smoothie ebandayo ingakugcina upholile futhi unomdlandla.

Nezela izitshalo ezeluhlaza ekudleni kwakho ukuze kukugcine usuthi usuku lonke. Yenza ukudla okumndandi, okunomsoco okunempilo. Lokhu kuzokwenza uwathokozele amaholide ngaphandle kokuyekelela isimo sempilo yakho.

Kunokudla okuningi okulula nokusheshayo ukukwenza, ngakho sebenzisa ibhuku lama-recipe futhi uhlele izidlo zosuku ngalunye kusengaphambil. Kujabulele ukucebisana ngama-recipe nabanye futhi uwenze ngisho nabantwana bakho noma nabazukulu. Lena iyona ndlela ehle ngempela yokudlulisela ama-recipe ayimfihlo emndenini kube kusondelwana njengomndeni kulamaholide.

Udinga 'ukuhambisa, ukuhambisa'

Qalisa usuku lwakho ngokulula izinyawo ngokuhamba ngezinyawo emphakathini ohlala kuwo. Lena indlela engcono kakhulu yokuzivocavoca ngaphandle kokukhokhela amakilasi okujima, ingenye yezindlela zokusodelana nomndeni noma abangane. Ukuhamba imizuzu engu-20 ukuze uqalise usuku iyona edingekayo ukuze ug-cine umzimba wakho unempilo futhi kusize nokushaya kwenhliziyo. Ngezinsuku okushisa kakhulu ngazo uze ungazi uzenzeni, ngena e-swimming pool ubhukude kancane. Ukubhukuda kumnandi futhi kuyaqabula. Kodwa kuhle kakhulu ngoba kukugcina usesimweni es-incomekayo kulenkathi yamaholide.

Pakisha ubhaskidi wenze ipikinikhi nomndeni wakho. Hlela ezoku-zilibazisa ezimnandi ezizokugcina unomdlandla futhi ujabule usuku lonke. Ukuzijabulisa elangeni kuhle emzimbeni nasengqondweni. Ukushisa kwelanga kukhiqiza u-Vitamin D, limahhala futhi linungi ngemoela phakathi nalenkathi yasehlobo.

Uma uye weqisa kancane ekudleni, ungavumeli lokho kukuphathe kabi. Inkathi yamaholide igcwele izidlo ezimnandi okunzima ngempela ukuzigwema, zjabulise nawe njengabanye.

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Meet our pensioners: Mr and Mrs Kaptein – *living their golden years to the fullest*

This edition's Pensioner Profile – the home in this newsletter for your personal stories – features Mr Wilson and Mrs Joyce Kaptein from Johannesburg South. We met them while taking photos of pensioners and members for our 2018 Integrated Report and immediately fell in love with their story. Sizeka Ntsokwana from the Retirement Fund Operations department, spent an afternoon with the Kapteins as they regaled us with stories about their time at Eskom, how they met, their marriage and how they are spending their time as pensioners.

Wilson and Joyce Kaptein both worked for Eskom: Mr Kaptein in the IT department from 1974, and Mrs Kaptein in the main kitchen from 1981. Their love affair began in 1990 and they tied the knot in August in 1995 – and after 23 years of marriage you can still see the stars in their eyes when they look at each other. In 2008, Mrs Kaptein went on early retirement and, since Mr Kaptein retired in 2017, they have been enjoying their lives as pensioners together, spending their days in their beautiful home living out their golden years.

The lovebirds have been blessed with three children whom they cherish, as well as three lovely grandchildren. They have built a wonderful life together and you can tell that they couldn't be happier.

So, what's the secret to their marital bliss? "Love ... love has kept our marriage strong. As well as being patient and understanding each other and our differences," they say. And just by being around them, you can tell how much they enjoy each other's company.

After so many years together and so many memories created, we wondered what their most cherished memories together are. Mr Kaptein relays one of the earliest: "Many years back, while we were still dating, I visited Joyce at her home in Zola. She had wanted me to bring her a gift. I was really unsure of what to buy her, but I wanted to make a good impression. So, on my way to her house, I bought her doilies. I was very relieved by her response – she was very happy and used them for a very long time."

Clearly a romantic man who gives thoughtful gifts, Mrs Kaptein recalls another present that he gave her: "It was a very beautiful keyring. I loved it and kept holding it close to my heart. I never left it, wherever I went."



A family that celebrates together stays together. That is why, this festive season, the Kapteins plan to "keep it in the family". They shared with us how Christmas time is family time.



"We make sure that we spend this time of the year with our family. Every year, we either visit them or they come to our home. It is a true joy being surrounded by that kind of love on such a special holiday."

Quick Facts about the Kapteins

Favourite holiday destination

We love the coast, so anywhere along the coast, it doesn't matter which one as long it's next to the beach.

Mr Kaptein's favourite food

He loves samp and beans with meat – simple, but delicious!

Gift to apologise to the Mrs?

She loves jewellery. I remember I once bought her flowers for Valentine's Day – she was not happy at all, she wanted a gold necklace.

Your typical Sunday is spent ...

We relax at home, watch the TV or listen to music: Sunday blues.

What advice would you share with young couples?

They must love one another, be honest and caring to each other as well as be patient and understanding; it worked for us. And it certainly seems to have worked for Mr and Mrs Kaptein. Their love and regard for each other is truly inspiring. We wish this endearing couple (and all our EPPF pensioners) a wonderful festive season, happy New Year and many more fulfilling years together

Do you want to be featured in this section for the next edition of Pensioner Talk? We want to share tales of triumph, romance, adventure and all the things that warm the heart; and we want these stories to be about you, your lives, your family and whatever else you treasure. Send an email to eppfcommunications@eppf.co.za and you could be on the cover of the next Pensioner Talk.



Pension funds made easy

Keeping the Fund updated and informed

Every year, the Fund asks pensioners and beneficiaries to complete an Evidence of Survival (EOS) form as this is a legal requirement. These forms were distributed in the second week of December 2018 via email and post. Through this article, we explain the significance of the completed EOS forms (relevant documentation) and why your cooperation is critical.

So, why do we need the EOS form completed?

EOS forms need to be completed on a regular basis in order to keep pensioner data up-to-date. This also assists the actuaries with the accurate valuation of the Fund.

How often are the EOS forms distributed?

For international pensioners, EOS forms are distributed annually, while pensioners based in South Africa need to complete the forms every three years. This year, both international and local pensioners will receive the EOS forms.

What if you have not received the EOS form?

If you haven't received the form by **31 January 2019**, please contact our Call Centre on info@eppf.co.za to request that the form be emailed to you.

When is the deadline for submission to the Fund?

EOS forms must reach EPPF before 20 July 2019 with the required documentation.

What documents need to be sent with the completed EOS form?

The completed EOS form must be stamped and certified by a Commissioner of Oaths. A Commissioner of Oaths can be found at magistrates' offices, attorneys' offices, banks, post offices and police stations. When taking the EOS form to be certified, please take your identity document or passport with you. Please also ensure that both forms include your signature and are returned to the Fund.

What should you do with the protection of personal information consent form attached with this year's EOS form?

Please read and complete the attached protection of personal information consent form and return to the Fund with your EOS form and supporting documentation.

How can the documents be sent to the Fund?

To return the forms, email a copy to webupdate@eppf.co.za and send the original documents by post to update your record. The Fund bares the postage costs through the provision of self-addressed envelopes for local pensioners. We recommend that both local and international pensioners send their documents via email as a back-up for your post copy as it is more reliable.

What happens if you do not send your forms with the required documents to the Fund by the deadline date?

If the Fund does not receive your EOS form by this date, the payment of your pension will be suspended on 1 August 2019 until your form is received. Pensioners will be sent reminders for submission, as well as confirmations by email of receipt of the forms. If your pension has been suspended, please contact the Call Centre by sending an email to info@eppf.co.za.

What do beneficiaries need to note during this process?

Widows, widowers and guardians with minor children in receipt of a pension, as well as disabled children in receipt of a lifelong pension, must note:

Each widow/widower and child in the household who receives a pension will receive their own individual EOS form to be completed, certified and returned to EPPF; and
In the case of a minor child or a disabled child, the guardian must complete and sign the form on behalf of the minor or disabled child.

For further queries?

Contact EPPF on **0800 11 45 48** toll-free from a South African landline, or send an email to info@eppf.co.za.

Invested in our
members

Aftreeefonds maklik gemaak Sorg dat die Fonds jou jongste inligting het

Die Fonds vra pensioenarisse en begunstigdes elke jaar om 'n Evidence of Survival (EOS)-vorm in te vul omdat dit 'n wetlike vereiste is. Hierdie vorms is gedurende die tweede week van Desember 2018 per e-pos en per pos uitgestuur. In hierdie artikel gaan ons verduidelik hoekom dit so belangrik is om die EOS-vorms (relevante dokumentasie) in te vul en hoekom dit so belangrik is dat jy jou samewerking gee.

Hoekom moet ons die voltooide EOS-vorm hê?

EOS-vorms moet op 'n gereelde grondslag ingevul word sodat ons altyd die jongste data van pensioenarisse het. Dit help ook die aktuarisse om die Fonds akkuraat te kan waardeer.

Hoe dikwels word die EOS-vorms uitgestuur?

Vir internasionale pensioenarisse word die EOS-vorms jaarliks uitgestuur; terwyl pensioenarisse wat in Suid-Afrika woon die vorms elke drie jaar moet invul. Hierdie jaar sal internasionale en plaaslike pensioenarisse die EOS-vorms ontvang.

Sê nou jy het nie die EOS-vorm ontvang nie?

As jy nie jou vorm teen **31 Januarie 2019** ontvang het nie, moet jy asseblief ons Inbelsentrum kontak by info@eppf.co.za om te vra dat die vorm per e-pos na jou toe gestuur word.

Wat is die sperdatum wanneer dit by die Fonds moet wees?

EOS vorms moet die EPPF bereik voor 20 Julie 2019 met die vereiste dokumentasie.

Watter dokumente moet saamgestuur word met die voltooide EOS-vorm?

Die voltooide EOS-vorm moet gestempel en gesertifiseer wees deur 'n Kommissaris van Ede. 'n Kommissaris van Ede kan gevind word by magistraatskantore, prokureurskantore, banke, poskantore en polisiestasies. Wanneer jy die EOS-vorm neem om gesertifiseer te word, moet jy asseblief jou identiteitsdokument of paspoort saam met jou neem. Maak asseblief ook seker dat jy albei vorms teken en dit na die Fonds terugstuur.

Wat is die 'beskerming van persoonlike inligting'-toestemmingsvorm wat aangeheg is by hierdie jaar se EOS-vorm?

Lees en teken asseblief die aangehegte 'beskerming van persoonlike inligting'-toestemmingsvorm en stuur dit saam met jou EOS-vorm en ondersteunende dokumentasie terug na die Fonds.

Hoe moet die dokumente na die Fonds gestuur word?

Om die vorms terug te stuur moet jy 'n afskrif per e-pos stuur na webupdate@eppf.co.za en die oorspronklike dokumente na ons toe pos sodat ons jou rekords kan bywerk. Die Fonds dra die posgeld deur selfgeadresseerde koeverte aan plaaslike pensioenarisse te verskaf. Ons stel voor dat plaaslike en internasionale pensioenarisse die dokumente per e-pos stuur as 'n rugsteunkopie vir die afskrif wat gepos is, aangesien dit betroubaarder is.

Wat gebeur as jy nie jou vorms met die vereiste dokumente na die Fonds stuur teen die sperdatum nie?

As die Fonds nie jou EOS-vorm teen hierdie datum ontvang nie, sal die betaling van jou pensioen op 1 Augustus 2019 opgeskort word totdat jou vorm ontvang word. Pensioenarisse sal daaraan herinner word dat hulle die vorms moet ingee, en sodra die vorms per e-pos ontvang is, sal hulle bevestiging ontvang. As jou pensioen opgeskort is, moet jy asseblief die Inbelsentrum kontak deur 'n e-pos te stuur na info@eppf.co.za.

Wat moet begunstigdes in gedagte hou gedurende hierdie proses? Weduwees, wewenaars en voogde met minderjarige kinders wat 'n pensioen ontvang, asook gestremde kinders wat 'n lewenslange pensioen ontvang, moet kennis neem hiervan:

Elke weduwee/wewenaar en kind in die huishouding wat 'n pensioen ontvang, sal hulle eie individuele EOS-vorm ontvang wat ingevul, gesertifiseer en na die EPPF teruggestuur moet word; en In die geval van 'n minderjarige kind of 'n gestremde kind moet die voog die vorm invul en namens die minderjarige of gestremde kind teken.

Vir verdere navrae?

Kontak EPPF by **0800 11 45 48** tolvry vanaf 'n Suid-Afrikaanse landlyn of stuur 'n e-pos na info@eppf.co.za.

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members

Tjhelete ya batho ba pensheneng bolokwa bonolo ha Letlole le fumana boitsebiso ba moraorao

Selemo le selemo, Letlole lena le kopa batho ba pensheneng le ba ruang molemo ho yona ba tlatse foromo ya Evidence of Survival (EOS), etswe sena se kgothalletswa ke molao. Di foromo tsena di ile tsa romelwa bekeng ya bobedi ya kgwedi ya Tshitwe ho sebediswa emaili le poso. Tokomane ena e hhalosa bohlokwa ba ho tlatsa diforomo tsa EOS le hore na ke hobaneng ha o lokela ho phetha karolo ya hao ka bottlalo.

Ke hobaneng ha re lokela ho tlatsa foromo ya EOS?

Di foromo tsa EOS di lokela ho tlatswa kamehla e le hore boitsebiso ba motho ya pensheneng bo dule bo nepahetse. Sena se boetse se thusa ba sebetsang le matlotlo hore ba kopanye tjhelete e nepahetseng ya Letlole.

Di foromo tsa EOS di romelwa ha kae?

Batho ba pensheneng ba dulang ka ntle ho Afrika Borwa ba fumana di foromo tsa EOS selemo le selemo, athe batho ba pensheneng ba dulang Afrika Borwa ba lokela ho tlatsa di foromo ka mora dilemo tse tharo. Selemong sena, batho ba pensheneng ba dulang ka ntle ho naha ya Afrika Borwa le ba dulang ka hara naha ba tla fumana di foromo tsa EOS.

O lokela ho etsang haeba o eso fumane foromo ya EOS?

Haeba letsatsi la la **31 Pherekong 2019** le fihla o eso fumane foromo, ka kopo ikopanye le rona emailing ena info@eppf.co.za e le hore foromo e ka romelwa ka emaili.

Letsatsi la ho qetela la ho romela Letloleng ke neng?

EOS di foromo tsa di lokela ho fihla EPPF e na le ditokomane tsohle tse hlokwang pele ho la 20 Phupu 2019.

Ke lokela ho kenyelletsa ditokomane dife ha ke romela foromo ya EOS e tlatsitsweng?

Foromo ya EOS e tlatsitsweng e lokela ho tempuwa le ho netefatswa ke Komeshenara ya Dikano. Komeshenara ya Dikano e fumaneha ofising ya magistrata, ofising ya mmuelli wa molao, bankeng, posong le seteisheneng sa mapolesa. Ka kopo o nke buka ya hao ya boitsebiso (ID) kapa passport ya hao ha o ilo tempa foromo ya hao ya EOS. O tiise hape hore o saenne di foromo tseo di le pedi le hore o di kgutlisetsa Letloleng.

Foromo e bolokang boitsebiso ba lekunutu e tsamayang le foromo ya EOS e etsiwang?

Ka kopo bala o be o tla tse foromo ya ho boloka boitsebiso ba lekunutu mme o e romele Letloleng ha mmoho le foromo ya hao ya EOS le ditokomane tsohle tse hlokwang.

Haeba o na le dipotso tse ding?

Letsetsa EPPF mohaleng ona **0800 11 45 48**, mehala e meng ya Afrika Borwa e letsat mahala, kapa o romele emaili atereseng ena info@eppf.co.za.

Isikhwama somblalaphansi esenziwe lula- Ukugcina Isikhwama sibuyekeziwe futhi sisesim-weni sakamuva

Njalo ngonyaka, Isikhwama sicela umnikazi wempesheni nala-bo abazozuza kuyo ukuba bagcwalise ifomu eliwubufakazi bokuthi usaphila i-Evidence of Survival (i-EOS) njengoba lokhu kuyimfuneko engokomthetho. Lamaformu asatshahaliswe ngeposi nangemeyili evikini lesibili kuDisemba 2018. Ngalo mbiko, sifuna ukuchaza ukabaluleka kwamafomu agcwalisiwe e-EOS (anokwazisa ofanele) nokubaluleka kokusebenzisana nawe.

Kungani sidinga amafomui i-EOS egcwaliswe?

Ifomi le-EOS lidinga ukugcwaliswa ngokuvamile ukugcina iminin-ingwane yomnikazi wempesheni isesimweni sakamuva. Lokhu kusiza abagcini zimali ekunakekeleni isikhwama.

Ikhishwa izikhathi ezingakanani amafomu eEOS?

Kubanikazi bezimpesheni abahlala phesheya, amafomu i-EOS akhishwa kanye ngonyaka, bese kubanikazi bempesheni abahlala eMzansi Afrika bagcwalisa lamaformu kanye eminyakeni emithathu. Kulonyaka, bobabili abanikazi bezimpesheni abahlala besheya nabahlala kulelizwe bazowathola amafomu i-EOS.

Kuthiwanu uma ungakalitholi ifomu i-EOS?

Uma ubungakalitholi if,o kuze kufike umhlaka **31 Januvari 2019**, sicela uthintane isikhungo sethu ku-info@eppf.co.za ukuze uecle bakuthumelele ifomu ngemayili.

Unini umnqamulajuqu wokuthumela es-ikhwameni?

Ifomi le-EOS kufanele ifike kuyi-EPPF ngaphambi kokushaya umhlaka 20 Julai 2019 nemininingwane edingekile.

Yimiphi eminye iminininingwane edingekayo lapho uthumela ifomu eligcwalisiwe le-EOS?

Ifomu eligcwalisiwe kufanele ligxivizwe futhi liqinisekiswe uKhomishana Wesifungo. UKhomishana Wezifungo utholakala emahhovisi eMantshi, emahhovisi abameli, ebhange, eposini kanye nasemaphoyiseni. Lapho uyoqinisekisa ifomu le-EOS, siza uphathe incwadi kamazisi yakho noma incwajana egunyaza ukungena kwelinye izwe i-passport. cela uqiniseke ukuthi amafomu womabili asayindiwe futhi athunyelwe emuva esikhwameni.

Ungenzani ngesivikelo seminininingwane yomuntu siqu ehambisana nefomu le-EOS?

Sicela ufunde bese ugcwalisa ifomu lesivikelo seminininingwane yomuntu siqu bese ulibuyisela lihambisana le-EOS kanye neminining-

wane efanele.

Imininingwane idinga ukuthunyelwa injani kwiSkhwama?

Ukuze uthumele amafomu, thumela ikhophi ngemeyili ku-webupdate@eppf.co.za bese uthumela ngeposi amafomu asekuqaleni ukuze ubukeze irekhodi lako. Isikhwama sinakekela izindleko zeposi ngokukhipha izimvilophu eziya kumuntu siqu kubanikazi bempesheni abahlala kulelizwe. Sisikela ukithi abanikazi bempesheni abahlala phesheya kanye nabahlala kulelizwe bathumele iminininingwane yabo ngemeyili ukusekela leyo ethunyelwe ngeposi.

Kwenzekani uma ungawathumeli amafomu akho nemininingwane edingekayo esikwame-ni ngesikhathini esibekiwe?

Uma isikhwama singatholi ifomu lako le-EOS ngesikhathi, inkokhelo yemphesheni yakho izohoxiswa ngomhlaka I Agasti 2019 kuze kutholakale amafomu akho. Abanikazi bempehseni bathunyelwa izikhumbuzo zokuthumela imininjingwane, kanye neziqinisekiso zokutholakala kwamafomu abo. Uma imphesheni yakho ihoxisiwe, sicela uthintane neSikhungo sethu sezincingo ngokuthumela imeyili ku-info@eppf.co.za.

Yini labo abazozuza empheshenini okuding-eka bayiqaphele phakathi nalenqubo?

Abafelwa, Abafelokazi kanye nabalonolozi abanezingane ezincane ezizozuza empheshenini noma abantwana abakhubazekile abazothola inzuko yokuphila kwabo konke, kufanele baqaphe lokhu: Umfelwa/umfelokazi ngamunye kanye nengane abathola imphesheni bazothola ifomu le-EOS umuntu ngamunye ukuze aligcwalise, liqinisekiswe futhi lihanjiswe kuyi-EPPF; noma Esimweni somntwana osemncane noma okhubazekile, umlon-dolozi wakhe kufanele agwalise ifomu futhi alisayinde egameni lengane esencane noma ekhubazekile.

Uma unemibuzo eyengeziwe?

Thintana ne-EPPF ku-**0800 11 45 48** inombolo yamahhala ocin-gweni Iwase-South African, noma uthumele imeyilil ku-info@eppf.co.za.

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Upcoming pensioner functions

One of the ways that the Fund interacts with our members is through our events hosted across the country by our Client Services team. These events are an opportunity for the Fund to engage with members, provide education and awareness, as well as give members an opportunity to ask questions and get assistance. Events include pensioner functions, organised and presented by our Retirement Fund Consultants.

Our pensioner functions have been finalised in terms of dates until March 2019. The Client Services team will be visiting towns in Mpumalanga, Gauteng, Northern Cape, the North West, Limpopo, and even take a trip across the border to Lesotho. Please see below list of events with dates and venues (where available).



Area	Region	Date	Venue
Rustenburg	North West	22 January 2019	Deo Gloria Church Hall
Klerksdorp	North West	23 January 2019	Portuguese Hall
Taung	North West	24 January 2019	Modisa Lodge
Mafikeng	North West	25 January 2019	Mahikeng Town Hall, Sekame Street
Nelspruit	Mpumalanga	5 February 2019	Nelspruit Hall, Civic Centre
Acornhoek	Mpumalanga	6 February 2019	Venue to be confirmed
Malelane	Mpumalanga	7 February 2019	Kobwa Community Hall, Fish Eagle Bend, Malelane
Middelburg	Mpumalanga	11 February 2019	Sydney Chona Hall
Witbank 1	Mpumalanga	12 February 2019	The Venue @ The Ridge Casino
Witbank 2	Mpumalanga	13 February 2019	The Venue @ The Ridge Casino
Phola	Mpumalanga	14 February 2019	Phola Town Hall, 697 Mahlangu Street
Kriel	Mpumalanga	15 February 2019	Kriel Community Hall, Silwer Fleur, 3 Jocelyn Street
Hendrina	Mpumalanga	11 March 2019	Cosmos Hall
Ermelo	Mpumalanga	12 March 2019	Town Hall
Bethal	Mpumalanga	13 March 2019	Venue to be confirmed
Balfour	Mpumalanga	14 March 2019	Heidelberg Town Hall, Cnr HF Verwoerd and Uecker-mann Street

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The family growing

Name: Shafeeq Abrahams

Role: Chief Financial Officer

Location: Johannesburg Head Office

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

I started my career at Deloitte & Touche as a trainee accountant.

When did you join the Fund; what was your role?

I joined the Fund on 1 September 2018 as the CFO.

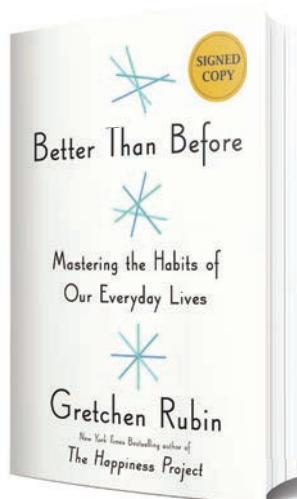
What makes you passionate about your new role or why do you love your job?

Any position in the EPPF is one of trust. Our members and pensioners entrust us with their savings, so that we are able to invest these savings responsibly and smartly in order to ensure their financial comfort during their retirement. Many of our members and pensioners are my previous colleagues, with whom I have worked during my time at Eskom. The Fund operates in a dynamic and challenging environment. I am privileged to serve the Fund, its members and employees in looking after the savings of our members responsibly, while we lead and navigate the changing environment that will ensure our future success. Being able to do this every day, is a privilege that energises me, excites me and keeps me grounded in many ways.



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Books to help YOU START A NEW in 2019



Better Than Before: Mastering the Habits of Our Everyday Lives, by Gretchen Rubin

Our personalities and behaviours are closely linked to our habits, both good and bad. Bad habits can interrupt our lives, often preventing us from accomplishing goals, or threaten our health, and waste time and energy... Maybe it's time to pick up a book that will help you develop new habits and better control the old ones.

In her book *Better Than Before*, Gretchen Rubin explores how humans build habits, what makes these habits permanent and how we can improve them. Rubin classifies people into categories and breaks down the core principles of habit formation to help us better understand our personalities and to answer the question, "How can I change?"

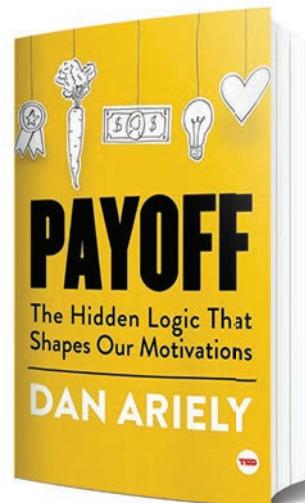
This self-help book reads like an amusing conversation with a friend who is giving you practical advice that you can easily remember and pass on to your children (or grandchildren). It's an ideal guide to what you can let go of and what you can maintain in the new year.

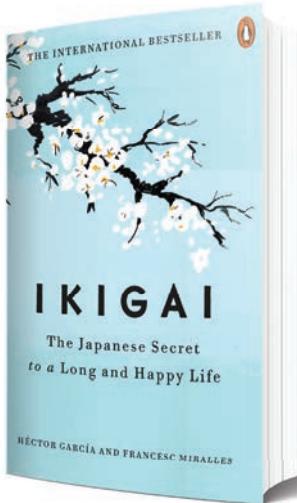
Payoff: The Hidden Logic That Shapes Our Motivations, by Dan Ariely

Written by bestselling author Dan Ariely, *Payoff* looks at what motivates and discourages people. It gives advice on how to approach important choices in the process of starting anew, using examples that retired professionals can relate to and apply to their personal lives.

Ariely untangles the main subject in ways that will reset the reader's way of thinking – he looks at the nature of motivation in elaborate detail, discussing how it works and what can we do to ignite the willingness to achieve more in ourselves, our life partners, children and friends.

The book will help readers dig to the roots of motivation and rediscover purpose in the new year. It will benefit those in the initial stages of adjusting to a life of retirement or those who feel like they've lost a sense of identity because of retirement.





Ikigai: The Japanese Secret to a Long and Happy Life by Héctor García and Francesc Miralles

Starting afresh in the new year begins with evaluating your *raison d'être*. It is from a sense of meaning that people derive the will to maintain their function and independence as they age.

Ikigai is one of those books with a lens that focuses on your core to help you rediscover what makes you tick. The title is derived from a Japanese term referring to an individual's reason for being.

This little read by Hector Garcia and Francesc Miralles reminds us why we should jump out of bed each day and chase after the things that fulfil us. Retirement might spell the end of a career, but don't let it be the end of you working towards what you love.

It doesn't matter if you are passionate about sport, cooking, writing or painting, get your copy of *Ikigai* and learn how you to pursue your interests in your golden years.



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Wordsearch – Holiday edition

In this wordsearch puzzle grid below, you can find words from this edition's content hidden horizontally, vertically and diagonally. Test your skills and see how quickly you can find all 15 words.

Good luck and enjoy!

Z	T	N	J	Q	G	N	I	P	P	O	H	S	C	O
K	X	S	S	C	J	C	H	S	W	C	H	T	S	U
Q	L	U	P	H	Y	N	T	A	K	A	W	R	W	F
L	F	M	O	C	B	H	F	C	Q	W	S	O	E	J
Q	R	M	R	L	G	H	C	C	V	D	Q	P	E	M
H	V	E	Q	I	P	J	L	O	W	B	V	S	T	R
D	F	R	L	L	L	M	P	M	C	C	E	S	S	F
B	G	F	O	N	E	T	T	M	N	K	B	A	F	I
K	M	D	P	O	G	M	U	O	X	P	T	P	C	G
X	U	B	I	K	I	N	I	D	S	H	N	A	F	H
R	E	P	I	N	O	I	T	A	C	A	V	U	I	K
O	A	D	N	F	D	R	A	T	S	U	C	F	G	L
I	B	Y	L	I	M	A	F	I	Y	F	Z	F	W	C
G	X	L	G	Q	P	T	N	O	M	Z	S	J	K	S
P	M	A	G	I	C	G	J	N	N	O	B	B	I	R

ACCOMMODATION	FAMILY	RUDOLPH
BEACH	FLIGHTS	SHOPPING
BIKINI	MAGIC	SUMMER
CUSTARD	PASSPORT	SWEETS
COCKTAIL	RIBBON	VACATION

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Pensioner savvy 2019 bargain deals



Double Paint Days every second Wednesday

Spend smartly on essentials at **Clicks** with the pharmacy retailer's exclusive double points days. This is a seniors programme that allows you to earn double points on your purchases every second Wednesday of the month. To qualify, you need to:

- Be a Clicks ClubCard member and aged 60 or older
- Visit a Clicks store on the second Wednesday of the month to collect points



SABC rewards senior status

Use your senior status to get a discount on your **SABC TV licence**. You have to be over 70 to qualify and be able to prove that there are no younger people benefiting from this deal.

Visit www.tvlic.co.za or contact the SABC on +27 (0)11 714 9111 for full details.



Senior citizen discounts 2019

Explore the likes of the Bontebok National Park, Addo Elephant National Park, Augrabies Falls National Park and many other national parks and camps by taking advantage of **SANParks's Senior Citizen Discounts** 2019, offering reduced tariffs to pensioners. The discounts can be up to 40% off the regular rates for accommodation or camping.

Pensioners must be 60 years or older to qualify and must provide proof of identification on arrival. The discounts are not available on Fridays, Saturdays and long weekends. Visit www.sanparks.org for more terms and conditions.



Every Wednesday is Pension's discount day

Get the new toolkit you always wanted at **Builders Warehouse** by using your pensioners' discount. If you're 60 or older and pay cash, the store will reward you with 10% discount every Wednesday.

Simply show up and present your identity document to qualify. (Note that the discount does not apply if you pay using your account, or for items already discounted.)

Visit www.builders.co.za for more information.

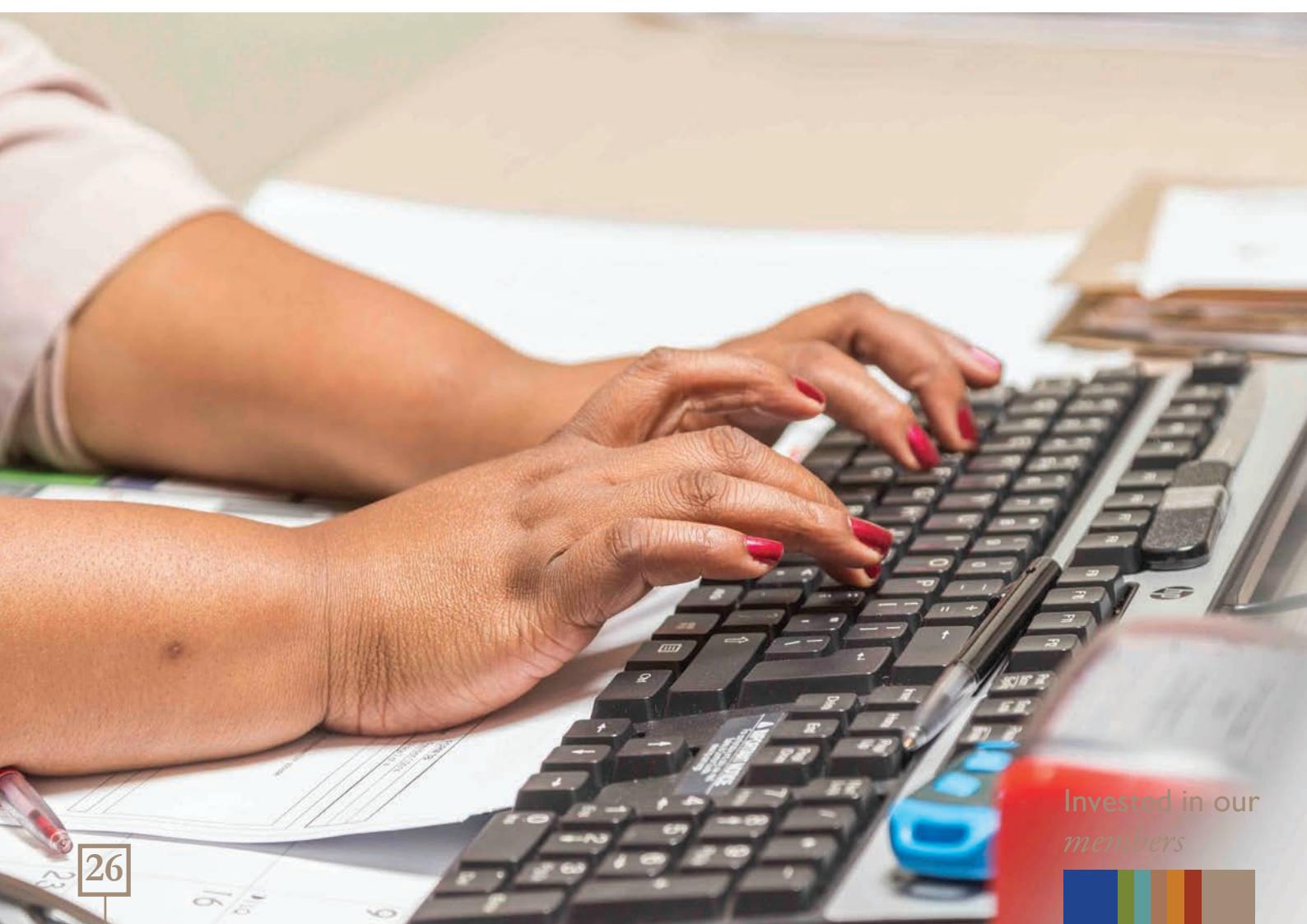


UPDATE OF *Personal Information*

It is important for the Fund to have accurate and up-to-date records of your personal information. We use this information to communicate with you and to be able to correctly administer your pension. We urge you to keep us informed if any of this personal information changes, including the correct spouse's date of birth and other personal details.

Should you experience a significant life event, such as a divorce, please ensure that you update the Fund with this information.

To update your personal information, call **0800 11 45 48** or visit our website and make the changes on our recently revamped member portal.



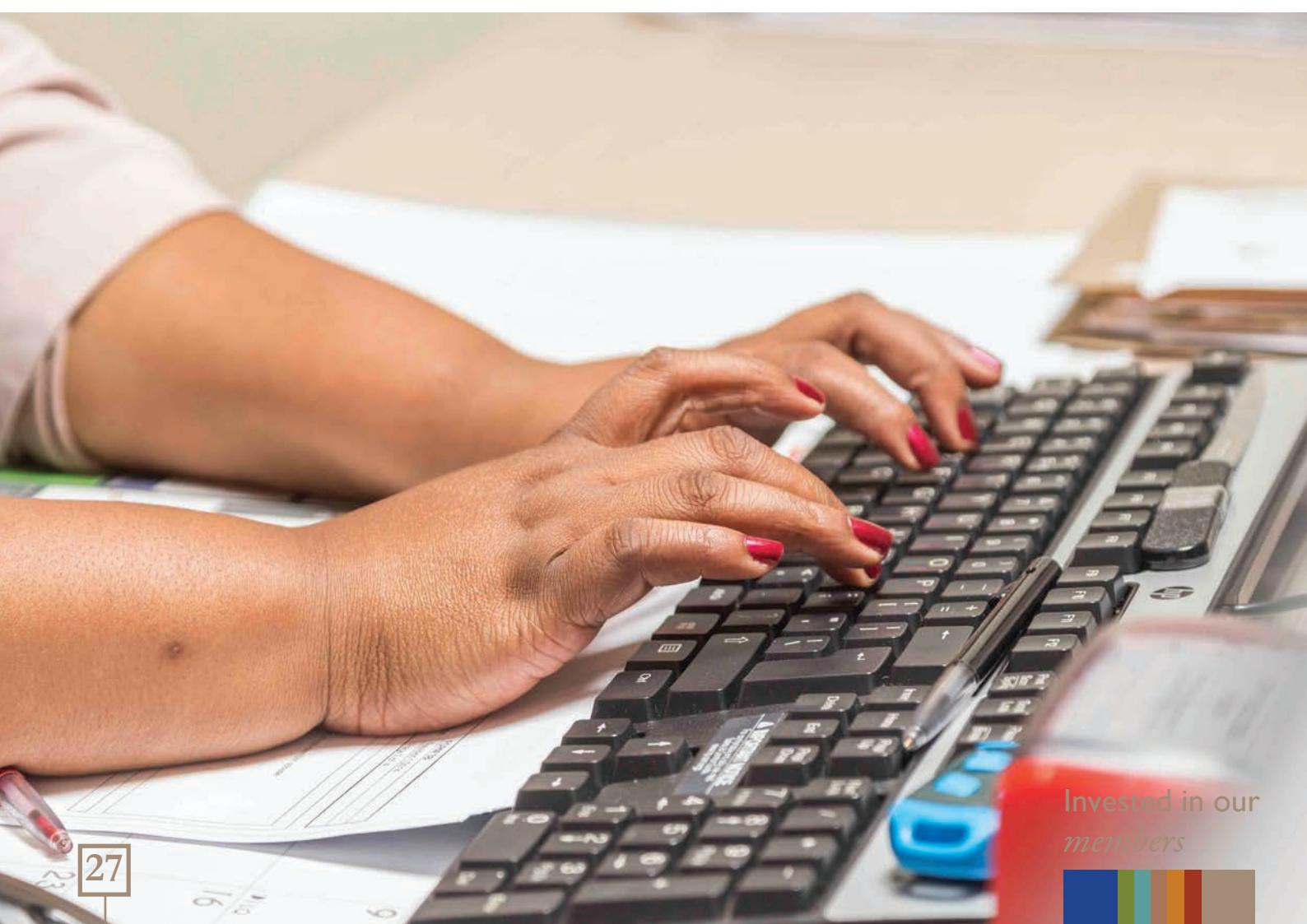
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WERK JOU *persoonlike inligting by*

Die Fonds belangrik om akkurate rekords te hê wat jou jongste persoonlike inligting bevat. Ons gebruik hierdie inligting om met jou te kommunikeer en jou pensioen reg te administreer. Ons moedig jou ten sterkste aan om ons daarvan in kennis te stel as enige van hierdie persoonlike inligting verander; onder ander jou eggenoot se korrekte geboortedatum en ander persoonlike besonderhede.

As daar 'n groot verandering in jou lewe is, soos 'n egskeiding, moet jy seker maak dat jy hierdie nuwe inligting vir die Fonds stuur.

Om jou nuwe persoonlike inligting vir ons te gee, bel **0800 11 45 48** of gaan na ons webtuiste en doen die veranderinge op ons ledeportaal wat onlangs opgeknap is.



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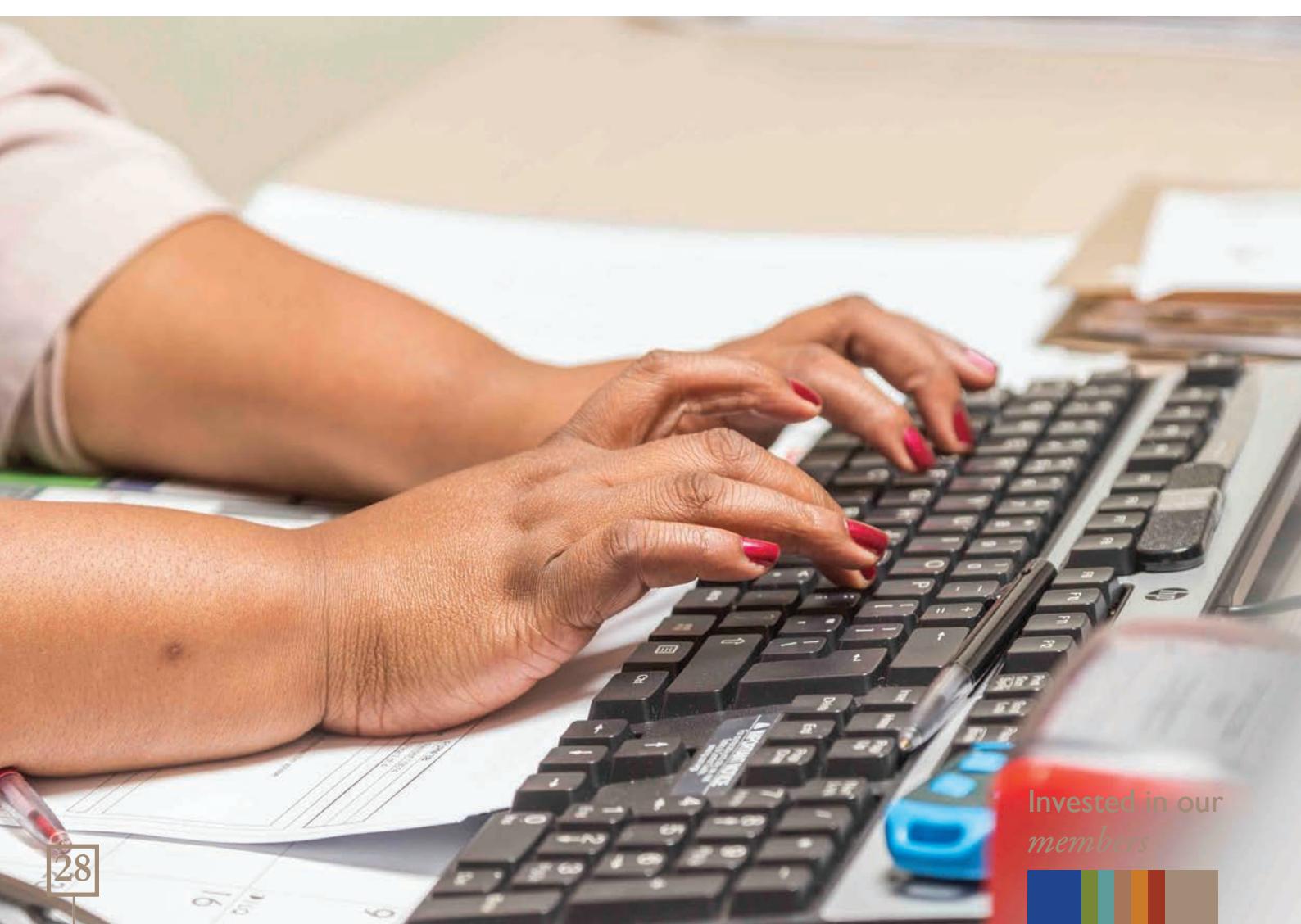
HO FANA KA

tlhahisoleseding ya moraorao mabapi le wena

Ho bohlokwa haholo hore Letlole le be le ditlaleho tse nepahetseng le tsa moraorao tsa tlhahisoleseding ya hao. Re sebedisa tlhahisoleseding ena ho buisana le wena hape e re thusa hore re sebetsane le ditaba tsa penshene ya hao ka tsela e nepahetseng. Re kopa hore o dule o re tsebisa haeba tlhahisoleseding ena ya hao e fetoha, ho akarelletsa le letsatsi le nepahetseng la tswalo ya molekane wa hao le tlhahisoleseding leha ele efe e nngwe mabapi le wena.

Haeba ho ka ba le ntho e kgolo e fetohang bophelong ba hao, jwaloka ho hlalana le molekane wa hao, ka kopo netefatsa hore o tsebisa Letlole ka tlhahisoleseding ena.

E le hore o fane ka tlhahisoleseding ya hao ya moraorao, letsetsa **0800 11 45 48** kapa o etele webosaete ya rona ebe o etsa diphe-toho leqepheng la ditho tsa rona le sa tswa ntlaftswa.

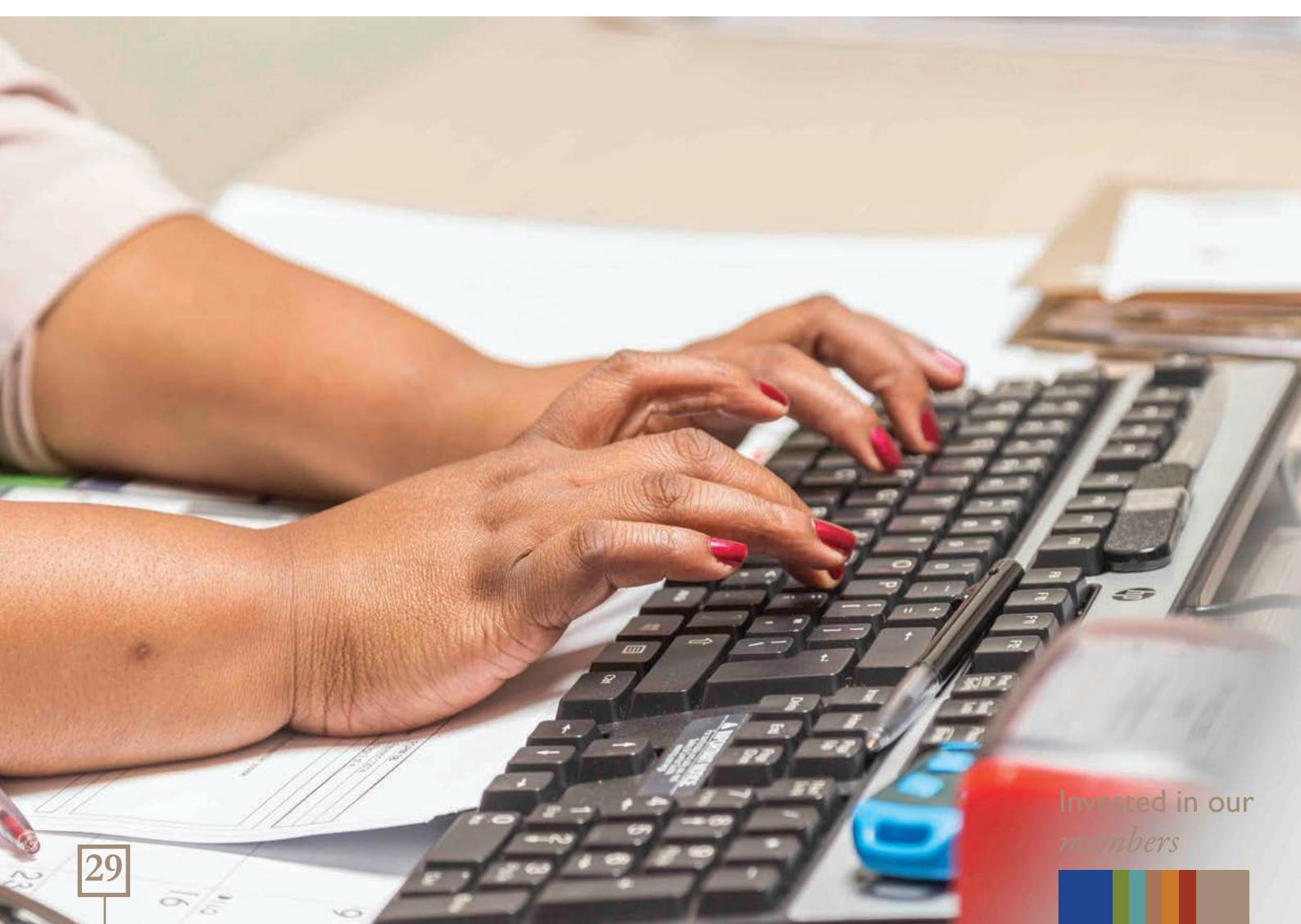


UKUNIKEZA *imininingwane yomuntu yamuva*

Kubalulekile ukuba i-Fund ibe nemininingwane yakho enembile futhi yamuva. Sisebenisa le mininingwane ukuze sixhumane nawe kfuthi sikwazi ukulawula impesheni yakho. Sikunxusa ukuba uhlale usazisa uma kukhona imininingwane yakho eshintshayo, kuhlangan-ise nemininingwane enembile ngosuku lokuzalwa koshade naye neminye imininingwane yakho.

Uma kwenzeka ukuphila kwakho kushintsha ngendlela ephawulekayo, njengokuthi udivose, sicela uqiniseke ukuthi uyayazisa i-Fund ngaleyo mininingwane.

Ukuze uthuthukise imininingwane yakho, fonela u-**0800 11 45 48** noma uvakashele ingosi yethu ukuze wenze izinguquko ohlwini lwamalungu ethu.

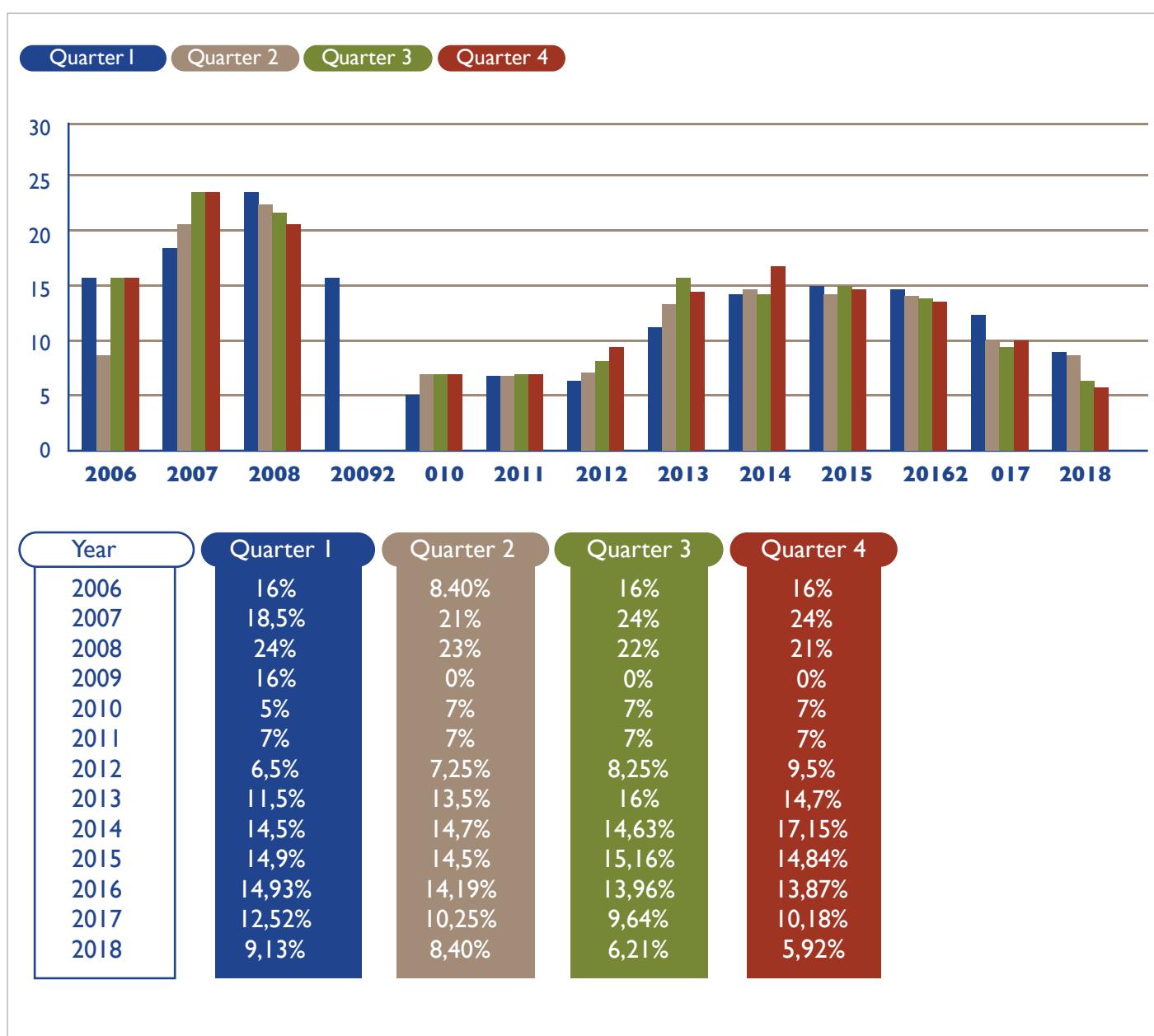


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Fund interest rates

The Fund interest rate is a percentage declared by the Board with the advice of the Fund's Actuary (valuator), which is applied to the investment schemes at the EPPF. The percentage is set in order to determine the rate of return on members' investment benefits in the various schemes. The Board reviews the interest rates on a quarterly basis, taking into consideration the financial performance of the EPPF's investments.

The investment schemes include your normal monthly contributions which make up your benefit in the EPPF, Additional Voluntary Contribution (AVC) Scheme, the Performance Bonus Scheme, in which the pensionable portion of members' performance bonuses are invested, and the Deferred Pension Scheme. Below are the Fund interest rates for the past 12 years.



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Protection of Personal Information Act (PoPI)

In 2013, certain sections of the PoPI Act came into effect. The PoPI Act seeks to regulate the processing of personal information by responsible parties, in this case, the Fund. The purpose of the PoPI Act is to ensure that all South African institutions conduct themselves in a responsible manner when they are in possession of another entity or person's personal information. This includes prohibiting the sharing of a member's personal information with third parties without consent of the member. The Fund complies with the PoPI Act to ensure that our members' information is secure and protected. Therefore, the EPPF does not provide pension information to third parties (e.g. financial advisers) unless authorised by the member or compelled to do so by law.



Eskom Pension And Provident Fund

Toll free: +27 800 11 45 48 (Member queries)

Landline: +27 11 709 7492 (HR support)

Fax Number: +27 866 815 449

Email: info@eppf.co.za

Postal Address: Private Bag 50, Bryanston, 2021

Physical address: Isivuno House, EPPF Office Park, 24 Georgian Crescent East, Bryanston East, Johannesburg, 2191

Website: www.eppf.co.za

Head Office And Johannesburg Walk-In Centre

Reception Switchboard: +27 11 709 7400

Physical Address: Isivuno House, EPPF Office Park, 24 Georgian Crescent, Bryanston East, 2191

GPS Coordinates: S26 02.437 E28 01.101

Emalahleni Office Walk-In Centre

Contact Numbers: +27 13 693 3240 / 3918

Physical Address: House No. 27, Eskom Park, Visagie Street, Emalahleni, 1035

East London Office Satellite Office

Contact Number: +27 43 703 5772

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

Cape Town Satellite Office

Contact Number: +27 21 915 2721

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

Durban Satellite Office

Contact Number: +27 31 710 5206

Physical Address: Eskom KwaZulu-Natal Regional Office, Ikhwezi Building, 25 Valley View Road, New Germany, 3620

Eskom Compulsory Death Benefit

Contact M Lesese at Eskom:

Telephone: +27 11 800 4363 / +27 11 800 4526

Fax: +27 86 668 6065

Email: LeseseM@eskom.co.za / employeebenefits@eskom.co.za

Sanlam Contact Details (Eskom Voluntary Burial Scheme)

Queries related to the scheme and your benefits must be directed to Sanlam at: Telephone number: +27 860 302 922

Email: Eskomservicing@sanlamsky.co.za

Sanlam: Existing Record Amendments And Claims Submissions

Telephone number: +27 860 302 922

Fax number: +27 860 276 884

Email for claims: Eskomclaims@sanlamsky.co.za

Indwe | Car And Household Insurance Claims

Centre: +27 11 912 7300 / +27 860 843 244

E-mail: hobackline@indwerisk.co.za

Homeowner new claims: newclaims@indwerisk.co.za

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SURNAME	FULL NAMES	DATE OF BIRTH	DATE OF DEATH			
Ntsunshe	Ndoda	20/02/1936	16/05/2018	Lukhela	Joseph Babili	11/09/1942
Mthembu, M	Vuyani Pius	22/12/1951	16/05/2018	Nkungwana	Mntunge Davidson	01/02/1942
Tshabalala	Julay Elfas	30/07/1940	16/05/2018	Mothobi	Kwali Annah	26/06/1954
Norton	Paul	17/10/1955	16/05/2018	Vlotman	Elizabeth Sofia	09/10/1941
Phiri	Matsiliso Elizabeth	17/02/1935	16/05/2018	Roose	Theunis Hendrikus	30/05/1957
Thanjekwayo	Bonisile Joannah	25/06/1972	16/05/2018	Nobela	Amos Bafana	11/04/1960
Jubber	George Gordon Leonard	03/07/1926	17/05/2018	Erasmus	Cathrina Sara	11/08/1937
Ngubane	Babeleni	05/03/1940	17/05/2018	Brits	Gertruida Johanna Catharina	30/03/1930
Majola (Mvundla)	Nompumelelo Gretta	25/12/1953	17/05/2018	Van der Westhuizen	Mattheus	28/06/1953
Campbell	Alida Barendina	13/05/1949	17/05/2018	Bialas	Derek Bernard	04/09/1950
Pratt	Roy Samuel	19/01/1934	18/05/2018	Thusi	Mafa James	29/03/1933
Tsoai	Moletje Jeremiah	29/03/1931	18/05/2018	Semausu	Segome Johannes	11/11/1964
Moloi	Lefaso Solomon	04/06/1950	18/05/2018	Sibanyoni	Mthakathi Phillip	08/01/1936
Viljoen	Anna Cornelia Magrittha	24/07/1931	18/05/2018	Mkhonza	Antiyena Tryzina	25/11/1952
Erwee	Daniel Albert	06/08/1950	19/05/2018	Molapo	Maretselisitsoe	10/07/1932
Masilela	Tinini Lucas	18/08/1945	19/05/2018	November	Nontombi Elizabeth	06/11/1941
Kruger	Johanna Catharina Cornelia	26/04/1941	20/05/2018	Gatsheni	Nombulelwu Patience	11/01/1954
De Wet	Magrita Katrina	17/05/1942	21/05/2018	Dlamini	Jabu	23/05/1958
Mangcwywa	Jackson Vuyisile	17/09/1940	21/05/2018	Renda	Sithole	10/02/1927
Carstens	Anna Maria	12/08/1937	21/05/2018	Bafana	Patricia	10/20/1939
Tshifura	Khetheni Frank	24/07/1944	22/05/2018	Hlatshwayo	Ntombi Julia	20/10/1956
Masina	Majoni Paulos	02/08/1941	22/05/2018	Malimela	Tshikisa Miluva	11/01/1955
Nkosi	Nongbeni Joana	30/06/1943	22/05/2018	Ramabodu	Human	16/04/1942
Ngwenya	Benjamin	10/12/1956	23/05/2018	Mahlangu	Johnson	14/10/1955
Mahlangu	Marabi Letta	28/03/1952	23/05/2018	Lourens	De Villiers	04/11/1940
Ngwenya	Toziswa Beauty	14/03/1958	23/05/2018	Rakate	Venter	02/05/1936
Jaca	Johannes Ntetelelo	23/08/1960	24/05/2018	Mokoena	Hlatshwayo	01/03/1956
Van Zyl	Ella Sofia	21/07/1930	24/05/2018	Mashabudu	Bafana Robert	14/06/2018
Mukhesana	Mamayila Florah	03/10/1956	24/05/2018	Malovula Maria	China Aaron	26/02/1956
Simelane	Saterdag Lizzy	28/08/1956	24/05/2018	Lourense	Tefo Julius	25/06/1942
Cronje	Johannes Abraham	26/07/1952	25/05/2018	Rakate	Nomvula Maria	11/03/1975
Dingle	Carolina Elizabeth Magdalena	06/07/1930	25/05/2018	Mokona	Jannie	21/09/1934
Van Niekerk	Leslie Ronald	19/09/1941	26/05/2018	Mokoena	Geoffrey El Clayton Mokgwetsi	08/09/1967
Dlamini	Musawenkosi Mondli	10/04/1985	26/05/2018	Maseko	Agent Simon	28/03/1940
Mooka	Ramosweu Jacob	05/12/1977	26/05/2018	Nkosi	Mshipisi Joesph	02/06/1932
Spogter	Freddie	21/08/1958	26/05/2018	Ndlholu	Fikile Abram	15/05/1961
Moolman	Aletta Susana Elizabeth	05/06/1954	27/05/2018	Yalekile	Iyalekile	08/07/1943
Van Heerden	Susan Sophia	04/06/1946	28/05/2018	Sibanyoni	Ntomcani Emma	24/12/1944
Nyembe	Sipho Garvin	02/04/1977	28/05/2018	Mmako	Mapula Ella	10/10/1941
Van Niekerk	Leslie Ronald	19/09/1941	26/05/2018	Muller	Gertina Barbara J	26/10/1952
De Beer	Magdalena Elizabeth	04/09/1948	28/05/2018	De Bruin	Anna Elsebe	20/04/1934
Olivier	Hendriët Johannes	27/06/1931	29/05/2018	Fritz	Martha Dorathy	05/07/1939
Nyathi	Johannes	23/11/1948	29/05/2018	Van Wyk	Van Wyk	16/12/1933
Pretorius	Francina Elizabeth	30/05/1929	30/05/2018	Van Dyk	Jacobus Benjamin	22/06/2018
Du Plessis	Gideon	08/03/1960	30/05/2018	Msezane	Dorothea Magrietha	28/06/1937
Witbooi	Catharina Manassa	02/10/1937	30/05/2018	Mtshulela	Mtshulela	27/03/1943
Kroucamp	Maria Susanna	07/02/1945	30/05/2018	Sitole	Bhekumuzi	11/08/1925
Mokoena	Simon	06/11/1937	31/05/2018	Masuku	Phokane Esther	09/10/1967
Granger	Margaret	14/01/1936	01/06/2018	Van der Linde	Hendrik Taute	18/07/1950
Kruger	Pieter Johannes Christoffel	19/11/1949	01/06/2018	Muller	Jennifer Anne	02/11/1938
Lekhowane	William Difetseeng	26/12/1962	01/06/2018	Madige	Bobane Johannes	24/04/1941
Sikhakwane	Mzikabani	26/01/1947	01/06/2018	Morena	Rebecca Emily	14/09/1936
Thomas	Lenyatso Simon	31/07/1953	01/06/2018	Moletsane	Mantua Rosa	02/11/1947
Sandi	Ngxamile Justin	02/07/1961	01/06/2018	Magakane	Bernard Boy	8/10/1961
Mashiloane	Nokuwa Sarah	07/06/1922	01/06/2018	Mamogale	Radifiri Alfred	30/06/1955
Ngam	Theresa Mandisa	14/03/1945	01/06/2018	Groenewald	Petrus Manuel	08/01/1953
Nzimande	Thembanzi Albertinah	02/03/1928	01/06/2018	Botha	Theunus Phillipus	20/09/1953
Mweli	John	07/07/1939	02/06/2018	Moletsane	Nnini Paulina	01/03/1933
Cakhwebe	Mziwandile	05/05/1943	02/06/2018	Visagie	Barend Francois	23/02/1953
Pholoholo	Solly Norman	19/09/1952	02/06/2018	Van Tonder	Adriana Catharina	09/03/1931
Thinane	Isaac Rantobonyane	29/09/1955	02/06/2018	Masuku	Sithembile Daphney	08/08/1955
Mothata	Conrad Adreacca Pitsi	26/11/1984	02/06/2018	Nkosi	Madoda Johanne	19/03/1945
Nkosi	Thembi Linah	15/08/1970	02/06/2018	Solomons	Elizabeth	23/04/1947
Hattingh	Aletta Johanna	15/01/1948	03/06/2018	De Lange	Daniel	26/06/2018
Mphahlele	Phogile Jackson	14/07/1925	03/06/2018	Du Preez	Johannes Gideon Andries	24/06/1952
Koster	Fofotjie Phillip	29/03/1946	03/06/2018	Oosthuizen	Anna Maria	01/03/1935
Bambathi	Mboyi Johannes	02/02/1938	04/06/2018	Seopela	Vrede	14/05/1938
Wesi	Gaselemogwe David	17/08/1931	04/06/2018	Phukubye	Maiphora	29/12/1933
Sobetwa	Zulu Elliot	04/04/1930	04/06/2018	Viijoen Plumber	Masindi Hendrik	06/03/1948
Frederiks	Lena	30/03/1932	04/06/2018	Chamberlain	Hendrik Gerhardus	15/09/1949
Mohlala	Makgiti Joseph	29/04/1939	05/06/2018	De Lange	Harry	30/06/1953
Stock	Odisitibe Joseph	16/09/1945	05/06/2018	Mthethwa	Manqobe Victor	04/07/1940
Mthethwa	Msiseni Alpheus	09/12/1948	05/06/2018	Masemula	Podu Elias	05/01/1952
Williams	John	18/10/1942	05/06/2018	Mkonto	Mangela Jan	05/06/1929
Sihlangu	Gugubala Elizabeth	29/10/1938	05/06/2018	Seopela	Mareshe Amos	13/04/1942
Naude	Anna	28/12/1949	05/06/2018	Phukubye	Lesiba Charles	02/07/1937
Mofokeng	Simangele Lydia	01/08/1959	05/06/2018	Stungoane	Jerry Job	23/11/1948
Malepe	Pulane Maria	25/06/1965	05/06/2018	Luhlanga	Khulekile Elizabeth	15/01/1929
Niewenhuizen	Hugo Christiana	16/03/1929	06/06/2018	Hlubi	Madosi Roselina	07/06/1948
Mountjoy	John James	11/10/1948	06/06/2018	Meyer	Christian Christoffel	24/02/1943
Andrews	Basil Clive	28/07/1959	06/06/2018	Claasens	Johannes Petrus	06/03/1948
Steenkamp	Pieter Stephanus Albertus	03/04/1964	06/06/2018	Tsoeu	Mothetsi	26/10/1934
Mokgophana	Nakedi Charles	07/12/1951	06/06/2018	Mngwengwe	Shayumthetho Elphas	07/11/1951
Meyer	Wilna Hetser	16/07/1955	06/06/2018	Albertus	Shirley Louise	02/03/1937
Wessels	Magdalena Priscilla	30/10/1947	07/06/2018	Venter	Hendrik Adrian	09/07/1938
Hynd	Mervin Alexander	15/04/1947	07/06/2018	Janse van Rensburg	Frederick Johannes	26/04/1948
Morudi	Frans Segolane	30/04/1941	07/06/2018	Sinaume	Jerry	18/06/1941
De Witt	Cynthia Magdalena	05/05/1944	07/06/2018	Nxele	Nqabisile Nkunzi	05/11/1946
Riba	Mabose Selinah	09/03/1936	07/06/2018	Masilela	Mabhungu Titus	23/07/1957
Pokwana	Ruth Nontsikelelo	06/12/1940	07/06/2018	Joubert	Elizabeth Johanna Hendrika	21/10/1971
Ramsay	David Alexander	15/01/1947	08/06/2018	Modiegli	Kefeletswe Thabitha	07/11/1940
Mandi	Ngqikana	16/12/1942	08/06/2018	Dann	Charles Stuart	27/10/1933
Mapalala	Minivan Jeffrey	19/09/1942	08/06/2018	Scholtz	Albertus De Vos	31/08/1944
Matsieng	Boyboy Piet	28/04/1961	08/06/2018	Hurst	Alan	25/05/1951
Bezuidenhout	Jan Albertus	16/01/1945	09/06/2018	Sedibe	Collen Sifanani	29/08/1952
Goussard	Michael	03/09/1943	09/06/2018	Ndhlolu	John Msaba	10/06/1937
Nkambule	Majoyina Fanny	18/01/1963	09/06/2018	Nindzi	Nonthembiso Nosamane	01/01/1938
Sibya	Nombuso Mateu	20/09/1932	09/06/2018	Ndebele	Bongani Frank	27/06/1946
Diesel	Redvers Bruce	10/08/1934	10/06/2018	Hartnick	Charles William	03/10/1950
De Waal	Johan Andries	05/05/1956	10/06/2018	Mddodana	Bendilli	10/01/1940
Mabasa	Mbazima Daniel	08/11/1950	10/06/2018	Nkabinde	Nkulumo	02/02/1932
				Zulu	Mhloliseni Elias	09/10/1955
				Mahlangu	Thandiwe Gladness	20/09/1978
				Van Wyk	Martinus Wessel	17/08/1950
				Watson	David John	31/01/1952
				Schreiber	Edward Julius	08/10/1958
				Myburgh	August Gustav	16/09/1940
				Alexander	Saul	18/10/1953
				Tibe	Cecilia	02/10/1960
				Da Silva	Jose Pinto	05/09/1929
				Msipha	Sunny Johannes	04/02/1950
				Everts	Hilda Elizabeth	02/04/1932
				Mogomotsi	Olofile Gilbert	15/08/1968
				Hlatshwayo	Victor Phikani	10/08/1957

Disten	Jason Charles	04/12/1984	07/07/2018	Turpin	Dave Ronald	13/12/1949	09/08/2018	
Loots	Wilhemina Jacoba	27/09/1949	07/07/2018	Van Zyl	Gertruida Jacomien	07/10/1942	09/08/2018	
Molotsi	Oupa Morake	06/06/1948	08/07/2018	Dhlamini	Salani George	08/09/1933	09/08/2018	
Comela	Mukhomazi Jack Mushwana	07/06/1956	08/07/2018	Roman	Mienie	16/04/1947	09/08/2018	
Tshabalala	Mzwakhe Epraim	01/02/1955	08/07/2018	Magagula	Talate Elphas	01/08/1940	10/08/2018	
Kroutz	Erwin Elton	22/07/1986	08/07/2018	Mahlalela	Lobelungu Elizabeth	17/11/1949	10/08/2018	
Luus	Cornelia Gertruida	25/11/1934	08/07/2018	Eklund	Sunita Jacqueline	19/03/1933	10/08/2018	
Nqabeni	Iris Vuyiswa	03/12/1950	08/07/2018	Sanders	Laurence Eric	27/06/1938	11/08/2018	
Myburgh	Philipus	03/01/1936	09/07/2018	Khumalo	Mzikayifani Raphael	17/05/1957	11/08/2018	
Ntsoane	Mokwene Johannes	02/05/1940	09/07/2018	Mlombo	Batsekeli	14/06/1938	11/08/2018	
Kaba	Makgothata	27/12/1948	09/07/2018	Maketlo	Kaboreng Piet	15/01/1950	12/08/2018	
Hietbrink	Gerrit	04/12/1956	10/07/2018	Welcome	Michael Abraham Johannes	19/09/1947	12/08/2018	
Henderson	Frieda	08/08/1925	10/07/2018	Maseko	Mandla Levy	22/05/1953	13/08/2018	
Molotja	Poppy Martha	13/05/1963	10/07/2018	Motaau	Sikhonyana Jonas	11/07/1937	13/08/2018	
Amm	Lynette Dawn	28/04/1948	11/07/2018	Lebitsa	Diketsa Isak	12/12/1946	13/08/2018	
Ramalepe	Mmakolobe Violet	01/01/1951	11/07/2018	Norman	James David	11/12/1937	13/08/2018	
Ndlela	Nqoko Linnet	04/04/1939	11/07/2018	Cronje	Christian Ronald	25/10/1931	14/08/2018	
Swiegers	Hendrina Catharina	28/03/1943	11/07/2018	Shabangu	Changa Samuel	21/03/1951	14/08/2018	
Struwig	Andries Gustav Stephanus	03/11/1946	12/07/2018	Kubayi	Mzamani Filies	15/04/1938	14/08/2018	
Kgolane	Kgolane John	16/06/1953	12/07/2018	Klassen	Robert Peter	29/11/1947	14/08/2018	
Roux	Carel Frederick Kirstein	05/01/1955	13/07/2018	Ngobeni	Mojaji Maria	23/12/1914	14/08/2018	
Maponya	Jack Marothi	17/02/1977	13/07/2018	Vermuelen	Petrus Hendrik	25/04/1935	15/08/2018	
Nomfenge	Nomvuyo Gladys	16/03/1945	13/07/2018	Nkosi	Peter Petrus	30/07/1949	15/08/2018	
Marais	Gert Van Der Watt	03/10/1939	14/07/2018	Williams	Katherina Elizabeth	06/09/1946	15/08/2018	
Mpanza	Dumakude Hertzog	10/10/1943	14/07/2018	Sitsha	Nosongile	01/11/1940	15/08/2018	
Zulu	Selina Elisa	14/04/1948	15/07/2018	Swartz	Sylvia Veronica	29/06/1929	15/08/2018	
Chisi	Champion	10/02/1920	16/07/2018	Van Niekerk	Stefanus Johannes	28/05/1955	16/08/2018	
Hlumbane	Ezael Mbewu	06/04/1950	16/07/2018	Maass	Arnoldus Lourens	11/10/1939	16/08/2018	
Antoni	Galela Allman	05/11/1945	16/07/2018	Mgogo	Haywood	01/01/1950	16/08/2018	
Sithole	Bheki Bhekuyise	13/12/1950	16/07/2018	Cele	Zamokwahke Mandlakhe	25/07/1949	16/08/2018	
Khumalo	Anna Anastasia	11/10/1928	16/07/2018	Matlala	Mpipi Simon	08/12/1928	17/08/2018	
Van der Walt	Stoffelina Jacomina	27/09/1927	16/07/2018	Zwane	Thobisile Saraphina	27/07/1925	17/08/2018	
Weihe	Herbert Hans Kurt	08/10/1923	17/07/2018	Mathias	Thomas Wedgewood	26/05/1952	18/08/2018	
Coetze	Izak Gerhardus	14/12/1925	17/07/2018	Goulding	Elizabeth Beryl	03/02/1929	18/08/2018	
Mralati	Jackson Nabani	24/06/1953	17/07/2018	Barday	Mansoor	26/08/1970	18/08/2018	
Phogole	Ntsebane Jameson	13/04/1941	17/07/2018	Ngidi	Zwelfiana Wilson	04/01/1934	18/08/2018	
Sikhosana	Jack Amos	18/04/1953	17/07/2018	Nyembe	Malefu Justina	05/09/1944	18/08/2018	
Manzini	Johnson Herman	19/10/1965	17/07/2018	Brown	Marian	16/12/1938	19/08/2018	
Pieterse	Ronald Clive	08/10/1955	18/07/2018	Stander	William Wede	18/12/1950	20/08/2018	
Nhlapho	Noziga Letta	27/09/1932	18/07/2018	Mabuza	Dingane	09/10/1956	20/08/2018	
Skelly	Juanita Alexa Sutherland	08/08/1942	19/07/2018	Maisela	Johan Patrick	14/06/1953	20/08/2018	
Calitz	Hercules	06/12/1946	20/07/2018	Rosato	Giuseppe	19/09/1942	21/08/2018	
Nicholas	Noreen	07/10/1948	20/07/2018	McFarlane	Shirley Dawn Colleen	23/10/1934	21/08/2018	
Steyn	Johannes Gerhardus	26/12/1952	20/07/2018	Buthelezi	Nyonii Lesaya	22/04/1949	21/08/2018	
Sheasby	William	24/07/1931	20/07/2018	Mabena	Sylvester Mokete	17/07/1985	21/08/2018	
Phakathi	Faneni Fannie	05/02/1951	20/07/2018	Spanner	Willem	02/03/1953	21/08/2018	
Komane	Mojeremane Jan	24/01/1947	20/07/2018	Paulse	Constance Elizabeth	30/11/1939	21/08/2018	
Tema	Malehope Jacob	13/04/1942	20/07/2018	Harmse	Willem Josephus Jacobus Petrus	18/06/1922	22/08/2018	
Govender	Allen	14/07/1956	20/07/2018	Beukes	Wouter Joubert	29/04/1946	22/08/2018	
Siluma	Senamela Nellie Esther	01/01/1949	20/07/2018	Kleynhans	Hendrina Magdalena	13/03/1940	22/08/2018	
Hitge	Maria Magdalena	14/07/1930	20/07/2018	Ntao	Johnny Tebolo	12/02/1926	22/08/2018	
Campbell	Joseph Ivor	10/07/1931	21/07/2018	Magadula	Mathonga Piet	30/06/1945	22/08/2018	
Basson	Dirk Johannes	10/10/1947	21/07/2018	Piek	Jeremias Martin	11/08/1939	22/08/2018	
Nyuswa	Zwelakhe	28/03/1939	21/07/2018	Addinal	Anna Maria	30/04/1949	22/08/2018	
Van Tonder	Susara Susanna Petronella	02/02/1940	22/07/2018	Mabantu	Nowase Gladys	01/12/1949	22/08/2018	
Zweni	Tatana Thomas	25/08/1956	22/07/2018	Morgan	Jean Margaret	13/02/1936	22/08/2018	
Khalo	Matsobane Joseph	25/07/1985	22/07/2018	Ntshingila	Dumisani Cleopas	21/08/1947	23/08/2018	
Warnock	Faith Sophia	02/05/1928	22/07/2018	Jagers	Christopher John	18/07/1958	23/08/2018	
Coleman	Neville	04/11/1935	23/07/2018	Lewis	Celeste	04/11/1933	23/08/2018	
De Wet	Jacobus Francois	28/02/1936	23/07/2018	Vincent	Winifred June	11/06/1934	23/08/2018	
Fourie	Nola	28/10/1948	23/07/2018	De Lange	Gerhardus Marthinus	13/06/1950	24/08/2018	
Scheepers	Cornelius Coenraad	10/05/1943	24/07/2018	Mabobo	Phillip	26/09/1971	24/08/2018	
Lottering	Louis	01/10/1954	24/07/2018	Sindane	Ndlambili Johanna	02/02/1959	24/08/2018	
Mfihlo	Joyce Thembeka	16/09/1940	24/07/2018	Smith	Gesina Christina	07/03/1923	24/08/2018	
Chmela	Jan Wlodzimierz	18/06/1946	25/07/2018	Swart	Dafiena Jacoba Catharina	29/07/1947	24/08/2018	
Matlou	Lesiba Piet	03/11/1955	25/07/2018	Palete	Thozamile Albert	27/05/1953	25/08/2018	
Joubert	Marion Alma	02/03/1938	25/07/2018	Nkosi	Mntombeni Cerleen	06/05/1949	25/08/2018	
Moqomisa	Matseliso Anastacia	05/09/1979	25/07/2018	Mkatshwa	Siyaphi Esther	12/08/1943	25/08/2018	
Mashau	Oscar	30/05/1979	26/07/2018	Swarts	Frankson	15/06/1929	27/08/2018	
Nade	Mabugoshi Lina	12/10/1958	26/07/2018	Khoza	Hitler Edwin	05/08/1948	28/08/2018	
Maritz	Robin Taylor	13/05/1948	26/07/2018	De Bruin	Willem Thomas	11/04/1938	28/08/2018	
Taljaard	Poyana Moses	29/05/1949	26/07/2018	Dlakana	Evelinah Nongetheni	12/12/1956	28/08/2018	
Mngomezulu	Mildred Susan	22/09/1950	26/07/2018	Masiela	Joyce	10/11/1971	28/08/2018	
Du Plessis	Hlongwane	11/06/1944	26/07/2018	Swart	Louisa	21/08/1940	29/08/2018	
Martins	Deleza Elliot	30/12/1956	27/07/2018	Huis	Soldat	08/05/1957	29/08/2018	
Kuin	Hlengani Elias	11/06/1944	27/07/2018	Swartz	Thomas Johannes Norris	24/05/1943	28/08/2018	
Nkuna	Gerbregchi Elizabeth	04/05/1961	27/07/2018	Khoza	Hitler Edwin	05/08/1948	28/08/2018	
Majola	Jacobus Marthinus	24/08/1947	27/07/2018	De Bruin	Willem Thomas	11/04/1938	28/08/2018	
Moyer	Elizabeth Magdelaine	03/11/1937	27/07/2018	Dlakana	Evelinah Nongetheni	12/12/1956	28/08/2018	
Mtswene,	Benjamin	12/10/1958	27/07/2018	Masiela	Catharina Maria	05/07/1929	28/08/2018	
Jackson	Robin Taylor	13/05/1948	28/07/2018	Swart	Thomas Johannes Norris	24/05/1943	28/08/2018	
Choma	Poyana Moses	29/05/1949	28/07/2018	Huis	Hitler Edwin	05/08/1948	28/08/2018	
Byrne	Mildred Susan	22/09/1950	28/07/2018	Swartz	Willem Thomas	11/04/1938	28/08/2018	
Mabuza	Hlengani Elias	11/06/1944	28/07/2018	Khoza	Evelinah Nongetheni	12/12/1956	28/08/2018	
Simelane	Deleza Elliot	30/12/1956	28/07/2018	De Bruin	Catharina Maria	05/07/1929	28/08/2018	
Weideman	Nyakanabezingeluba Zulile	04/05/1961	28/07/2018	Dlakana	Thomas Johannes Norris	24/05/1943	28/08/2018	
Baker	Gerbregchi Elizabeth	15/11/1951	28/07/2018	Masiela	Hitler Edwin	05/08/1948	28/08/2018	
Zadlo	Matthew Theodore	16/08/1943	01/08/2018	Swart	Willem Thomas	11/04/1938	28/08/2018	
Mokhitunyane	Wieslaw Marian	25/03/1944	02/08/2018	Huis	Evelinah Nongetheni	12/12/1956	28/08/2018	
Rose-Innes	Mmakgotso Cecilia	12/01/1956	02/08/2018	Swartz	Catharina Maria	05/07/1929	28/08/2018	
Mtshweni	Marlien Sophia	07/07/1938	03/08/2018	Khoza	Thomas Johannes Norris	24/05/1943	28/08/2018	
Mafoekwane	Mnyamani Paulos	15/01/1941	03/08/2018	De Bruin	Hitler Edwin	05/08/1948	28/08/2018	
Legwabe	Makatelele William	11/02/1928	03/08/2018	Dlakana	Masiela	05/07/1929	28/08/2018	
Dibinkonzo	Lesiba David	04/04/1950	03/08/2018	Masiela	Swart	Hitler Edwin	05/08/1948	28/08/2018
Kemp	David Mthwalo	03/04/1943	03/08/2018	Huis	Hitler Edwin	05/08/1948	28/08/2018	
Ackerman	Marlene	30/08/1945	03/08/2018	Swartz	Hitler Edwin	05/08/1948	28/08/2018	
Peckham	Helena Jacoba	23/06/1948	03/08/2018	Khoza	Hitler Edwin	05/08/1948	28/08/2018	
Tern	Norman Leslie	21/12/1937	04/08/2018	De Bruin	De Bruin	01/09/1982	01/09/2018	
Duffett	Marriam Bee	06/01/1944	04/08/2018	Dlakana	De Bruin	01/09/1982	01/09/2018	
Tshehla	Armida	20/05/1928	04/08/2018	Masiela	De Bruin	01/09/1982	01/09/2018	
Beukes	Hlanyane Lucas	15/12/1954	05/08/2018	Swart	De Bruin	01/09/1982	01/09/2018	
Kapp	Valerie	31/01/1969	05/08/2018	Huis	De Bruin	01/09/1982	01/09/2018	
Kelly	Benjamin	09/12/1941	06/08/2018	Swartz	De Bruin	01/09/1982	01/09/2018	
Folite	George Ballantyne Dickson	17/04/1926	07/08/2018	Khoza	De Bruin	01/09/1982	01/09/2018	
Majela	Phephumthi	23/02/1933	07/08/2018	De Bruin	De Bruin	01/09/1982	01/09/2018	
Botha	Claurina	05/07/1938	07/08/2018	Dlakana	De Bruin	01/09/1982	01/09/2018	
Chirwa	Johannes Petrus Theodorus	18/07/1939	08/08/2018	Masiela	De Bruin	01/09/1982	01/09/2018	
Nkqayi	Bonani Elizabeth	28/05/1941	08/08/2018	Swart	De Bruin	01/09/1982	01/09/2018	
Tshele	Nowizard	09/07/1946	08/08/2018	Huis	De Bruin	01/09/1982	01/09/2018	
Storm	Mahadi Paulina	26/05/1949	08/08/2018	Swart	De Bruin	01/09/1982	01/09/2018	
	Elsie Johanna Magdelena	21/10/1932	08/08/2018	Khoza	De Bruin	01/09/1982	01/09/2018	

Lombard	Johannes Philipus,	04/12/1940	07/09/2018	Cameron	Norman Agnus	16/12/1942	09/10/2018
Skhosana	Timothy Sipho	29/08/1955	07/09/2018	Ngomane	Mndondo David	15/10/1949	09/10/2018
Van Rooyen	Filemon	16/04/1933	07/09/2018	Baloyi	Tsakani Gladys	28/04/1940	10/10/2018
Masilela	Jabulile Salafina	06/12/1960	07/09/2018	Kobe	Raisiba Margaret	08/04/1963	10/10/2018
Els	Johann	30/06/1950	08/09/2018	Sihlaha	Joseph Gqadushe	28/11/1936	11/10/2018
Mtshetshe	Temba	08/07/1944	08/09/2018	Britton	Robert Charles	24/07/1955	11/10/2018
Ntsukwana	Lumkile	11/06/1940	08/09/2018	Jass	Kenneth Patrick	01/04/1949	11/10/2018
Mkhomolo	Maloba Timothy	05/05/1929	09/09/2018	Kunene	Singayiphi Goodness	13/04/1958	11/10/2018
Magakwe	Mabuti Lucas	16/01/1947	09/09/2018	Dlamini	Nobuhle Clemencia	27/06/1968	11/10/2018
Smanga	Stotjies Edward	24/04/1950	09/09/2018	Jarvis	Thelma Magdalena	28/08/1950	11/10/2018
Jawe	Jesophina	27/03/1933	09/09/2018	Segabutla	Ngwamasegotje Annah	19/07/1928	12/10/2018
Barkhuizen	Lukas Marthinus	17/02/1940	09/09/2018	Samuels	Laurence Henry Charles	04/08/1957	13/10/2018
Nyekendala	No Meid Flora	13/10/1952	09/09/2018	Adonis	Martha	30/11/1935	14/10/2018
Sawa-Bialogorski	Zdzislaw Marian	31/03/1932	10/09/2018	Chiloane	Mamishi Christopher	21/02/1954	15/10/2018
Matsemane	Piet	09/07/1927	10/09/2018	Mfeketo	Bonisiwe	10/01/1949	15/10/2018
Osborne	Hilda Catherine	22/06/1928	11/09/2018	Elphick	Una Joan	21/01/1920	16/10/2018
Mbuyisa	Victoria	11/08/1949	11/09/2018	Niemand	Hester Catharina	01/12/1952	16/10/2018
Sodo	Noziyalo Letitia	31/08/1945	11/09/2018	Muller	Cornelius Johannes	04/09/1937	17/10/2018
Madyo	Nombulelo Hilda	05/10/1950	11/09/2018	Colvin	Maria Madgalena	08/09/1950	17/10/2018
Thokwanwe (Matokola)	Tjibogo Sarah	14/10/1939	12/09/2018	Thunthubele	Nombuliso Virginia	18/09/1960	17/10/2018
Ntombela	Duduzile Bella	30/07/1951	12/09/2018	Russell	Allan David	04/10/1940	18/10/2018
Roux	Mary Susanna	11/02/1938	13/09/2018	Nyoni	Mchitheni Christopher	25/10/1953	18/10/2018
Mnisi	Zacheus	06/10/1957	13/09/2018	Miya	Sitku Cathrine	17/08/1929	18/10/2018
Fakude	Sarah Nana	14/08/1962	13/09/2018	Lee	Thulo Jackson	01/11/1954	18/10/2018
Kruger	Magdalena Getruida	29/08/1940	13/09/2018	Mathibane	Raisebe Christina	23/01/1938	18/10/2018
Mathias	Elizabeth Isobel	03/12/1938	13/09/2018	Liebenberg	Hester Madgalena	07/04/1944	18/10/2018
Roberts	Walter Allan	02/05/1948	14/09/2018	Byrne	Jack William Leonard	23/03/1924	19/10/2018
Bauermeister	Elma	26/03/1929	14/09/2018	Van Rooyen	Martha Hester Petronella	04/12/1937	19/10/2018
Hadden	Jack	26/06/1924	15/09/2018	Cemane	Bakhethile Gertrude	25/12/1942	19/10/2018
Mampa	Darios Moratanye	15/09/1936	15/09/2018	Silane	Mmanana Lena	07/06/1949	19/10/2018
Namba	Matshiliso Jeanette	04/05/1948	15/09/2018	Parkin	Louis Gerhard	30/07/1933	20/10/2018
Ngcobo	Mbinisi Gerald	31/05/1931	16/09/2018	Mthembu	Ntombikayise Bellina	23/12/1938	20/10/2018
Naude	Johanna Sacharia	07/09/1949	16/09/2018	Steyn	Renee	06/05/1965	20/10/2018
Mgijima	Nopinkie Lenah	15/08/1958	16/09/2018	Mahlangu	Moyeni Stephen	10/07/1958	22/10/2018
Fuller	Ronald Jenner	15/03/1939	17/09/2018	Joseph	Lenie	15/12/1938	22/10/2018
Marais	Johanna Marthina	11/01/1939	17/09/2018	Botha	Susanna Maria	18/10/1934	23/10/2018
Mtshali	Mjumeni Majola	21/09/1953	17/09/2018	Brocklebank	John	18/06/1950	23/10/2018
Tshabalala	Mpateleng Magdelina	10/01/1933	17/09/2018	Sibuyi	Lathlamang Alita	08/06/1938	23/10/2018
Jooste	Susanna Aletta	27/11/1961	18/09/2018	Botha	Susanna Maria	18/10/1934	23/10/2018
Mokoena	Nkopane Joseph	14/05/1948	18/09/2018	Ngidi	Bongekile Buselaphi	16/06/1952	23/10/2018
Syimes	Marc Reginald	18/02/1985	18/09/2018	Pretorius	Lourens Daniel	16/01/1945	23/10/2018
Mohapi OHAPI	Sebolelo Maria	09/10/1952	18/09/2018	Reid	John Barry	14/02/1947	24/10/2018
Gruenbaum	Joachim Chaskil	07/12/1935	19/09/2018	Ntsweleng	Seikeletse Peter	03/08/1939	24/10/2018
Mthimunye	Mathew Paulus	14/11/1952	19/09/2018	Zondi	Ndoda Joseph	26/06/1948	24/10/2018
Kunene	Lina Kerrina	14/01/1932	19/09/2018	Tew	Irene Constance	13/11/1920	24/10/2018
Payne	Catherine	31/05/1933	19/09/2018	Siwela	Nomakaladi Dorothy	09/09/1930	25/11/2018
Mbatha	Eunice Kholosiwe	08/04/1963	19/09/2018	Mbatha	Dinephi	06/05/1919	24/10/2018
Herbst	Isabella Elwena	03/10/1949	19/09/2018	Bekker	Matthys Machiel Johannes	28/12/1952	26/11/2018
Crafford	Pieter Cornelis	14/06/1942	20/09/2018	Maleshane	Seadimo Andries	01/01/1942	25/10/2018
Treadaway	Moira Clara	06/11/1925	20/09/2018	Hendriks	Monnapula Samuel	30/07/1939	26/11/2018
Mathiane	Pheeha Samuel	31/05/1941	20/09/2018	Myosana	Hilton Metile	27/05/1936	25/10/2018
Anfield	Donald Eric	24/11/1934	21/09/2018	Mokakata	Onicca Ramatsobane	05/04/1945	26/11/2018
Van As	David	03/01/1939	21/09/2018	Mathabathie	Maphako Obed	11/11/1943	25/10/2018
Mposula	James Mbongeni	02/07/1960	21/09/2018	Selala	Kgolane	31/07/1936	26/11/2018
Biziwe	Mambhutsha	01/07/1932	21/09/2018	Ngubane	Mpikazi Gladys	21/05/1929	25/10/2018
Dhlameni	Malerato Amanda	17/09/1949	21/09/2018	Ranyabu	Koti Koos	27/05/1959	27/11/2018
Jerling	Ellen Isabelle	25/11/1951	21/09/2018	Nkosi	Nomvula Doris	21/07/1972	25/10/2018
Roy	Pieter David	07/03/1951	22/09/2018	Phahla	Thembani Emma	01/02/1937	27/11/2018
Mifi	Thupa Ephraim	24/01/1948	22/09/2018	Nkabinde	Johannes	19/12/1948	26/10/2018
Sam	Nodala Wilson	26/09/1943	22/09/2018	Van Heerden	Aletta Magdalena	12/09/1925	28/11/2018
Mokholoane	Matsobane William	08/09/1946	22/09/2018	Ntshuntha	Nobantu	04/06/1952	26/10/2018
Chabalala	Famanda Piet	28/03/1952	22/09/2018	Bvuma	Ndumeya Alpheus	24/06/1944	28/11/2018
Gadima	Brendah Johanna	01/07/1953	22/09/2018	Dickhart	Graham George	29/04/1932	27/10/2018
Pienaar	Lucas Marthinus	02/04/1942	23/09/2018	Rivelle (Lebеле)	Mamaila Maria	17/10/1939	28/11/2018
Mponthstone	Mandlenkosi	22/01/1959	23/09/2018	Mwanda	Alfred	16/07/1957	27/10/2018
Mabeba	Lucia Kediemetse Meziam	10/09/1952	23/09/2018	Nkambule	Lomabono Trafina	02/02/1946	29/11/2018
Mathebe	Nani Johanna	28/01/1929	23/09/2018	Bekwa	Constantia Mangaleleni	08/06/1940	27/10/2018
Bekker	Dalina Gertina	05/05/1948	24/09/2018	Ndwandwe	Malelane Manah	02/01/1953	29/11/2018
Mkhize	Sidumo Alson	24/04/1952	24/09/2018	Nkosi	George Figa	19/01/1954	28/10/2018
Shongwe	Nombatha Richard	20/10/1946	24/09/2018	Sephula	Butibuti Isak	01/01/1942	30/11/2018
Ngobeni	Simon Shadrack	13/11/1949	25/09/2018	Schoeman	Zwelibanzi Tom	10/08/1938	30/10/2018
Williams	Jacques Archibald Patric	18/09/1943	25/09/2018	Marabula	Kebarileng Lina	28/05/1960	30/10/2018
Khonkhobe	Keneiwe Benjamin	12/08/1927	26/09/2018	Dawson	Victor William	23/11/1934	31/10/2018
Thobejane	Mokegele Abram	24/06/1951	26/09/2018	Sikhosana	Notwengu	23/08/1941	31/10/2018
Sibuya	Ntombenhle	25/07/1980	26/09/2018	Moremi	Tebogo Elizabeth	16/06/1953	31/10/2018
Hammond	Susarah Johanna	09/12/1946	27/09/2018	Nezar	Peter Lucas	19/06/1934	01/11/2018
Turner	Hendrik Jacobus	20/09/1936	27/09/2018	Minne	Stephanus Jacobus	23/02/1937	01/11/2018
Nqakala	Vuyo Hamilton	21/02/1942	27/09/2018	Mthethwa	Nana Sebenzile	24/06/1964	01/11/2018
Mthembu	Joseph	03/08/1941	27/09/2018	Wiese	Petrus Daniel	21/09/1945	02/11/2018
Hambidge	Myra Gwendoline	12/06/1927	28/09/2018	Van Answegen	Johannes Karel	13/01/1936	02/11/2018
Esterhuizen	Jan Hermanus	23/11/1941	28/09/2018	Makgae	Matswene Martha	05/10/1949	02/11/2018
Madonsela	Thandi Elizabeth	15/11/1952	28/09/2018	Sicwebu	Bongani Phillip	19/12/1953	03/11/2018
Wilskut	Frances Delina	10/12/1932	28/09/2018	Magagula	Mlalise John	16/09/1950	03/11/2018
Duma	Nomalanga Ellen	02/02/1970	28/09/2018	Meijzen	Martha Elizabeth	03/02/1936	03/11/2018
Botha	Lance Robert	31/05/1959	29/09/2018	Dlhlamini	Ndlamaka Sophie	03/05/1949	03/11/2018
Sondhlanla	Shinkuhwane Nellie	06/12/1947	29/09/2018	Maquabela	Yongani	26/03/2007	03/11/2018
Doyle	Walter Bertram	08/12/1920	30/09/2018	Grobbleaar	Marthinus	25/01/1937	04/11/2018
Mabitsela	Matsobane Frans	20/01/1942	30/09/2018	Fisher	Andrina Maria	02/10/1939	04/11/2018
Mbatha	Thengani	11/10/1934	30/09/2018	Pienaar	Erica Protea	31/12/1930	04/11/2018
Nicosia	Adelaide Josephine	28/07/1927	30/09/2018	Van Rooyen	Nellie	27/02/1936	05/11/2018
Pretorius	Johannes Lodewikus	23/03/1943	01/10/2018	Selley	Trevor Harvey	16/11/1953	06/11/2018
Mkhize	Khonzaphi	04/01/1933	01/10/2018	Van den Berg	Johannes Nicolaas Fourie	16/03/1948	06/11/2018
Grimmer	Eufemia	31/10/1930	01/10/2018	Gwilliam	David Frederick	05/07/1949	06/11/2018
Bolleurs	Jasper Francois	25/03/1940	02/10/2018	Motaung	Geelbooti	01/02/1942	06/11/2018
Nuttall	Harry Cyril James	11/01/1958	03/10/2018	Mofokeng	Selololo Abel	11/11/1953	06/11/2018
Myeki	Note Bernard	04/02/1935	03/10/2018	Dhlamini	Mahlakeng Petros	03/05/1948	07/11/2018
De Vos	Martha Fransina	04/10/1938	03/10/2018	Worley	Josephine	28/08/1935	07/11/2018
Du Preez	Catharina Margaretha	17/08/1928	03/10/2018	Seokoma	Mamane Evelyn	26/11/1956	07/11/2018
Nkuna	Mzamane William	16/06/1936	04/10/2018	Du Plessis	Elsie Pietermella	24/12/1934	07/11/2018
Nkenteza	Nogudile	19/03/1937	04/10/2018	Niemann	Willem Adriaan	27/12/1944	08/11/2018
Mkwayimba	Esman	21/09/1945	05/10/2018	Qayiso	Mahotele Mkaizinyala	10/11/1942	08/11/2018
Ngcobo	Duduzile	08/06/1952	05/10/2018	Pretorius	Laetitia Elizabeth	30/08/1949	09/11/2018
Lukhele	Amina Khethiwe	29/06/1973	05/10/2018	Gumede	Mbekelwa	20/08/1939	09/11/2018
Maseko	Butana Petrus	18/02/1933	07/10/2018	Niemand	Andries Casper Mattheus	18/11/1945	10/11/2018
Macala	Kansile	10/03/1942	07/10/2018	Mhlarhi	Nkeyasi	13/01/1930	10/11/2018
Barrett	Francis Martin	05/03/1948	08/10/2018	Meyer	Johannes George Christiaan	01/07/1943	11/11/2018
Tshipate	Avhaphani Fanuel	04/08/1943	08/10/2018	Kekana	Moshalang Paul	07/01/1932	11/11/2018
Kalimashe	Eric Zola	12/12/1948	08/10/2018	Blatt	Gertruida Jacomina	31/05/1942	12/11/2018
Mokoleshe	Elias Calalo	07/07/1948	08/10/2018	Jockia	Madala Samson	17/12/1952	12/11/2018
Mkhize	Makhosana Anastasia	24/06/1962	08/10/2018	Vilane	Themba Johannes	13/04/1953	12/11/2018
Baasch	Clementine	25/09/1931	08/10/2018	Samuels	Thomas	13/01/1944	12/11/2018

Mnukwa	Abysnia Nolungile	14/04/1945	12/11/2018
Xaba	Maqalaza	15/04/1925	13/11/2018
Mbatha	Mandefé Silence	28/10/1937	13/11/2018
Maluleke	Mujadji Khombo	29/09/1935	13/11/2018
Mbebe	Lozinduku Elizabeth	11/10/1949	13/11/2018
Mkhonza	Nomasonto Julia Maria	06/12/1947	13/11/2018
Boonzaier	Cornelius Christiaan	29/01/1940	14/11/2018
Scheepers	Johannes Hermanes	09/02/1952	14/11/2018
Madlakamela	Totwana	03/03/1930	14/11/2018
Malaza	Sepoko Mateu	18/03/1946	14/11/2018
Matlou	Hlalelo Lawrence	01/12/1948	14/11/2018
Sefadi	Mmiloane Joseph	26/02/1958	14/11/2018
Delport	Magrietja Magdalena	08/08/1943	15/11/2018
Mahlaba	Sebuti Ishmael	03/05/1953	15/11/2018
Louw	Tololo Hendry	01/07/1946	15/11/2018
Sangweni	Themba Joshua	09/12/1952	15/11/2018
Mlondo	Mphiliseni	12/03/1949	15/11/2018
Oates	Patricia	05/08/1934	16/11/2018
Senekal	Marthinus Johannes	01/11/1956	16/11/2018
Ntinga	Bhekuyise Henry	30/09/1930	17/11/2018
Mankge	Kleinbooi Pooyana	24/10/1934	17/11/2018
Mthethwa	Kayi Jacob	12/04/1955	17/11/2018
Cloete	Gert	14/10/1941	17/11/2018
Nhlabathi	Mbokodo Elizabeth	12/08/1949	17/11/2018
Wessels	Carolina Wilhelmina	03/03/1935	18/11/2018
Ngema	Shopi	04/03/1942	18/11/2018
Simama	Nomtandazo Irene	18/07/1945	18/11/2018
Manson	Muriel	22/09/1921	19/11/2018
Boshoff	Daniel Louis	20/09/1947	20/11/2018
Afrikaner	Petrus Bernard	24/01/1946	20/11/2018
Neke	Lindela	21/02/1950	21/11/2018
Mkhize	Bongani Absai	30/06/1948	22/11/2018
Fourie	Johanna Sophia Adriana	17/02/1937	23/11/2018
Mahlatji	Malengeta Kenneth	23/11/1937	23/11/2018
Venter	Sarie	27/01/1946	23/11/2018
Waddel	Hester Maria	24/05/1927	24/11/2018
Seema	Kgabo Ramakone	01/07/1938	24/11/2018
Nduli	Hloyekile Anna	12/01/1937	25/11/2018

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