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At EPPF we strive to make your life easier and convenient by improving ways in which you access our facilities. In this issue of Pensioner Talk you will learn more about the invigorated EPPF website that has been redesigned to be user-friendly to improve your experience. This issue outlines information on how to update your details and access EPPF developments via the website.

In this issue, you will also find tips on how to protect yourself against identity theft in order to prevent fraud. The safeguarding of your personal information is of paramount importance to us. In line with the POPI Act and the Fund rules, we would never request any person to help you with accessing your benefit. Make sure to not miss this important

Also, we continue to monitor and evaluate the environment which we operate in to ensure that you receive the maximum benefits. To this end, enclosed with this newsletter is the copy of the amended rules for your convenience.

In efforts to ensure accessibility in all provinces, it is a pleasure to announce that the new Cape Town and Durban offices are now operational. You will find details and further information in this issue regarding this offices. We will keep you updated of a further developments towards meeting our objective to expand our presence in all provinces.

Our aim is to be closer to you and answer your questions as much as we can by providing you with the important and necessary information you need.

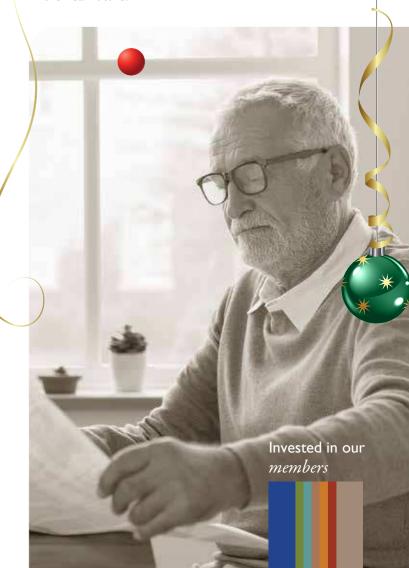
As we continue to be invested in our members, we would like to wish you and your family a wonderful festive season and a Happy New Year. See you in 2018!

UPDATE ON BOARD OF TRUSTEES

The composition of our new Board has undergone a few changes due to personnel movements during the year. The term of the former Chairman, Mr Hlengani Mathebula, came to an end and a new Chairman, Ms Mantuka Maisela was appointed.

Since the Trustee elections as at June 2016, Ms Jacqui Kilani and Ms Sibulele Mvana resigned from the Board on July 2016 and April 2017, respectively. The vacancy left by these resignations has since been filled with the appointment of Mr Muvenda Khomola and Dr Cynthia Khumalo.

The vacancy on the employer appointed Board members' section is a result of Ms Maisela's promotion to Chairman of the Board. This has been reported to the employer, and we await the appointment of the seventh and final Board member in the near future.







EPPF WINS AWARD AT 2017 ABSIP AWARDS



Every year, the Association of Black Securities and Investment Professionals (ABSIP) Financial Services Sector Awards, aimed at relevant specialties in the industry, are held. The awards target, but are not limited to, retirement funds, asset managers, collective investment schemes, stockbrokers, investment banks, development finance institutions, women-owned companies, corporate treasurers, CEOs, CFOs and other industry leaders in South Africa.

The Awards are organised and conferred by ABSIP, a lead advocate for inclusive growth and transformation in the financial services sector and the economy. These awards celebrate progress, success and exemplary leadership by both professionals and institutions.

At this year's event hosted in Sandton on 26 October 2017, the EPPF was awarded the 'Most Transformed Retirement Fund of the Year'. The award ceremony was attended by our CE, Mr Sbu Luthuli, who collected the award on the Fund's behalf. This award was awarded to the Fund based on the following criteria:

- The existence and implementation of a transformation policy with an objective of supporting those black asset managers that are meeting the needs of the retirement fund in terms of delivering on the investment objective;
- The percentage of the fund's total assets that is allocated to black asset managers;
- The number of black asset managers supported by the fund;
 and
- The compliance and level of the fund's investment consultant with the BBBEE codes.

The receipt of this award confirms the Fund's place as an industry leader and our dedication to transformation, as well as development and advancement of black professionals in the financial services sector.

The Fund, especially our Investment Management Unit department and supporting units, continue to work diligently in looking after our investments and ensuring that we protect our members' future benefits. As always, our goal is to ensure that we remain 'invested in our members'.







Take a stand against fraud and protect yourself

Fraud is a big concern in the Retirement Fund industry, costing millions and leaving victims frustrated and in other cases even destitute having been swindled out of large amounts of money. Having left a trail of deceit, these fraudsters immediately move on to their next scam, prying on often unsuspecting and desperate people.

Fraud varies in degree of severity. In some instances, millions are stolen from victims and companies or minimal amounts but from many people. Nevertheless, the impact it has on victims and their loved-ones is terrifying while companies also have to battle with this scourge.

Some examples of fraud that can be perpetrated against individuals include small unauthorised debit order amounts deducted from individual's bank accounts, bank card "cloning" and subsequent unauthorised use, cellular phone "sim swap" and then unauthorised accessing of bank accounts, fraudulent "investment opportunities" where individuals are promised super large returns, promises to assist in accessing "surplus monies" or unclaimed benefits for a fee and many others.

It is possible, however, to fight fraud and protect your personal information and hard-earned money from criminals posing as legitimate representatives of an organisation. The EPPF takes strict measures to protect your personal information and savings in order to limit fraud. We work hard to identify suspicious activities and keeping up with the ongoing demand of reviewing and strengthening our control environment. It is, however, important that you remain on the lookout for fraud that may be targeting you personally as an EPPF Member or Pensioner.

Here are a few tips you can use to protect yourself against fraud:

- Protect your personal information and never share passwords or disclose details about your financial affairs or records to third parties,
- You should dispose of personal information in a responsible manner. Fraudsters are known for "dumpster diving", i.e. stealing personal records by sifting through dumpsters or trash bins,
- You should guard against responding to electronic messages (text; sms or email) asking for personal information and appear to be from your bank or EPPF. Where you are unsure, contact your bank or call our contact centre to verify authenticity of information requests,
- Be careful when clicking on links to websites provided on emails, these may direct you to fraudulent websites that would appear legitimate,
- Be wary of individuals/organisations who claim to be working for the Fund or a bank or any financial institution.
 You are advised to request some form of identification and contact the relevant institution to confirm that you are talking to a legitimate person. Do not disclose personal details unless you are sure of who you are talking to.

REMOTE RURAL AREAS MAY BE EASY TARGETS

Scammers may work alone, but in some instances, they form part of syndicates, are well-organised sometimes with company documentation that looks legitimate. They like to target unsuspecting people especially in remote rural areas but may try their luck anywhere in the country.

Pensioners and members in rural areas are often approached by third party service providers claiming to want to help them. They are charged exorbitant fees in exchange to communicate with the Fund and to access the pensioner's or member's benefits which are due to them.

Members should be cautioned about these service providers and be informed that the Fund does not charge a fee for any service rendered in connection with their benefits. Also, members must be wary of individuals and organisations who claim to be working for the Fund. The Fund does not use service providers to communicate or render services to its members and pensioners and will always contact members and pensioners directly.











Understanding Identity Theft

Identity theft is the activity through which a fraudster steals the member's identity by impersonating an individual or by falsifying personal records such as identity details; banking documents; mobile network information, etc. Identity theft is usually perpetrated with the intention to gain access to an individual's records; funds or assets.



Unauthorised pensioner debit

Some pensioner's bank accounts were debited of a total of R84.00 each at the end of May 2017. The debit was effected to pensioner's bank accounts after the payment of the monthly pension. Our last update on the matter, sent out on 20 July 2017 advised that the Fund was investigating the matter as the issue of how the debit order company could have obtained the banking details is of great concern to us.

We have conducted a comprehensive internal investigation to check whether the bank accounts from which the unauthorised debit orders were made could have originated from within the organisation. There was no evidence to suggest that the Fund was involved either in the (a) authorisation of the debit orders or (b) the leaking of Pensioner's confidential details, including banking details.

The Fund has also reported the matter to the SAPS and advised pensioners to open criminal cases should they have not authorised these debit orders. The Fund has made itself available to assist the SAPS should any pensioner require it. In addition, the matter has been reported to the Payment Association of South Africa, who is investigating and has indicated that they have blacklisted the company from which the debit order originated.

We have concluded our investigation but continue to take measures to ensure that we protect all our members' information.



Customer liaison roadshows

As the EPPF, we have dedicated Customer Liaison officers who travel around the country to host various pensioner and member functions to address concerns and share information. We are also a phone call away should anyone struggle to understand any communication or have any queries. We only share information on individual pensioner and member affairs either to the affected pensioner/member or their authorised representative.

Contact our toll-free call centre on 0800 114 548 or email info@eppf.co.za to verify or ask any questions related to the Fund.

Should you suspect that any fraud may be perpetrated against the Fund by any person please contact us on the above number or should you wish to report the matter confidentially contact the Vuvuzela Hotline on 0800 212 320 or email eppf@thehotline.co.za or visit the website at www.thehotline.co.za.

The Vuvuzela Hotline is operated by an independent ethics organisation and will objectively assist you without any prejudice and you may remain anonymous if you so choose.

IMPACT OF STEINHOFF INTERNATIONAL ON THE FUND: UPDATE

We have recently communicated (via email and on our website) about the impact of the Steinhoff International on the Fund after the highly publicised dramatic collapse of the share price of Steinhoff International ("SNH" or "Steinhoff"). We believe it is important to keep our pensioners and members updated and informed on how the value and financial position of the Fund has been affected.

Context

The story about Steinhoff International revolves around the allegations of serious accounting irregularities that have been levelled by the European financial authorities. The CEO (Mr. Markus Jooste) has resigned from Steinhoff with immediate effect while the non-executive chairman (Mr. Christo Wiese) has stepped in as Executive Chairman. The company has appointed PwC (who are not the external auditors of Steinhoff) to perform an independent investigation into the allegations. The current external auditors of Steinhoff are Deloitte and have performed the external auditor function since 1998. The SNH share price has fallen by more than 80% since the end of November 2017, including a 60% drop in one day, on 6 December 2017. The share was trading at a closing price of R8.50 on Monday, 18 December 2017.

The impact on the Fund

The drastic share decline has had a negative impact on the markets in general and on the Fund in particular. Hence, while the Fund was negatively impacted, this fall has not been too severe when compared to the equity benchmark. As at 30 June 2017, the EPPF had R132 billion in assets and R112 billion in Liabilities, for a funding ratio* of 118%.





Conclusion

The Fund is well-diversified and has enough assets to meet its liabilities. The Fund's management is monitoring the situation and will continue to respond proactively and responsibly in the best interests of our stakeholders.

We hope that the information provided is in order. Should there be further developments, we will ensure that we update stakeholders accordingly.

*Funding Ratio measures assets in relation to liabilities. A funding Ratio above 100% indicates the Fund has enough assets to meet all our liabilities as they fall due. A funding ratio greater than 100% indicates excess assets over and above what is required for liabilities.

Social responsibility engagements

EPPF is doing its part in the social responsibility space by investing in local housing projects to improve the lives of deserving South Africans. Housing has been at the forefront of South Africa's national agenda for over a decade, with the Government's current housing subsidy providing low-income citizens with access to a basic house of 23 square meters to 36 square meters. This is inadequate for the needs of most households.

Current estimates are that 7.5 million South Africans live in inadequate housing, placing the backlog at an estimated 2.1 million units to 2.5 million units. The EPPF is cognisant of this shortage in affordable housing in the country and the fact that Government alone cannot address the housing backlog.

The affordable housing market, also known as the gap market, caters to households with an income between R3 500 and R18 000 per month. People in this segment earn too much to qualify for government's low-cost subsidised housing and too little to afford the cheapest standard private sector houses or to qualify for bonds.

However, even though they are in a position to buy their own homes, there is a shortage of stock in this market. The affordable sector has shown its ability to improve the social circumstances of thousands of South Africans, as well as provide superior returns to investors into the sector. This is in line with the EPPF's Development Impact (DI) policy, which prioritises investments into affordable housing initiatives across

the country in order to maximise the opportunity of obtaining a social dividend on top of the financial benefit. The EPPF targets a return of 15% Internal Rate of Return (IRR) for its affordable housing investments.

The EPPF's DI portfolio has invested in the following affordable housing private equity funds:

- Old Mutual Housing Impact Fund of South Africa (HIFSA) – the EPPF invested R150 million in this fund which builds affordable housing in South Africa. The Fund expects a gross return of 15% IRR from this investment. This fund invests in the likes of Stay South Point, which provides student accommodation at tertiary institutions.
- International Housing Solutions Fund 2 (I.H.S. 2) the EPPF committed R100 million to this fund that builds affordable housing in South Africa. The Fund expects a gross return of 25% IRR from this investment.

Tax implications on ill-heath retirees

It has come to the attention of the Fund that some of the people who go on ill-health retirement experience tax-related problems due to one or more of the following issues:

Tax Returns NOT submitted to SARS

No submission during employment

Some employees are unable to submit their annual tax returns to SARS probably due to their medical conditions and lack of knowledge by their families. The lack of submission of tax returns continues at ill-health retirement and adding to the tax challenges for the employee.

• No submission at exit and or after retirement

Some employees do submit their annual tax returns to SARS while employed but stop submitting when they go on ill-health / normal / early retirement. There are various reasons that could be attributed to non-submission in this instance. These include:

• Employees believing that they are not expected to make any tax submissions at retirement since their income has been reduced. Employees believing that they do not have to make any tax submissions at retirement.







Additional pension/income from other institutions

Some employees have more than one source of income at retirement from other financial institutions. For example, additional pension; annuities from Sanlam; Old Mutual; etc. This additional income, when combined with the Fund's pension, usually places the retirees into a higher income bracket which requires them to pay tax and or make tax submissions.

Garnishee Orders

Non-submission of tax returns to SARS results in the employees /retirees owing SARS and, therefore, SARS will recover the money owed with interest through a Garnishee Order.

- SARS will serve the Fund with a Garnishee Order, which is binding to the Fund, to make the necessary deductions from the retiree's monthly pension.
- In most instances SARS deduction is more than the retiree's income or leaves the retiree with reduced income.

Possible Options

Those employees who have more than one income may choose to do the following, in consultation with their financial advisors:

• Registration as provisional tax payers

When you have more than one income, SARS recommends that you register as a provisional taxpayer in order to submit the returns every six months so that you can reduce the liability in advance.

• Voluntary tax deduction from income (monthly salary / pension)

When you have tax issues with SARS, you often owe SARS and you are required to pay SARS on a regular and annual basis. You may arrange with your employer / the Fund (if you are already on pension) to have a voluntary tax deduction from your salary / pension where a portion of your money will be deducted on a monthly basis and payable to SARS. This arrangement will assist you in alleviating tax problems with SARS. In some instances, SARS might owe you.



We note with great interest that most of our members are concerned whether their investments are secured and protected in light of the media reports with respect to the departure of the former Eskom Group CEO.

We would like to allay your fears and give you assurance that EPPF is an independent and legal entity governed by a Board of Trustees. It is self-administered in terms of the Pension Funds Act. In short, the EPPF is a separate entity from Eskom. We reaffirm our commitment to safeguard your interest and your benefits.

THE DIFFERENCE BETWEEN PENSION AND PROVIDENT **FUNDS**

Pension funds

- Members are able to take out a small portion, usually one-third of their retirement benefits in an up-front lump sum.
- The remaining benefits are distributed in monthly pay-outs over the period of your retirement until death.

Provident funds

· Members can take out the entire benefits as they would like in a lump sum.



THE FAMILY IS GROWING



Name: **Chantal Arends**Role:

Retirement Fund Consultant Location:

Eskom Western Cape Regional Office

"I started my working career with FNB as the Foreign Exchange Consultant and later joined Sanlam where I was the Employee Benefits Administrator. I have gained most of my experience from financial insititutes such as Metropolitan Life and Absa Bank. It is through my previous skills that I have gained from my previous roles such as an Employee Benefits Officer, Employee Benefits Administrator as well as Associate Consultant in Employee Benefits Division. It is my passion to help other people through information sharing".

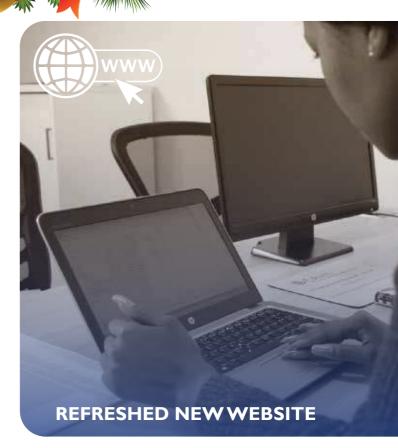


Name:
Thembeka Cele
Role:
Retirement Fund Consultant
Location:
Eskom KwaZulu-Natal
Regional Office

"I have five years of experience within the Retirement Funds industry and I believe that the knowledge gained from working with different funds will assist me in my current role. My priority is to ensure that I provide members and pensioners with a clear understanding on how the Fund works and what benefits they have in the Fund. My passion is to unlock members' financial illiteracy and provide a lifetime of financial well-being. The continuous training at EPPF and the feedback from members/pensioners will add value to the journey ahead".

NEW EPPF OFFICES

We are pleased and excited to announce the news of the opening of EPPF new offices in Cape Town, Western Cape. The new office is situated at Eskom Western Cape Regional Office, 60 Voortrekker Road, Bellville.



Times are changing in an exciting way in the digital world with most information exchange happening online. We recognise the need to keep up with changes to increase the service levels that we give you especially through our website.

As a result, we are currently upgrading our website to make it more user-friendly and cut out any inconvenience in order to help you access information, forms and even submit easily. The new website will launch soon and will communicate this to you.

Although some of the below tools were available, we have improved them and also added new ones. The new website will, among other uses, enable you to:

- Update your personal information and banking details
- Access important Fund information
- View your statements
- Download newsletters
- · Contact us directly

To make changes and view some of this, you will be required to register the first time you visit the website and from there on, you will be able to log on within seconds. Please keep your login details in a safe place to avoid identity theft.





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BELVILLE BENEFITS BOARD DEBIT DURBAN EMPLOYEE EPPF FUND GARNISHEE HOUSING INVESTMENT MEDICAL PAYMENTS PENSIONERS

PROVIDENT REFRESHED RETIREMENT SARS TAX TRUSTEES WEBSITE





PENSIONER SAVVY



Inspired by you

Pick 'n Pay

Each Pick 'n Pay Hypermarket, supermarket and family market's management is free to establish their own pensioner's policy. Some have a pensioner's day once a week where a 5% discount is offered.

Others have a discount booklet with vouchers and have a Pensioner's Tea once a month. Senior citizens need to be at least 60 years old. The customer care line can indicate to you what you can expect from the Pick 'n Pay closest to you. For more information call 0800 11 22 88.



Automobile Association (AA)

If you are over the age of 60, your annual AA membership will be R497.50 on the AA Alliance option and includes three call-outs per membership year.

The regular amount is R780.00, therefore you save R282.50 a year. Call 083 843 22 if you would like more information about AA.

Shosholoza Meyl

A pleasant experience



Shosholoza Meyl

Shosholoza Meyl rail service offers pensioners and senior citizens a 25% discount on all their trips. You must be over 60 years old to qualify and produce your identification as proof.

For further details you can call the Shosholoza Meyl customer care line on 086 000 8888



Game Stores

Game Stores have a senior citizens discount card for people over the age of 60 which can be used on Wednesdays.

Criteria:

Customers must be over the age of 60 to qualify for a Senior Citizens Discount Card;

- Senior Citizens Day is restricted to normal trading hours only on a Wednesday in Game Stores;
- Senior citizens must present their Game Senior Citizens
 Discount Card in person to qualify for a discount;
- Senior Citizens Discount Card Holders will get 10% off the first R1500 spent;
- Please be advised there is no Pensioner Discount on Groceries, Liquor, Insurance Products, Cell Phones, Airtime and Cell Phone Contracts and
- An ID size photograph may be handed in with application form, or your photograph will be taken in store in order for your card to be processed.

For more information contact Game Store on: 0861 426 322 73









SADLY, WE HAVE LOST SOME PENSIONERS FROM JANUARY TO JULY 2017

SURNAME	FIRST NAME(S)	DATE OF DEATH
MALAPANE	ADRONETH PUSO	2017-01-02
BOSWELL	JOAN	2017-01-03
LOF	Andries	2017-01-04
BOWMER	WILLIAM GRAHAM	2017-01-05
SIWUNDLA	LUYOLO	2017-01-06
ZEEDERBERG	LIONEL BRANDON	2017-01-06
MADYO	MAYEZANA EDWIN	2017-01-07
NKOSI	MSASAKA THOMAS	2017-01-07
MALULEKA	MAKUNGULUSELA MOSES	2017-01-08
MASSAM	MARGARET	2017-01-08
MMOTONG	LEKOBA JOHANNES	2017-01-09
CHAKANE	KAGISHOETSILE DANIEL	2017-01-10
MABILANA	LUCAS JEFREY	2017-01-10
MAHLANGU	HANS	2017-01-10
MALAZA	MASEBANE ELIAS	2017-01-10
KONING	FREDERIK WILLEM	2017-01-11
LILLEBO	LOUISE GERTRUDE	2017-01-11
MAVUSO	VUSUMUZI SUNDAY	2017-01-11
ROSSOUW	MAGDALENA MARIA	2017-01-12
MAHLANGU	AMOS ZEPHANIA	2017-01-13
NAGEL	ELSIE MARIA	2017-01-13
NTSELE	SUNDAY RAEL	2017-01-13
SIFIMDZA	MTWANA ELIAS	2017-01-13
MAKHELE	LERATO MATHEWS	2017-01-14
MONNAESI	KOKAMO DANIEL	2017-01-14
BILLINGHAM	JAMES MERVYN	2017-01-15
HAYMAN	MICHAEL	2017-01-15
PHAKATHI	XOLANE PHILEMONE	2017-01-15
MASHABA	MZAMAN JAMES	2017-01-16

Eskom Pension & Provident Fund

SURNAME	FIRST NAME(S)	DATE OF DEATH
NGUBANE	MCHITHWA MANDLAKAYISE	2017-01-16
JANUARY	MOSES PETER	2017-01-18
RANTAI	RAMUSI DAVID	2017-01-18
VAN DER MERWE	EMMARENTIA PETRONELLA	2017-01-18
WENMAN	STANLEY GEORGE	2017-01-18
MAEDER	GUSTAVE ALDOLPHE	2017-01-19
MASOEU	JOHANNA NTOAKI	2017-01-19
VISSER	FRANCINA JACOBA MAGDALENA	2017-01-19
OLIFANT	PHOSI JACOB	2017-01-20
GELDENHUYS	JOHANN	2017-01-21
MASHABA	MKONBA ELIMON	2017-01-21
BORGES	Virgilio dos santos	2017-01-22
MNDEBELE	VUSI ABRAM	2017-01-22
PRINS	ABRAHAM	2017-01-22
SIBEKO	DLALAMBI FREDERICK	2017-01-24
BALOYI	MOHLABA SOLOMON	2017-01-25
HARTZENBERG	HENRY	2017-01-27
MAGANYELE	LEPEKE PAX	2017-01-27
MOKOLOPI	monyasa david	2017-01-27
ROZANI	FUZILE ISAAC	2017-01-27
COETZEE	JACO VAN HEERDEN	2017-01-28
KURITE	TLOTLOENG MERVIN	2017-01-28
MAREDI	MASHORO PHILLIP	2017-01-28
MNGUNI	BONGIMPILO TERANCE	2017-01-28
MTSWENI	JOHANNES LAZARUS	2017-01-28
RAMATELETSE	Moorosi ephraim	2017-01-28
ZWANE	KWINIKA RAYMOND	2017-01-28
КОК	RETHA DELENE	2017-01-29
WALTER	MAURICEWINN	2017-01-29
KESWA	KHANYO EDIC	2017-01-30
MOHOALALI	КАВІ ЈАСОВ	2017-01-30

SURNAME	FIRST NAME(S)	DATE OF DEATH
NTULI	ANDREW SIPHO	2017-01-30
RUITERS	WILLEM	2017-01-30
ELS	JOHANNES MARTHUNIS	2017-02-01
OOSTHUIZEN	MARTHINUS CHRISTOFFEL	2017-02-01
GEORGE	JAN	2017-02-03
LIVERSAGE	NANCIA PETRONELLA	2017-02-03
MALI	THEMBILIZWE GERT	2017-02-03
MAZIBUKO	MFANIZANA ABNER	2017-02-03
TURPIN	DESMOND	2017-02-03
CELE	BHAYI RICHARD	2017-02-04
KLEYNHANS	HERMANUS JOHANNES	2017-02-04
MOTAU	ANDRIES GWABO	2017-02-04
BAKER	ROBERT MALCOLM	2017-02-05
BROODRYK	ANDRIES CHRISTOFFEL	2017-02-05
SEBOPELA	MATOBOLE LUCAS	2017-02-05
GANEKO	NDLELENGWELA	2017-02-06
KRUGER	JOHANNES CHRISTIAN	2017-02-06
SANTOS	ANTONIO GOMES	2017-02-07
BUTHELEZI	ZWELAMADODA AMOS	2017-02-08
DLADLA	THEMBA ZEPHRIED	2017-02-08
MALULEKE	GEZANE PHILLEMON	2017-02-08
METSING	PASEKA JONAS	2017-02-08
OOSTHUIZEN	MATTHYS JOHANNES LOUWRENS	2017-02-09
PIETERSE	DOUGLAS EUGENE	2017-02-09
JORDAAN	DAWID LAMBERTUS	2017-02-10
JANSEN VAN VUUREN	SUSARA MARIA	2017-02-11
MASHALANE	KGABO HERMAN	2017-02-11
MOHLOKOANE	JAMES	2017-02-11
MOSIANE	radipitsi simon	2017-02-11
AMOS	NEVILLE THOMAS	2017-02-12
MABOEA	BOY JOHANNES	2017-02-12



SURNAME	FIRST NAME(S)	DATE OF DEATH
MOLEFE	MANQINYANA MARTIN	2017-02-12
MSIZA	JABULANI SAMUEL	2017-02-13
JOHNSTON	CLIVE NORMAN	2017-02-14
MOKOENA	ВЕТЕВЕТЕ ЈАСОВ	2017-02-14
SIBIYA	ВІЈІ	2017-02-14
FAURE	PETRONELLA	2017-02-15
KHUMALO	SAMSON NELI	2017-02-15
SIBIYA	GIDISH MICHAEL	2017-02-15
NDZIMANDE	FELIX MAKHUBALO	2017-02-16
TSHALI	PHUHLUMEHLO JULIUS	2017-02-16
ZENZILE	ADELINA NOZAMILE	2017-02-16
MTHEMBU	DUDWEYINI REGINA	2017-02-17
MILLER	LLEWELLYN LIONEL	2017-02-18
CONYERS	STEPHEN RICHARD	2017-02-19
HLUNGWANI	SIKHETO THOMAS	2017-02-19
MASELOANE	QUEEN BERNICE	2017-02-19
LOOTS	FRANCINA JACOBA	2017-02-20
MASIA	MKATSHANE WILSON	2017-02-22
MOREU	DINNY STEVEN	2017-02-22
DUTOIT	ELIZABETH MAGRIETHA MAGDALENA	2017-02-23
BARNETT	STEPHEN LLOYD	2017-02-24
KGOBALALA	SIMON THEMBA	2017-02-24
MAHLAWE	NOMTHETHO ALBERTINA	2017-02-24
MHLONGO	BAFANA BEN	2017-02-24
BOSCH	MAGRIETA ISABELLA	2017-02-25
MTSHALI	MFANA MALUKHOZI	2017-02-25
ZONDO	MLAMULI JOSEPH	2017-02-25
EVANS	IAN GODFREY	2017-02-26
MALAZA	JOBTHEMBA	2017-02-26
SIBANYONI	JABULANI SPEELMAN	2017-02-26
MINUS	JEFFREY VERNON	2017-02-27

Eskom Pension & Provident Fund

SURNAME	FIRST NAME(S)	DATE OF DEATH
JOUBERT	GEORGE FREDERIK	2017-02-28
MOSIMA	MACHEDI SAMSON	2017-02-28
MUIRHEAD	HUGH CAMPBELL	2017-02-28
SIBEKO	THEMBA THOMAS MESHACK	2017-02-28
TSOTETSI	MOLEFI SYLVESTER	2017-03-01
CALANE	EARNEST THEMBA	2017-03-02
van staden	ANTONIE CHRISTOFFEL	2017-03-02
ВОТНА	MAUREEN MAVIS	2017-03-03
SHOKE	GERT RANTSHO	2017-03-03
SMITH	PAUL EDWARD	2017-03-03
MENTZ	GERT BENJAMIN	2017-03-05
MERABE	PIET MATHOBPLANE	2017-03-05
JORDAAN	JOSEF RUBEN BENJAMIN	2017-03-06
SIHLANGU	MASHISA ROBERT	2017-03-06
MOORES	JEWEL ROSE	2017-03-07
MTHETHWA	ALLEN SICELO SIDWELL	2017-03-07
TSHEHLA	JOHN ZACHARIAH	2017-03-08
MADONDO	HLABEYAKHE JOHANNES	2017-03-09
MASHWAMA	SHAKAMANA ELLIOT	2017-03-09
NTLATLANE	TIBE SIMON	2017-03-09
NEL	SAMUEL PIETER MARTHINUS	2017-03-10
HAYDEN	SYDNEY LANYON	2017-03-11
SIBANDA	JOHANNES	2017-03-11
MSIBI	mqiniseli simon	2017-03-12
CAMPBELL	CARLINE	2017-03-13
MASANGO	ABEDNEGO	2017-03-13
PRETORIUS	CASPER FRANCOIS	2017-03-13
TEBATEBA	MOEKETSI JOHN	2017-03-13
MANDLANA	PHAKAMILE LEONARD	2017-03-14
MDLETSHE	MKIPENI	2017-03-14
MOFA	LEBOTSAMANG JOSEPH	2017-03-14



SURNAME	FIRST NAME(S)	DATE OF DEATH
ВОТНА	PHILLIPPIENA DOLPHIENA	2017-03-15
RODSETH	NORMAN SCHRAM	2017-03-15
ELWORTHY	RAYMOND VAUGHAN	2017-03-16
NGCOBO	SHIKILE NORAH	2017-03-16
BOUWER	WILLEM ABRAHAM	2017-03-17
MABONGO	BONILE WILLIAM	2017-03-17
ROGERS	LEONARD BENARD GEORGE	2017-03-17
FAIR	JOHN PATRICK	2017-03-18
MNGOMEZULU	JOHN NGOZI	2017-03-18
MYENI	MHLOPHEKI	2017-03-19
VAN DER MERWE	MATHYS JAKOBUS	2017-03-19
SPOGTER	STANLEY CONRAD	2017-03-20
VENTER	ANNA	2017-03-20
ADAMS	CATHERINE MARY JOHNSTONE	2017-03-21
MACKAY	KENNETH JAMES	2017-03-21
NTUSI	JOSEPH GEDION NTSOKOLO	2017-03-21
ZWANE	MODISAOTSILE JOHN	2017-03-21
GOMES	CARLOS JOSE FERREIRA	2017-03-23
SONO	MNGUNI SAMUEL	2017-03-23
MATHE	DERICK MPUMELELO	2017-03-24
OLIVER	BENJAMIN PAUL	2017-03-24
DU PLESSIS	MARION ETHEL	2017-03-25
BASSON	VERNON SAMUEL	2017-03-26
BRINK	JOHANNES ADRIAAN	2017-03-26
JACOBS	HOWARD	2017-03-26
MBELE	DAVID	2017-03-26
RALEKHOLELA	JOHANNES PULE	2017-03-26
CHIYA	DUMILE POTASIUS	2017-03-27
FISHER	BASIL LEMORE	2017-03-27
FITZSIMONS	ERIC NORMAN	2017-03-27
MAVUYANGWA	HASANI DANIEL	2017-03-27

SURNAME	FIRST NAME(S)	DATE OF DEATH
ntshuntshe	VUYISILE	2017-03-27
SCHROEDER	WILLEM JOHANNES	2017-03-27
SIKADE	BOESMAN BISHOPU	2017-03-27
NGWENYA	SPHIWE GODFREY	2017-03-28
QACHA	MASEEQELA JUSTINA	2017-03-28
TAVIV	EVGENIJ	2017-03-28
SINDANE	BHOJANE JOHN	2017-03-30
MASINA	SIPHIWE GEORGE	2017-03-31
VAN DER WESTHUIZEN	YVONNE SHIRLEY	2017-03-31
DARE	CAROLINE MARYANN	2017-04-01
FOURIE	SHIRLEY	2017-04-01
LONDT	MERVEY ROY	2017-04-01
MAREDI	KETUKETU JOHANNES	2017-04-01
ADAMS	SAMUEL	2017-04-02
BEUKES	JOHANNES PETRUS	2017-04-03
MAHLANGU	STEPHAN LEVIS	2017-04-04
NZENZE	GLADYS NOMAZWI	2017-04-04
DE KOCK	FLEETWOOD JERRY	2017-04-05
NKOSI	MCHITHEKI SAM	2017-04-05
NTSHANGASE	MPOPOLI DAVID	2017-04-05
TELFORD	WILLIAM	2017-04-05
RADEBE	NHLANHLA PHILLIP	2017-04-06
KOMET	JOHANNES	2017-04-08
KRUGER	BRENDA	2017-04-08
LUND	MERLEVICTORIA	2017-04-08
MOKOENA	LEAOWA SHUPING GABRIEL	2017-04-08
TABETHE	THELANI	2017-04-08
WILLIAMS	ALIDA ALETTA	2017-04-09
KHONI	ROOI MHLUPEKI	2017-04-10
MASANGO	MBALEKWA SAMUEL	2017-04-10
HLOPHE	SAMUEL	2017-04-12

SURNAME	FIRST NAME(S)	DATE OF DEATH
MLANGENI	NDABULANA SIMON	2017-04-12
ROETS	FREDRICK ANDRIES	2017-04-12
NOZWANE	JOHN MFETE	2017-04-13
OLIPHANT	WILLEM ALEC JACOB	2017-04-13
TONGO	NTABA LUCAS	2017-04-13
BROWNRIGG	GAVIN RICHARD	2017-04-14
DADABOSHE	NOSEBENZILE	2017-04-14
HARROWER	THOMAS MC INTOSH	2017-04-14
SWARTBOOI	DANIEL	2017-04-14
NHLENGETHWA	MNTUKAYISE ALBERT	2017-04-15
PHUKUBJE	MAPHOTO SIMON	2017-04-15
PRETORIUS	ALFRED	2017-04-15
VAN EEDEN	EDWARD JOHN	2017-04-15
CHILOANE	LAENONG EPSON	2017-04-16
MTHEMBU	TOTO JOHANNES	2017-04-16
WANDLALA	MMOTE DAVID	2017-04-17
BRADSHAW	ROSS MALCOLM	2017-04-18
GRIFFIN	CAREL FREDERIK	2017-04-18
KELLEY	BRIAN EDWARD	2017-04-18
PHAAHLA	KGAHLATJOA PETRUS	2017-04-18
SMIT	MACHEL JOHANNA BRAND	2017-04-18
TEMZA	PETROS SHUMILAKHE	2017-04-18
HLUHLUWE	PUNANA JIM	2017-04-19
MAGAHLE	MPOE PETRUS	2017-04-19
NKOSI	TOBI ESTHER	2017-04-19
FOURIE	ELISABETH GERBRECHT	2017-04-20
LASSCHE	DAPHNE OLIVE	2017-04-20
MORUANE	NTSHETSE SAMUEL	2017-04-20
NOMVETE	MVULENI JOHN	2017-04-20
REPSOLD	JANETTA ELIZABETH	2017-04-20
THAMAGA	KWENA JULIUS	2017-04-21

SURNAME	FIRST NAME(S)	DATE OF DEATH
BOROKO	SEKATI JACK	2017-04-22
LETSOALO	NCHAUPA EPHRAIM	2017-04-22
VAN DER WALT	NICOLAAS JOHANNES HERMANUS	2017-04-22
MHLABATHE	MBAYIBAYI PIET	2017-04-23
MAHLALELA	MISHIYA JONGBLOED	2017-04-25
NKOSI	MCHITHENI JIBOLO	2017-04-26
SIKUNYANA	MNCEDISI	2017-04-26
STEPHENS	DEREK EDWARD WATTERSON	2017-04-26
MATISO	ZIGWEBILE PETER	2017-04-27
DUBAZANA	SIPHIWE	2017-04-28
SITHEBE	RUBEN MKHULU	2017-04-28
MATWA	BUTITYI	2017-04-29
SWART	SUSAN ELIZABETH	2017-04-29
MAGAGULA	XOLANI GOODMAN	2017-04-30
SIBANYONI	CALIWE MIRRIAM	2017-05-01
MOGUDI	CHRISTOPHER	2017-05-02
MTHEMBU	THEMBA OWEN	2017-05-02
NYEMBE	GONI JEREMIAH	2017-05-03
MAHLALELA	NGINGA JOHANNES	2017-05-04
MPHAGI	MASALA PHINEAS	2017-05-04
MBHELE	LUCAS NDABAMBI	2017-05-05
MOHLAMONYANE	MOKAWANE SAMUEL	2017-05-05
NIEUWENHOUT	WILLEM JACOBUS	2017-05-06
HUYSAMEN	GIDEON JOHANNES	2017-05-07
BAKANA	OWEN THAMSANQA	2017-05-08
ENGELBRECHT	SAREL WILLEM PETRUS JOCOBUS	2017-05-08
NKOSI	MAGALELA CHARLES	2017-05-08
ROOS	CYRIL AURET	2017-05-08
SKWENTU	DZEDZANE JACKSON	2017-05-08
VAN NIEKERK	GERT ANDRIES FRANCOIS	2017-05-08
DE KOKER	JACOBA MARIA MAGDALENA	2017-05-09



SURNAME	FIRST NAME(S)	DATE OF DEATH
JORDAAN	JOHANNES	2017-05-10
LEBEREGANE	MODISAOTSILE DAVID	2017-05-11
TSHOMELA	ZAMA	2017-05-12
ORANSIE	WILLIAM	2017-05-13
VENTER	GWENDOLINE	2017-05-13
MTSHALI	MKHULISI LUKE	2017-05-14
VAN WAVEREN	KERST	2017-05-15
KGOSIEMANG	LEKONE JOSEPH	2017-05-16
FABER	JAN HENDRIK	2017-05-17
MOLANGOANYANE	KWIDI JOEL	2017-05-17
NTOMBELA	MBALEKELWA	2017-05-18
ADAMS	HAROLD EDWARD	2017-05-19
MOKWENA	MODUPI PETRUS	2017-05-19
NTHOKHO	ZAKARIA KHEOLA	2017-05-20
ERASMUS	GERT PIETER	2017-05-21
SEKHOTO	HLOHOANA PAUL	2017-05-21
UYS	LOUIS	2017-05-21
MAHLANGU	MACEKO ROBERT	2017-05-23
MHLONGO	BONGANI	2017-05-23
MODISE	MOMPATI ELIAS	2017-05-23
NTSALA	MOFALALI JACOB	2017-05-23
BOYDER	THOMAS HENRY	2017-05-24
COETZEE	HENDRIK JACOBUS	2017-05-24
MAGWAZA	BONGANIVUSUMUZI	2017-05-25
SWARTS	CHRISJAN	2017-05-25
VAN DEN EIJKEL	DIRK ANTHONIE	2017-05-25
MAKAMU	DANIEL ELLIOT	2017-05-26
NDZIMANDE	MFANA	2017-05-26
NTOBELA	THEMBINKOSI DOUGLAS	2017-05-26
ВОТНА	CHRISTIAN JOHANNES	2017-05-27
SIBANYONI	POLOJA PIET	2017-05-27

SURNAME	FIRST NAME(S)	DATE OF DEATH
ISAACS	CHRISTIAN RUDOLF ANTONY	2017-05-28
LE ROUX	BAREND BARTHOLOMEUS	2017-05-28
MAVUNDLA	DAYISA JAMES	2017-05-28
DHLAMINI	MAGADHLANE ELLIOT	2017-05-29
NKWANYANA	ISAAC	2017-05-29
SAUNDERS	MARK NORMAN	2017-05-29
MNISI	PIET	2017-05-30
SHUNMUGAM	CYRIL	2017-05-30
SEGAE	MARAGE JACK	2017-05-31
SMITH	HAROLD MCNAMARA	2017-05-31
HANEKOM	DIRK JACOBUS	2017-06-01
MAHULE	MABUTI SOLOMON	2017-06-01
NORTON	MILDRED PRISCILLA	2017-06-01
van staden	VREDE ALMA	2017-06-01
BOROKO	DAVID	2017-06-02
CUNLIFFE	JEFFREY THOMAS	2017-06-02
NTOMBANA	DINISILE SPEELMAN	2017-06-02
LAMANI	NJIJAWE FRANS	2017-06-03
MOLYNEUX	PETER SEYMOUR	2017-06-03
KOLOI	KOONTSE DAVID	2017-06-04
TONGASE	THABISO GORDON	2017-06-04
BASTIAN	ADRIAAN	2017-06-05
GAEBEE	JACOB GAONAKALA	2017-06-05
MASILO	MOKHATLA FRANK	2017-06-05
RAMOGAYANE	MACHECHEMOLE PAULUS	2017-06-05
JINIKWE	ZAMEKILE EDWARD	2017-06-06
MATHONSI	NYANISI	2017-06-06
MTSEPA	GOGO SHADRACK	2017-06-06
MNISI	DINGIZULU POULUS	2017-06-07
NTOMBELA	MANDLA	2017-06-07
VAN NIEKERK	CORNELIUS JAKOBUS	2017-06-07





SURNAME	FIRST NAME(S)	DATE OF DEATH
CARELSE	REGINALD HUBERT	2017-06-08
IVES	CATHERINA MARIA	2017-06-08
LITWINIUK	ANDRZEJ	2017-06-08
MANYEDIWANA	PHEEHA JOSEPH	2017-06-08
TSOTETSI	SYDNEY SIMON BOY	2017-06-08
DLELEWENI	PHALALA HENRY	2017-06-09
VAN NIEKERK	NOEL CHRISTOPHER	2017-06-09
CLOETE	JACOBUS WILLIAM JOHN	2017-06-10
KRUGER	BAREND	2017-06-10
MELLO	SELLO REUBEN	2017-06-10
MORUDU	OLEKANYE ISAAC	2017-06-10
TSOTETSI	PEELLO JOHAN	2017-06-10
HEYNIS	ABRAHAM	2017-06-11
CHAUKE	SHITOMANE FIOS	2017-06-12
NDEBELE	CIPHAVIRGINIA	2017-06-12
SMOOK	OTTO DIRK JAN WILKE	2017-06-12
HULATT	JOHN EDWARD	2017-06-13
MOGAWANE	LEPADIMA HERMANS	2017-06-13
MUNRO	MARGARET JOAN	2017-06-13
POTGIETER	izak hermanus	2017-06-13
RUFFELL	RICHARD HUGH	2017-06-13
SMIT	CASPARUS JOHANNES	2017-06-13
MKHIZE	NKOSIYETHU BATHELOMEUS	2017-06-14
SHABALALA	JOHANNES	2017-06-14
VAN DER WERFF	GERT LUKAS	2017-06-14
WYTENBURG	FRANCOIS JEAN	2017-06-14
NGUZA	ISRAEL MZIKAYISE	2017-06-15
ONTONG	ELIZABETH SARAH	2017-06-15
THIWANA	MBONI JOHN	2017-06-15
DADA	MAKHENE MOSES	2017-06-16
TEMMERMAN	ROGER JULES	2017-06-16

SURNAME	FIRST NAME(S)	DATE OF DEATH
ВОТНА	MARTHINUS WESSEL	2017-06-17
MASHININI	KATE NOMVULA	2017-06-17
NZIMANDE	MFAKAZELI SAMUEL	2017-06-17
CHOKWE	NKWATEDI ABRAM	2017-06-18
DEWAAL	PAUL JONATHAN	2017-06-18
NAUDE	WILLEM ADRIAAN NICOLAAS	2017-06-21
NTSHABELENG	NKGANI JAN	2017-06-21
skosana	JOHANNES MKWATISA	2017-06-21
DOUGLAS	JAMES JOHN SAMUEL	2017-06-22
KALWEIT	LYLE ANDRE	2017-06-22
LOTTER	WILLEM JACOBUS	2017-06-22
THINTA	MALUSI	2017-06-22
ZOND	ZIBANE ALBERT	2017-06-22
GROENEWALD	WILLIE PETRA	2017-06-23
MAYOSS	ALETTA CAROLINA	2017-06-23
SKIPPERS	JACOB	2017-06-24
VAN WYK	HENDRIK STEPHANUS	2017-06-24
MCHUNU	BOY CHRISTOPHER	2017-06-25
DANIELS	JAMES	2017-06-26
MSIZA	BOY PIET	2017-06-26
PAGE	JURIE JOHANNES CORNELIUS	2017-06-26
MAHLANGU	MSONGELO MOSES	2017-06-27
BLAAUW	PHILLIP FREDRICK	2017-06-28
LA GRANGE	martin johannes lodewyk	2017-06-28
VISAGIE	OCTOBER	2017-06-28
CLEMENTS	BLAKE LEE	2017-06-29
GOBA	JABULANI LEONARD	2017-06-29
MARUMOLE	CHERE DANIEL	2017-06-29
MOKANZI	GUNGU PHILLIP	2017-06-29
HILL	BARRY PETER	2017-06-30
HYLAND	WINSTON STANLEY	2017-06-30





SURNAME	FIRST NAME(S)	DATE OF DEATH
SWAZI	MASHIYANDILE JAMES	2017-06-30
ZWANE	MTHILILI VINCENT	2017-06-30
NDLOVU	MHLANGANYELWA	2017-07-01
PALAZA	NOYUROPHU	2017-07-01
PHILLIPS	ELSA ANNA	2017-07-01
MNCWANGO	ТНОКО ЈОУОЕ	2017-07-02
COLEMAN	JOHN LAWTON	2017-07-03
VAN BEEST VAN ANDEL	EDWIN PAUL	2017-07-03
COETZER	LOUIS JACOBUS	2017-07-04
STRACHAN	ROBERT ADAMSON	2017-07-04
MAHLALELA	NGONDOZA BONIFACE	2017-07-05
MTHIMKHULU	MZIMBILI PETRUS	2017-07-05
NERO	AMOS SIMPHIWE	2017-07-05
STEVENS	KENNETH FREDERICK	2017-07-05
DIXON	WILLIAM	2017-07-06
NHLAPO	DINGAAN JONAS	2017-07-06
SMITH	JOHAN DANIEL	2017-07-06
MOLAKENG	LESOLE PHILLIP	2017-07-07
MTHIMKHULU	MODISE ISAAC	2017-07-07
CONYNGHAM	RONALD VAUGHAN	2017-07-09
FINCHAM	ALBERT HENRY	2017-07-09
NICOSIA	NICOLO	2017-07-09
KAFILE	ZAKELE	2017-07-12
MOHALE	MAKGOPOLA JACK	2017-07-12
GWEBU	MSONGELWA BEKI	2017-07-13
MAREE	JACOBUS JOHANNES NICOLAAS	2017-07-13
MSOMI	MLAHLWA	2017-07-13
MITTON	SAMUEL	2017-07-15
MNGUNI	JABULANI SMITH	2017-07-15
MOGALIE	JACOBUS	2017-07-15





ESKOM PENSION AND PROVIDENT FUND CONTACT DETAILS

Call Centre Toll-free Number: 0800 11 45 48 Call Centre Landline Number: 011 709 7492 Call Centre Fax Number: 0866 815 449

Email: info@eppf.co.za

Postal Address: Private Bag X50, Bryanston, 2021

HEAD OFFICE AND JOHANNESBURG WALK-IN CENTRE:

Reception Switchboard: 011 709 7400

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

Bryanston East, 2191

GPS Coordinates: S26 02.437 E28 01.101

EMALAHLENI OFFICE SATELLITE OFFICE:

Contact numbers: 013 693 3240 / 013 693 3918

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

EAST LONDON OFFICE SATELLITE OFFICE:

Contact number: 043 703 5772

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

East London, 5241

CAPE TOWN OFFICE WALK-IN CENTRE:

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

COMPULSORY DEATH BENEFIT

+27 11 800 4526

SANLAM CONTACT DETAILS

VOLUNTARY BURIAL SCHEME

Queries related to the new scheme and your benefits

Contact Number: 0860 302 922 Email: Eskomservicing@sanlamsky.co.za

EXISTING RECORD AMENDMENTS AND CLAIM SUBMISSIONS

Contact Number: 0860 302 922 Fax Number: 0860 276 884

Email for claims: eskomclaims@sanlamsky.co.za Email for servicing: eskomservicing@sanlamsky.co.za

INDWE (CAR AND HOUSEHOLD INSURANCE CLAIMS)

Claims

Call Centre: 0860 843 244 / 011 912 7300

Email: hobackline@indwerisk.co.za

Homeowner new claims: newclaims@indwerisk.co.za













