

# Pensioner Talk



July 2023

## *The Joys of Retirement*

*Meet Dinah Moagi*



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# Editor's Note

*Dear Pensioner*

As the chilly winter winds blow, I hope you're keeping warm and well rested. In this edition of Pensioner Talk, we shine the spotlight on Dinah Moagi, one of the remarkable pensioners who spent years working at the EPPF. Join us as we explore her journey, reminisce about the good old days, and celebrate the valuable contributions she made during her time here. Her story will surely resonate with all of us and illustrate the joys of taking care of yourself during your retirement.

Winter can be a time of hibernation, but that doesn't mean we should neglect our well-being. We've gathered a collection of winter wellness tips to keep you feeling vibrant and healthy during the colder months. From nourishing food to staying active indoors, these tips will help you embrace the season with a smile.

As the world becomes increasingly digital, it's crucial to protect ourselves from online threats. That's why we've compiled a practical guide with cyber security tips and best practices to ensure your online presence

remains secure. We'll empower you with the knowledge to navigate our newest digital solutions confidently.

In our ongoing efforts to enhance your experience, we're excited to announce our move from traditional mail to digital channels for self-service options. Embracing technology will make accessing your retirement information more convenient and efficient. We'll guide you through this transition to ensure a seamless experience.

We'll also take a walk down memory lane and relive the impactful events we hosted and attended in the last quarter. From engaging workshops to insightful conferences, our events were an opportunity to solidify our presence as leaders in pensions and investments.

On behalf of the entire EPPF team, we extend our warmest wishes for a cosy and joy-filled winter season. May this edition bring a smile to your face, warmth to your heart, and a reminder of how cherished you are in our community.

Warmest regards,

*Rori*







# *The Joys of Retirement*

— *Meet Dinah Moagi* —

*D*inah Moagi has never felt more blessed. Life after retirement has offered her comfort and peace, which she never takes for granted. Having worked at the EPPF for 20 years until retirement, being able to rely on a stable income from her retirement savings is one of life's many blessings right now. We sat down with Dinah to chat about her career, family and how she takes care of herself now that she is happily retired.



### *Looking back on an exciting career*

Prior to her 20-year tenure at the EPPF, Dinah spent years travelling the world as an Arts & Crafts Coordinator at Operation Hunger, a non-governmental organisation (NGO) that, in her own words, “Helped women to help themselves”. At the time, Operation Hunger ran multiple projects across South Africa, empowering communities through feeding schemes and arts & crafts development. Dinah’s role allowed her to help women to create crafts, price them and sell them in other countries. She marketed their goods in foreign countries, while the women created them in rural areas around Durban, East London, Cape Town.

### *Thinking about the future*

Dinah explains that after 1994, things changed. Numerous NGOs were dissolved and she began to think about what the next leg of her career would entail. “I told myself, I’m going to look for a job where I can retire and where I can spend the rest of my years of employment building my retirement savings,” she explains. She always knew the importance of saving for retirement, so her outlook was always future facing. This was important to her because where she came from, NGOs gave decent salaries, but no real benefits outside of that. “When we have money, retirement tends to be the last thing on our minds. Losing my job at Operation Hunger made the reality sink in,” she says.

Working at the EPPF was an opportunity to prioritise her future. She began as a Switchboard Operator, and eventually worked her way to being an Accounting Clerk under the Corporate Secretariat. Her latter role included responsibilities such as preparing payment requisitions and handling petty cash.

### *Preparing for retirement*

As a woman determined to prioritise her retirement long before the fact, Dinah had a good idea of what she wanted her life to look like in her senior years. Before retiring at age 63 in 2018, she took full advantage of the financial counsel she received from retirement advisors. “It’s really important to know how to manage your retirement savings, and I spent time doing this right before I retired,” she says. “People get excited when they see their retirement savings around this time. We think it’s a lot, but it’s really not as much as it seems. The financial advice facilitated by the EPPF was a crucial part of understanding this and making sound decisions with my pension.”

### *Life after retirement*

It’s hard not to see that Dinah is happy. She’s vibrant, healthy and has an inspiring zest for life. “I always thank God for the chance to enjoy retirement as much as I do,” she says as she smiles. Her demeanour is warm and at peace. A large part of her time is spent at church, doing community projects, or with her grandchildren, and she wouldn’t have it any other way.

Dinah also believes that retirement isn’t a sentence to boredom. She encourages pensioners to invest in themselves as much as they can. From short trips to new cities and provinces, to solo breakfasts and coffee dates, Dinah knows that being a happy pensioner means that you shouldn’t deny yourself good experiences. “Of course you need to live within your means, but that shouldn’t come at the expense of your joy,” she says. ‘Me-time’ is at the top of her list of priorities.



## *Health and wellness*

Now that Dinah has more time on her hands, her health comes first. She's switched to decaffeinated coffee and healthier food choices in general. As we age, it's critical to be aware of how our lifestyles affect our well-being. For Dinah, this awareness has led to regular exercise (she loves virtual exercise classes that she can do in her own home), a focus on hydration and a healthy diet. "Go easy on the alcohol, even in your younger years," she adds.

## *If she could go back in time...*

Dinah isn't the type to dwell on the past, but she says that one thing she would emphasise to her younger self, and the younger generation now, is education and personal development. She says she would read more, further her studies and learn more skills in the workplace. Life is full of opportunities to learn and grow, and we should leverage that while we still can. However, looking back at her younger self definitely doesn't come from a place of regret. Dinah is proud of where she is now, and so are we!





HELLO WINTER

## YOUR WINTER WELLNESS GUIDE

As the winter season persists, it's essential for the elderly to take extra care of their health and well-being. Cold temperatures, shorter daylight hours, and the possibility of seasonal illnesses can pose challenges to older individuals. However, with a few simple precautions and lifestyle adjustments, you can navigate the winter months with confidence and maintain your physical and emotional well-being.

### *How is winter different for older people?*

Winter can affect the elderly more than younger people for several reasons. Here are some factors that contribute to this:

#### **Weakened immune system**

As people age, their immune system tends to weaken, making them more susceptible to infections such as colds, flu, and respiratory illnesses. During the winter months, when these illnesses are more prevalent, the elderly are at a higher risk of contracting them and experiencing more severe symptoms.

#### **Cold weather-related health issues**

The cold temperatures can exacerbate certain health conditions that are more common among the elderly, such as arthritis, asthma, and chronic obstructive pulmonary disease (COPD). Cold weather can increase joint pain and stiffness, trigger asthma attacks, and make breathing more difficult for individuals with respiratory conditions.







### Decreased mobility and balance

Older individuals may have reduced mobility and balance, which can be further compromised by slippery and icy conditions during winter. This increases the risk of falls and related injuries, such as fractures, which can have more severe consequences for older adults.

### Social isolation

Cold weather often limits outdoor activities and can lead to social isolation, particularly for older adults who may have difficulty leaving their homes due to mobility issues or concerns about falling. Social isolation can have a negative impact on mental and emotional well-being, contributing to feelings of loneliness and depression.

### Heating challenges

Some older adults may face challenges in maintaining a warm living environment during winter due to financial constraints. Insufficient heating can increase the risk of hypothermia and other cold-related health issues.

It is important to note that while winter can pose additional challenges for the elderly, individuals' susceptibility and response to seasonal changes can vary. Providing support, ensuring proper healthcare, and promoting social engagement can help mitigate the impact of winter on older individuals.





# Winter Wellness Tips

## *Keep Warm and Dress Appropriately*

Staying warm is crucial for pensioners, as they are more vulnerable to temperature changes. Layer your clothing to trap heat and ensure you are adequately protected from the cold. Wear warm socks, thermals, hats, scarves, and gloves when venturing outdoors. Inside the house, maintain a comfortable temperature and use blankets or hot water bottles to keep warm. Pay special attention to extremities like hands and feet, as they tend to get colder faster.

## *Stay Active*

We know that curling up under a blanket during the colder months is more tempting than getting up and moving, but regular physical activity is essential for maintaining good health during this time. Engage in low-impact exercises like walking and stretching to keep your body active and improve circulation. Exercise not only helps to keep you physically fit but also boosts your mood and reduces the risk of seasonal depression. If outdoor activities aren't feasible, consider joining indoor exercise classes or following online workout videos designed for seniors.

## *Stay Hydrated*

Drinking enough water is vital during winter, even if you don't feel as thirsty as you would in warmer weather. Dehydration can occur regardless of the temperature outside, and staying properly hydrated supports overall health and well-being. Aim to drink at least 6-8 glasses of water or other hydrating fluids each day. Warm herbal teas and soups can also contribute to your hydration goals while providing warmth and comfort.

## *Socialise and Stay Connected*

Winter can sometimes lead to feelings of isolation and loneliness, which can impact mental and emotional well-being. Make a conscious effort to socialise and stay connected with family, friends, and community members. Join local senior centres, participate in hobby groups, or volunteer for community activities. You can also embrace technology and use video calling platforms to connect with loved ones who may be far away.

## *Boost Your Immune System*

Winter brings a higher risk of colds, flu, and other respiratory illnesses. Strengthening your immune system is crucial to ward off infections. Ensure you receive your annual flu vaccination, and discuss with your healthcare provider if additional vaccinations are recommended for your age group. Adopt a healthy diet rich in fruits, vegetables, whole grains, and lean proteins to provide your body with essential nutrients. Additionally, consider taking immune-boosting supplements like vitamin C, vitamin D, and zinc after consulting with your doctor.

## *Prioritise Mental Health*

Winter blues or seasonal affective disorder (SAD) can affect individuals of all ages. Pensioners, in particular, may experience a greater impact due to limited mobility and reduced social interactions. To prioritise your mental health, expose yourself to natural light by opening curtains during the day, or going for walks outdoors when the weather permits. Engage in activities you enjoy, such as reading, crafting, listening to music, or learning something new. If feelings of sadness persist, don't hesitate to seek professional help.

Winter wellness is essential for pensioners to stay healthy, active, and happy during the chilly season. By following these winter wellness tips, you can minimise the risk of cold-related health issues, boost your immune system, and maintain overall well-being. Remember to stay warm, keep in touch with your loved ones, and maintain a healthy diet and exercise routine.



# Advancing Black Women's Representation in Asset Management

Did you know that 83% of all portfolio managers in South Africa are men? (27 Four Investment Managers, 2022). In a country where 47% of women were recorded as economically inactive (i.e do not participate in the labour force), one can only imagine what the picture looks like in the investment industry. Currently, women represent only 17.2% of portfolio management professionals in South Africa (27 Four Investment Managers, 2022). When we consider black women in particular, the disparity is even more severe.


**47%**

South African women recorded as economically inactive


**83%**

All portfolio managers in South Africa are men


**17%**

South African portfolio management professionals are women

It is these realities that make the EPPF proud to be part of initiatives that advance black female participation in asset management.

The Fezeka Graduate Programme is one such initiative. It seeks to address the underrepresentation of black women in asset management through coaching and mentorship, the transferring of skills, and building graduate capabilities.

On 8 June 2022, the EPPF team had the pleasure of presenting to graduates of the programme. Led by our Chief Executive and Principal Officer, Shafeeq Abrahams, and our Chief Investment Officer, Sonja Saunderson, the EPPF provided an overview of the fund, the pension value chain and the importance of client insight and partnership. We know that a large part of developing black women in asset management involves knowledge-sharing and rigorous discussion.

The graduates participate in a structured development programme which provides a combina-

tion of theoretical knowledge, professional development and practical work experience within established top performing Investment Management businesses committed to growing the talent pool of women in Asset Management.



Shafeeq Abrahams, Chief Executive and Principal Officer at the EPPF, presented to graduates of the Fezeka Programme

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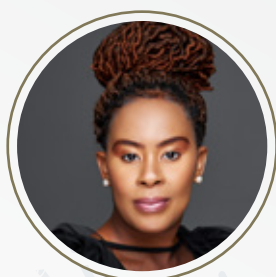
## *Why the need for diversification in asset management?*

Although there is a general lag in women's representation in financial services, the asset management industry is of particular concern. Only 17.2% of portfolio managers in South Africa are women, which indicates an underrepresentation of female leadership and decision-making power in this space. There are many more women in administrative, accounting, reporting and marketing-related roles within asset management, but there is a near absence of female voices in what, how and why investment decisions are made. Goldman Sachs Asset Management pertinently states that "diverse teams lead to better outcomes". The EPPF's involvement in the mission to diversify asset management stems from the belief that "more perspectives and differentiated backgrounds can drive higher-quality decision making, improved deal sourcing, and better ability to attract and retain talent, boosting business longevity and investment performance".



## *How is diversification exemplified at the EPPF?*

Over half of the EPPF's investment team is made up of women, and that's how we've chosen to embrace diversity and empowerment. It's something we're proud of, considering the industry standard is around 17% female representation. Meet our impact-driven women in asset management:



**Nomonde Zwane**  
Investment  
Multi-manager



**Sekgabo Molelekwa**  
Portfolio Manager



**Nowana Sobopha**  
Assistant Portfolio  
Manager



**Kgabang Moloedi**  
Assistant Portfolio Manager:  
Private Markets

By supporting initiatives like the Fezeka Graduate Programme and actively promoting diversity within our own organisation, the EPPF will continue its commitment to empowering women in this space.



# *In conversation with the EPPF*

In the dynamic landscape of pensions and investments, staying ahead of the curve is crucial for organisations seeking to provide exceptional value and secure financial futures for their members. At the forefront of this movement, we're dedicated to thought leadership discussions in our industry.

By actively engaging in discussions and sharing valuable insights, industry leaders are able to shape policies, practices, and investment strategies that can positively impact our members and the broader financial community. We strive to actively contribute to the advancement and evolution of our industry, by exchanging expertise, unique perspectives, and innovative approaches.

Take a look at some of our engagements in the last quarter.

## *Africa Sustainable Finance Intensive:*

Our Chief Investment Officer, Sonja Saunderson, spoke at the Africa Sustainable Finance Intensive (ASFI) South Africa Forum in Cape Town on 24 May 2023. Her session took a deep dive into pension funds' imperatives, with a strong focus on sustainability and retirement outcomes. ASFI is a knowledge and transaction platform identifying gaps and opportunities for scaling finance to accelerate Africa's just transition. The Forums bring together leaders in business, policy and finance to explore what really matters in a world in which climate change is shaping the very nature of risk in business, finance and investment.

## *Bloomberg Future of Finance:*

Sonja was also a panel member at Bloomberg Future of Finance on 1 June 2023. The discussion revolved around the role of capital markets, which have evolved significantly over the last five years in South Africa. This growth comes as a result of the disruption of technology, and changes in the regulatory environment.



Sonja Saunderson, Chief Investment Officer at the EPPF, spoke at the Africa Sustainable Finance Intensive (ASFI) South Africa Forum on 24 May 2023





Sonja sat amongst industry experts Carl Roothman (CEO at Sanlam Investment Group), Fatima Vawda (Group Executive and Head of Public Markets at 27four), and Derrick Msibi (CEO at STANLIB). The panel was moderated by Tim O'Brien, Executive Editor at Bloomberg Opinion.

Bloomberg Future of Finance facilitates high-level conversations exploring South Africa's economic outlook, and how sustainability issues and technological innovations are reshaping local financial markets. This event brought together supervisors, policymakers, and market participants to exchange views on the challenges and opportunities facing South Africa, plus the framework and innovations needed for financial markets to prosper and support the wider economy (Bloomberg, 2023).

### *SuperReturn Emerging Markets:*



Phahutshedzo Mabogo, Deputy Chief Investment Officer at the EPPF, had a Fireside Chat among industry peers at SuperReturn Emerging Markets.

Phahutshedzo Mabogo, Deputy Chief Investment Officer at the EPPF, was part of the Fireside Chat on the main conference day (20 June 2023) at SuperReturn Emerging Markets. The conversation explored the appetite of Limited Partners for Africa, regions which are on their way to becoming the greatest investment hotspots, and ways in which the shift from raw material exports to services and middle-class based consumption has grown African markets and established new trade relations. Phahutshedzo spoke alongside Lucas Kranck (Founding Partner at Ascent), Franziska Reh (CEO & Founder at Uncap - Unconventional Capital), and Selma Ribica (Co-Founder & Managing Partner at First Circle Capital).





## EPPF GOES VIRTUAL

*It's time to experience the future of  
efficient communication with the  
EPPF*



*A special message to you from Joey Sankar,  
our Executive: Pension Administration*

Can you believe that just three years ago, we were all grappling with the challenges of the Covid-19 pandemic? In those trying times, the EPPF stood by your side, providing effective and caring support. As part of our commitment to improving our services, we have embarked on a journey to communicate with you faster and more efficiently than ever before.

In the past, we relied on traditional mail services to reach you, but we understand the frustrations and delays associated with postal deliveries. Embracing the dynamic changes in the world, we have decided to revolutionise our communication approach. Say goodbye to the days of waiting for physical mail in your post box. Instead, we will now send important information directly to your email address. It's a game-changer that ensures you receive crucial updates promptly and at a minimal cost. Just imagine the convenience of having everything you need from us neatly organised in your email.

Gone are the days of waiting for pension payslips to crawl their way to your physical mailbox. We value your time, so we have made it a priority to deliver your payslips on time. Going forward, we will email them directly to you, eliminating any unnecessary delays.

### *Visit us in person*

Despite our digital transformation, we are more than just a digital presence. We still believe in the importance of face-to-face interactions. Our doors are always open for you to visit us in person at our Head Office or regional branches. So, if you prefer the personal touch, don't hesitate to pay us a visit. We're here to assist you every step of the way.

### *Help us to spread the word*

Help us spread the word and ensure everyone benefits from our streamlined communication. If you have friends or family members who rely solely on traditional mails from the EPPF, encourage them to share their email information with us. By updating their contact records, we can ensure they receive communication in the most efficient way possible. They can send their full names and contact details to [info@eppf.co.za](mailto:info@eppf.co.za).



### *Explore our digital channels*

And that's not all! We offer various other avenues for you to access information at your fingertips. Firstly, our member portal on [www.eppf.co.za](http://www.eppf.co.za) provides a convenient way to stay informed. If you encounter any issues with your portal access, simply reach out to us at [info@eppf.co.za](mailto:info@eppf.co.za), and our dedicated team will assist you promptly.

Additionally, the EPPF Mobile App is available for both iOS and Android devices, granting you access to essential resources wherever you go.

If you're a fan of WhatsApp, send a quick "Hi" to 0727417774, and we'll be at your service.

You can also use our USSD option by dialing \*120\*1037# and following the prompts.

Of course, you can always reach us through traditional channels as well. Give us a toll-free call during office hours at 0800 11 45 48, or drop us an email at [info@eppf.co.za](mailto:info@eppf.co.za). We're here to ensure your experience with us is seamless and hassle-free.

Join us on this exciting journey of improved communication and discover a world where staying connected is effortless and instantaneous.

# Cyber Security, Financial Scams and Fraud Awareness

As technology continues to evolve, so does the risk of cyber threats. Pension fund members and pensioners, particularly those managing their retirement savings online, must remain vigilant to protect their financial information and ensure the safety of their funds. This article aims to provide essential cyber security tips that can help you to safeguard your EPPF accounts and personal data.

## Create strong and unique passwords

One of the simplest yet most crucial cyber security measures is to create strong and unique passwords for all your online accounts (your member portal and EPPF Mobile App). Avoid using passwords that are easy to guess, such as birthdates or common words. Instead, use a combination of upper and lowercase letters, numbers, and special characters. Additionally, refrain from reusing passwords across multiple platforms to minimise the impact of a potential data breach.

Which password is more secure?



Enable two-factor authentication (2FA) if possible. Two-factor authentication adds an extra layer of security to your online accounts. It typically requires a second form of verification, such as a unique code sent to your mobile device or generated through an authentication app. By enabling 2FA, even if your password gets compromised, unauthorised access will be significantly more difficult.

## Be cautious of phishing attempts

Phishing is a common tactic used by cybercriminals to trick users into revealing sensitive information. Exercise caution when responding to emails, text messages, or phone calls requesting personal or financial details. Verify the authenticity of the communication before sharing any sensitive information. Remember that the

EPPF will never ask for your password or financial information via email. If you're not sure of the authenticity of an email or SMS, check with our call centre at [info@eppf.co.za](mailto:info@eppf.co.za) or 0800 11 45 48.

## Keep your devices and software up to date

Regularly updating your devices and software is vital in maintaining a secure digital environment. Software updates often include security patches that address known vulnerabilities. Enable automatic updates for your operating system, web browsers, antivirus software, and other applications to ensure you are protected against the latest threats.

## Secure your home network

Your home network can be an entry point for cybercriminals if not properly secured. Change the default password of your Wi-Fi router to a strong, unique password. Enable network encryption (WPA2 or WPA3) and hide your network's SSID (Service Set Identifier) to prevent unauthorised access. Additionally, consider using a firewall to monitor and filter incoming and outgoing network traffic.

## Be cautious with public Wi-Fi

Public Wi-Fi networks can be a breeding ground for cyber threats. Avoid accessing sensitive information, such as your EPPF member portal or app, while connected to public Wi-Fi. If necessary, use a virtual private network (VPN) to encrypt your internet connection and protect your data from potential eavesdropping.

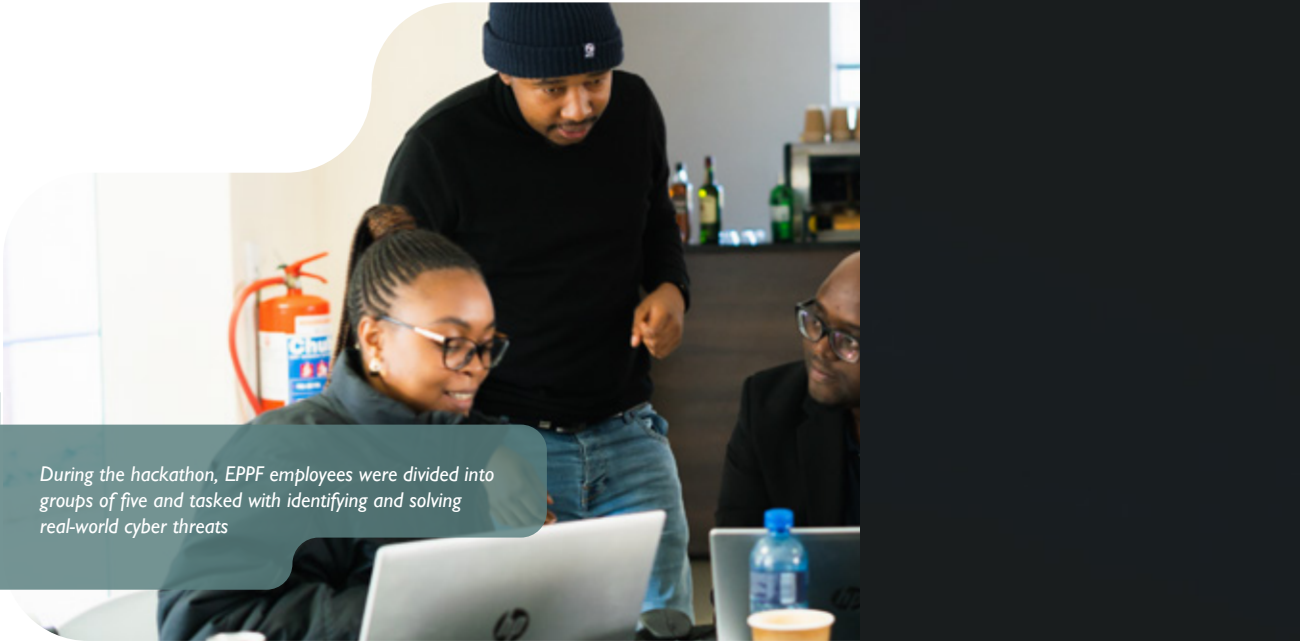
Protecting your personal EPPF information is critical to ensure a secure and stable financial future. By implementing these cybersecurity tips, you can minimise the risk of falling victim to cyber threats. Stay vigilant, be proactive, and invest time and effort in securing your digital assets. Remember, cyber security is a continuous practice, and by staying informed and following best practices, you can safeguard your retirement savings effectively.





# BUILDING A CYBER-SECURE FUTURE:

## *Inside Our Innovative Hackathon*



During the hackathon, EPPF employees were divided into groups of five and tasked with identifying and solving real-world cyber threats

We've always understood the critical importance of cyber security in safeguarding your valuable information. That's why we hosted a groundbreaking event on 26 May 2023, dedicated to promoting awareness and education about cyber security, both within the Fund and in our daily lives.

The event was designed to be interactive and engaging, giving our employees an opportunity to enhance their cyber security skills through a thrilling cyber security hackathon. Led by esteemed industry expert, Sharon Knowles, the hackathon was a remarkable experience that pushed the boundaries of knowledge and innovation.

To kick off the hackathon, our employees were divided into groups of five, each tasked with identifying real-world cyber threats that could potentially jeopardise the security of the EPPF. Within a limited

timeframe of three hours, they diligently worked together to solve this complex problem, ultimately presenting their ingenious solutions in the form of a Minimum Viable Product.

Meanwhile, employees who weren't part of the hackathon groups participated in an insightful break-away workshop facilitated by our very own IT Operations Manager, Sinhle Mhlongo. This workshop delved deeper into the intricacies of cyber security, equipping participants with valuable insights and strategies to protect themselves and the Fund against evolving cyber threats.

The culmination of the event was a thrilling awards ceremony, where the winners of the hackathon and other participants were honoured and rewarded for their exceptional contributions.



The hackathon judging panel included Thandie Mashego, EPPF Chief Financial Officer (left), Thandeka Meslane, EPPF Finance Admin & Procurement Manager (Middle) and Sharon Knowles, Chief Executive Officer at Da Vinci Forensics & CyberSecurity Specialists.

Through this event, we aimed to create a culture of heightened cyber security awareness and expertise within our organisation. We believe that by continuously enhancing our understanding of cyber threats and implementing robust security measures, we can effectively safeguard your retirement savings and personal information from malicious actors.

Rest assured, your security is our utmost priority, and we remain steadfast in our commitment to staying ahead of emerging cyber security challenges. Through events like these, we strive to foster a community that is knowledgeable, proactive, and resilient in the face of cyber risks.

Together, let's fortify our defenses and embrace a future where your fund remains safe and secure, empowering you to confidently plan for, or continue to enjoy, your retirement with peace of mind.



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## EMBRACING THE SPIRIT OF YOUTH: *Future Leaders at the EPPF*

Our Youth Day event, held on 15 June 2023, empowered the vibrant young professionals within our organisation. It was a day dedicated to fostering meaningful conversations that shed light on the unique challenges faced by the youth in the workplace. We delved into crucial topics ranging from mental health and financial management to cultivating confidence as young South African professionals. Our aim was to equip our dynamic group of colleagues with the knowledge, skills, and resilience needed to thrive, build a better future, and excel in their careers.

The event itself exuded a vibrant energy, symbolising the essence of youth and their limitless potential. Alongside engaging discussions, we created a joyful atmosphere by incorporating indigenous games that connected our young workforce to their rich cultural heritage.

In recognising the significance of Youth Day, we embraced the opportunity to empower our future leaders. By providing a platform for open dialogue

and offering valuable insights, we demonstrated our unwavering commitment to supporting the holistic development of our young professionals. Together, we celebrated their accomplishments and navigated the challenges they encounter on their journey towards success.

At the EPPF, we believe that investing in the growth and well-being of our youth is a catalyst for positive change. By equipping them with the tools to navigate the complexities of the modern workplace, we foster an environment where they can flourish, contribute meaningfully, and shape a brighter future for themselves and our society.

As we reflect on the significance of Youth Day, let us continue to celebrate the energy, talent, and resilience of our young professionals. Together, we can overcome obstacles, inspire greatness, and pave the way for a new generation of leaders who will make a lasting impact in South Africa and beyond.



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# *Ensuring the Uninterrupted Flow of Your Benefits*

## *International Pensioners Required to Provide Evidence of Survival*

Are you a pensioner living outside of South Africa? We value your well-being and financial security, too. To guarantee the continued payment of your benefits, we need proof that you are still alive, which we call Evidence of Survival. This annual requirement ensures that we maintain accurate records and safeguard the integrity of our pension payment system.

## *Providing Proof: Two Convenient Options*

### **Member Portal Submission:**

To streamline the process, we have created a user-friendly Evidence of Survival form on our member portal. If you haven't registered on the portal yet, don't worry. Simply follow the straightforward registration process outlined in our comprehensive Getting Started Manual, which can be accessed via this link: [https://www.eppf.co.za/uploads/eppf\\_uploads/Getting\\_Started\\_Manual.pdf](https://www.eppf.co.za/uploads/eppf_uploads/Getting_Started_Manual.pdf)

Once registered, navigate to the guidelines provided in the EOS\_e-form\_guide.pdf, available on our website, [www.eppf.co.za](http://www.eppf.co.za). This option offers a convenient and efficient way to submit your proof.

### **Email Submission:**

- If you are unable to access the member portal, we have an alternative option available.

- Begin by downloading the Evidence of Survival Form from our official website, [www.eppf.co.za](http://www.eppf.co.za).
- Print the form and complete it accurately. To authenticate the document, bring both the form and your identification document or passport to a Commissioner of Oaths, who can be found at police stations or banks.
- If a Commissioner of Oaths is not readily accessible, you may seek an Affirming Authority stamp. Notable examples of Affirming Authorities include lawyers, notaries public, actuaries, accountants (who are members of a recognised professional body), members of the judiciary, directors, managers, or company secretaries of a bank, as well as regulated financial services businesses.
- Ensure that all pages of the form bear your signature.
- Finally, email a copy of the completed form, along with a certified copy of your identification document or passport, to [webupdate@eppf.co.za](mailto:webupdate@eppf.co.za). Please note that the maximum file size for attachments is 5MB, and all documents must be in PDF format.

### **Deadline for Submission: 16 September 2023**

We kindly request that all Evidence of Survival documentation be submitted on or before 16 September 2023. To ensure the uninterrupted flow of your pension payments, it is essential that we receive the required evidence by this deadline. Failure to do so will result in a suspension of your pension payments,





effective from 1 October 2023, until the necessary proof is received and processed.

Crucial Information for Widows, Widowers, and Guardians:

If you are a widow, widower, or guardian of a minor child receiving a pension, including disabled children, please note that each individual in the household who receives a pension from the EPPF must submit their own Evidence of Survival form. In the case of a minor or disabled child, the guardian must submit the Evidence of Survival form on their behalf.

### *Protecting Your Personal Information*

As a registered pension fund, we prioritise the lawful processing of personal information in adherence to the Protection of Personal Information Act. In order to fulfil our responsibilities effectively, we engage trusted third-party service providers who handle your personal information under legally binding agreements. These agreements ensure that your personal information is processed with the utmost care and in accordance with all applicable laws and regulations.

### *We're Here to Assist You*

If you have any questions or require further assistance, please do not hesitate to reach out to us. For general inquiries, you can email us at [info@eppf.co.za](mailto:info@eppf.co.za).

Your cooperation in providing the necessary evidence is greatly appreciated. We value your commitment to maintaining accurate records and ensuring the uninterrupted flow of your pension benefits. Let's continue to uphold the integrity of our pension payment system and support your financial well-being.





## THE LIFE OF RISK AND REWARD

*Waseema Mocke*



A professional responsibility to minimise risk, coupled with a natural affinity for taking risks, makes Waseema Mocke one of the most interesting Chartered Accountants you'll meet. She lives in a world of

conquered fears and broken barriers, because when you're as spirited, free and capable as she is, taking risks can only lead to great reward. From savvy career moves to daredevil physical activities, Waseema lives life exactly as it should be: with passion and purpose.

From the outside looking in, it's easy to mistake her for a walking contradiction. As an Internal Audit Manager, she works within a team that manages potential risks and provides assurance to stakeholders that key business processes are operating effectively. Yet, as a human being her efforts are geared towards building a life that is exciting and fulfilling, and that often means embracing uncertainty. These polarised pieces of her life aren't even close to clashing, though. Instead, they form a woman whose existence is balanced and gratified.

In fact, she doesn't see her professional persona as entirely separate from who she is outside of work. A common idea in the modern world of work is that one needs to balance who they are at the office, with who they are outside of it. For Waseema, the balance is effortless (and arguably unnecessary) because there are no real 'sides'. She has a single

*Venturing into new territory has always appealed to me*

identity, made up of the harmony between her roles as a professional, a mother, a daughter, a woman, and a friend. "I don't have to balance who I am, because I'm always the same person," she explains. Leaving the comfort of an eight-year tenure at the ABSA Group was one of the many leaps of faith that have defined her ambitious personality. Although eight years at a single company seems like the epitome of the comfort zone, Waseema progressed through four roles during her time there. Growing up, she had boundless dreams of what she could become, with options including a pilot, engineer and doctor. She eventually settled on Accounting, but this boundlessness has followed her into adulthood, where life is a constant pursuit of the new and exciting, especially when it comes to work. In May 2021, taking on the role of Internal Audit Manager at the EPPF was an opportunity to step into a new culture and industry. "I'm excited by the unknown, so venturing into new territory has always been appealing to me," she says.

At present, her work also has a strong focus on team development and stakeholder engagement. The 'people' aspect of her profession is in perfect alignment with her competence at managing relation-





**“We affect people and their personal lives in such a significant way, so we have a responsibility to care for the ones we lead**

ships. In a division as critical as Governance & Assurance, Waseema's discipline as a leader is underpinned by a deep regard for her co-workers. “We affect people and their personal lives in such a significant way, so we have a responsibility to care for the ones we lead,” she says. But managing relationships starts with managing oneself. “Caring for others is connected to how I care for myself. If I want to show up as the best version of myself for those around me, I must be intentional about my own wellbeing”.

Taking care of herself is a holistic routine that prioritises mind, body, and soul. Waseema nurtures her personal interests as much as she does her career. It's the simple yet impactful things that keep her happy and healthy: good food, energising workouts, meditation and mindfulness. She knows, first-hand, that our quality of life is greatly affected by how we eat, drink, move and think. Consistent exercise and hydration make us more effective; meditation keeps us centred and eating well nourishes our bodies. She's also an avid reader, with fantasy novels and biographies at the top of her personal library. And she wouldn't be able to call herself a risk-taker if she didn't dabble in adrenaline-inducing activities like ziplining occasionally.

All of these personal endeavours amount to a leader who is present, content and engaging. And when she ponders the makings of a good leader, her response is straightforward: “People over-engineer the leadership thing, it really just boils down to being a good person.”

Turning her gaze towards her future at the EPPF, Waseema has an inspired vision of development within Internal Audit and the Governance & Assurance Department as a whole. She acknowledges that

the team's function is key to ensuring we act in the best interests of our stakeholders. Assurance builds confidence in the Fund's ability to deliver on its strategy. In her role, she's working on the delivery of the Fund's audit plan and, while she continues to take risks as a person, she's working with her team to build systems that monitor key risk indicators at the Fund. “The business landscape is definitely more complex than it was a few years ago,” Waseema says. “Change is the only constant. We're operating in an uncertain global economy, and we're dealing with increasing regulatory pressures. Because of this fast-paced, evolving world, our risk management needs to keep up and our audit plans need to be more dynamic”.

With a leader as sharp, inquisitive, and proactive as Waseema is, we have no doubt that the Fund's internal auditing processes are in capable hands. As she enters the new financial year, she is backed by a team that carries the same commitment and aptitude, ready to assure our stakeholders that key business processes are handled with integrity, compliance, and excellence.



Invested in our  
members



## Coming Up in Quarter 3...

### *Net Promoter Score Survey*

As part of our unwavering commitment to continually enhance our services, we are pleased to announce that the Net Promoter Score (NPS) survey, a golden opportunity for you to rate our service, is just around the corner.

Your opinion is paramount to us, and your positive experiences have been the cornerstone of our success. That's why we're eager to learn about the aspects of our service that have delighted you.

Please look out for further communication on how you can complete this survey in the near future. We kindly request a few moments of your time to participate and share your thoughts.

### *Understanding Our Sustainable Investment Policy*

On 12 July 2023, we hosted Beyond Tomorrow with EPPF, a business breakfast that brought together industry leaders in Pensions and Investments

Our Chief Investment Officer, Sonja Saunderson, announced our membership to the Net-Zero Asset Owner Alliance and introduced our Sustainable Investment Policy at the event. She explained that this approach to investing puts regeneration at the centre of everything that the EPPF does: "We are intentional when we say we put life at the centre of everything we do. There needs to be a more holistic approach to the climate crisis, and we must seamlessly integrate justice, climate, biodiversity, and human dignity," she said.

Our Chief Executive and Principal Officer, Shafeeq Abrahams, also acknowledged that even though there are various measures across the industry to drive sustainability, businesses have a lot more to do. "We recognise that simply maintaining the status quo lacks the necessary urgency and impact. We believe in moving from sustaining to regenerating our environment and life on Earth," he adds.

We'll be unpacking the implications of the Sustainability Policy to all of our members during upcoming member engagements. Please look out for further communication from the EPPF team.

*We recognise that simply maintaining the status quo lacks the necessary urgency and impact. We believe in moving from sustaining to regenerating our environment and life on Earth,*





# Contact us



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Please update your personal details  
before the payroll closing date



Please update your personal details  
before the payroll closing date

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## Third-party contact Details

### INDWE

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Claims: [newclaims@indwe.co.za](mailto:newclaims@indwe.co.za)

### SANLAM SKY

(Voluntary Burial Scheme)

Telephone number: 0860 302 922  
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Claims: [Eskomclaims@sanlamsky.co.za](mailto:Eskomclaims@sanlamsky.co.za)

## MEDICAL AID CLAIMS AND AUTHORISATIONS

### Bonitas Medical Aid

0860 002 108

### Bestmed Medical Aid

0860 002 378

### Sizwe Medical Aid

0860 100 871

## MEDICAL AID CONTRIBUTIONS

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### Medihelp Medical Aid

0860 100 678

### Discovery Medical Aid

0860 998 877

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