

SAOU - 16 NOVEMBER 2023

MARIO LINDEQUE

PURPOSE OF PRESENTATION

- Who is GEPF?
- How are your benefits determined?
- Resignation
- Retirement
- Death
- Spouse Pension
- Nomination of beneficiaries
- Funeral Benefit
- Medical subsidy
- Child Pension





WHO IS GEPF

GEPF is a juristic entity established under the *Government Employees Pension Law, 1996 (GEP Law)* and is independent of government.

GEPF provides pensions and other related benefits as determined under the *GEP Law* to members and pensioners and their beneficiaries.

GEPF is a defined benefit fund



DEFINED BENEFIT FUND

You are entitled to benefits on the occasion of your exit from the fund i.e.

- √ Resignation (including misconduct),
- ✓ Retirement
- ✓ Discharge (III Health or Retrenchment)
- ✓ Death in service,





HOW ARE YOUR BENEFITS DETERMINED

The value of your benefits is based on:

- ✓ Active membership of GEPF:
 - ✓ Includes any additional service that you have purchased.
 - ✓ Excludes any periods of leave without pay that are greater than 120 days.

✓ Final salary:

- ✓ This is the average salary you were earning in the last 24 months of your pensionable service.
- ✓ Exit age: (Factor)
 - ✓ This is your age when you leave (exit) GEPF, whether by resigning, retiring, dying or being discharged.
- ✓ Type of exit:









Government Employees Pension Fund

RESIGNATION CHOICE FORM

PERSAL PRINTOUTS (SERVICE RECORD, SALARY ADVICES AND TERMINATION)

Z864 (MORE THAN 10 YRS)

RESIGNATION LETTER

DEGREE OF DIVORCE (IF APPLICABLE)

Z894 / Z1525 z102

LATE
SUBMISSION
LETTER (IF
APPLICABLE)

PROOF OF CONTRIBUTION ((IF PRIOR 1996) GUMLABEL/SALARY ADVICES))

RESIGNATION CHOICE FORM

Government Employees Pension Fund (GEPF) CHOICE FORM - RESIGNATION/DISCHARGE	GEPF USE ONLY - GEPF STAMPS BAR CODE
Private Bag x63 34 Hamilton Street Pretoria SOUTH AFRICA Arcadia Pretoria 0001	Tel No : (+27) (0) 12 319 1911 Fax No : (+27) (0) 12 326 2507 Call Centre : (+27) (0) 12 319 1000 E-mail : enquirles @gepf.co.za WebSite : www.gepf.co.za
To enable the GEPF to successfully proc Voluntary Resignation, (ii) Discharge due	SION BENEFIT UPON RESIGNATION/DISCHARGE cess the request for withdrawal from the Fund as a result of (i) to Misconduct or (iii) Discharge due to III-Health occasioned by an option before teminating service by completing this form.
A) PERSONAL PARTICULARS OF MEME	SER Pension Number
Surname	
First Name	
Title Initials D.O.B	ID No
Salary No	Income Tax No
B) OPTIONS FOR PENSION BENEFIT P	AYABLE (Applicable Rules of GEPF Law Rule 14.4.1, 14.4.2 and 12.3)
	be made between option (a) or option (b).
	ax may be deducted subject to instructions from SARS.
	ce-off gratuity payment in own right (Rule 14.4.1 (a)) NT FOR OPTION (a): Z894 ACB BANK PARTICULARS
This implies: * A gratuity calculated at 7.5% of hi her pensionable service, and increas pensionable service between 5 and 1	s or her final salary multiplied with the period of his or ed by ten percentage points for each full year of 5 years;
	OR
Retirement fund (Rule 14.4.1 (b)).	ansfer the actuarial interest in the Fund to an approved
	(b): Z1525 PARTICULARS FOR A TRANSFER TO AN APPROVED RETIREMENT rith the contents of section D of the Z1525 form)
This implies: * The FULL amount of the benefit is No benefit will be paid to the membe	to be transferred to an approved external retirement fund.
his/her benefits shall be reduced by	55 but has not yet reached the normal retirement age, 0.3 % (one third of one percent) for each complete month nent date and the normal retirement date.
D) CERTIFICATION BY MEMBER AND I	MPLOYER REPRESENTATIVE
*	<u> </u>
the undersigned, declare that I understand the options offered and that I agree that the choice made by me is irrevocable after the date of terminating my service.	the undersigned, declare on behalf of the Employer that I have provided the member with explanatory guidelines with regards to his / her withdrawal option.
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	Pretoria South Africa 0001				Prost	ed in															g.mail : enquiriex@gepf.co.za Website : www.gepf.co.za
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The GEPF respects privacy and personal information of its members and pensioners and therefore subscribes to the provisions of the Protection of Personal Information Act 4 of 2013. Visit www.gepf.co.za to view GEPF Privacy Policy and Privacy statement.

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The GEPF respects privacy and personal information of its members and pensioners and therefore subscribes to the provisions of the Protection of Personal Information Act 4 of 2013. Visit www.gepf.co.za to view GEPF Privacy Policy and Privacy statement.

CONTRACT EXPIRY DO NOT COMBINE PERIODS

PERSAL PRINTOUTS (SERVICE RECORD, **CONTRACT SALARY ADVICES AND LETTER TERMINATION**) **DEGREE OF DIVORCE (IF** Z894 APPLICABLE) z102 LATE **SUBMISSION** ID LETTER (IF APPLICABLE)





RETIREMENT (60 – 65 YEARS)

PERSAL Z864 (MORE THAN **DEGREE OF PRINTOUTS** 10 YRS) DIVORCE (IF (SERVICE RETIREMENT CHOICE APPLICABLE) RECORD, **FORM SALARY** LATE SUBMISSION LETTER **ADVICES AND** (IF APPLICABLE) **TERMINATION**) **MARIAGE RETIREMENT LETTER CERTIFICATE** z102 Z894 WP1002 PROOF OF **CONTRIBUTION (IF** ID **PRIOR 1996) GUMLABEL/SALAR** Y ADVICES)

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RETIREMENT CHOICE FORM –ESP1

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PARTICULARS OF THE SPOUSE(S), OR APPROVED Pension Fund (GEPF) LIFE PARTNER, FOR WHOM THE ENHANCED CHOICE FORM -TIREMENT/ DISCHARGE GEPF SPOUSE BENEFIT QUOTE IS REQUESTED. mportant information:) By law, only one civil spouse OR one life partner OR one or more traditional or religious wives, allowed. A life partner must be approved by the GEPF before he or she qualifies as a spouse. Only spouses listed below will be considered for the enhanced spouse's benefit.) Certified copies of the ID(s) and proof of marriage or approval of the life partnership, must be attached to this form. C) PARTICULARS OF CIVIL SPOUSE OR LIFE PARTNER OR (FIRST) TRADITIONAL/RELIGIOUS WIFE First Name Initials Ufe Partner Traditional marriage Relationship Type Tenet of religion) PARTICULARS OF SECOND TRADITIONAL/RELIGIOUS WIFE First Name Traditional marriage Relationship Type Tenet of religion) PARTICULARS OF THIRD TRADITIONAL/RELIGIOUS WIFE First Name Initials Traditional marriage Relationship Type Tenet of religion) PARTICULARS OF FOURTH TRADITIONAL/RELIGIOUS WIFE Traditional marriage telationship Type Tenet of religion If you have more than 4 wives, please add copies of this page The GEPF respects privacy and personal information of its members and pensioners and therefore subscribes to the provisions of the Protection of Personal Information Act 4 of 2013. Visit www.gepf.co.za to view GEPF Privacy Policy and Privacy statement. G) CERTIFICATION BY MEMBER (name and surname), he undersigned, declare that I understand that if I selected the standard retirement enefit, my choice is irrevocable. also understand that if I selected the option to request a quote for an enhanced pouse's benefit, the processing of my retirement benefit will be suspended until I ave responded in writing to the quote that will be supplied by the GEPF. further understand that once I have responded to that quote, my choice is rrevocable. Signature of Member OR Thumbprint of Member(If he) Signature of Employer she cannot read/write) Representative Official Employer Stamp

EARLY RETIREMENT

PERSAL PRINTOUTS Z864 (MORE RETIREMENT (SERVICE THAN 10 YRS) **CHOICE FORM** DEGREE OF DIVORCE RECORD, **SALARY** (IF APPLICABLE) **ADVICES** AND RETIREMENT LATE SUBMISSION **TERMINATIO** APPROVAL LETTER LETTER (IF APPLICABLE) MARIAGE RETIREMENT **CERTIFICATE** (if **LETTER** applicable) z102 WP1002 Z894 **PROOF OF** CONTRIBUTION (IF ID PRIOR 1996) **GUMLABEL/SALARY ADVICES**)

GEPF

ILL HEALTH RETIRMENT

RETIREMENT CHOICE FORM

APPROVAL LETTER
& MEDICAL
REPORTS

PERSAL
PRINTOUTS
(SERVICE
RECORD,
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ADVICES AND
TERMINATION)

Z864 (MORE THAN 10 YRS)

DEGREE OF DIVORCE (IF APPLICABLE)

LATE SUBMISSION LETTER (IF APPLICABLE)

RETIREMENT APPLICATION

MARIAGE CERTIFICATE (if applicable)

Z894

ID

z102

WP1002

PROOF OF CONTRIBUTION (IF PRIOR 1996) GUMLABEL/SALARY ADVICES)





DEATH (COMPULSORY FORMS)

PERSAL
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(SERVICE
RECORD,
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TERMINATION)

MARRIAGE CERTIFICATE (IF APPLICABLE)

DEGREE OF DIVORCE (IF APPLICABLE)

LATE
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DEATH CERTIFICATE WP1002 (if completed)

ID -DECEASED z102

PROOF OF CONTRIBUTION (IF PRIOR 1996) GUMLABEL/SALARY ADVICES)





DEATH WITH DEPENDENTS

CERTIFICATES
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GAURDIANSHIP LETTER AND SOCIAL WORKERS REPORT

(IF CHILD DOES NOT LIVE

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Z894 – SPOUSE & MAJOR CHILDREN

ID – SPOUSE & MAJOR CHILDREN Z102 with compulsory forms

ID AND Z894 OF LEGAL GAURDIAN

> CHILD PENSION APPLICATION (CHILDREN UNDER 22 YRS)



WP1002 FORM

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The GEPF respects privacy and personal information of its members and pensioners and therefore subscribes to the provisions of the Protection of Personal Information Act 4 of 2013. Visit www.gepf.co.za to view GEPF Privacy Policy and Privacy statement.

Check list

Hember details fully completed?
Details of each beneficiary fully completed?
Every page initialed by the member and the witnesses?
Do all the nomination percentages add up to 100%?
Member and witnesses signed this page in full?
Copies of the ID of the member and the ID's of the beneficiaries attached?
Any other documents that you wish to bring to the notice of the Fund, or any special circumstances you wish the Fund to

DOCUMENTS REQUIRED

Spouse

Z143

ID

Marriage Certificate/Lobolla Affidavit

Z894

Major Child

- ID
- Z894
- Affidavit Relationship

Minor Child

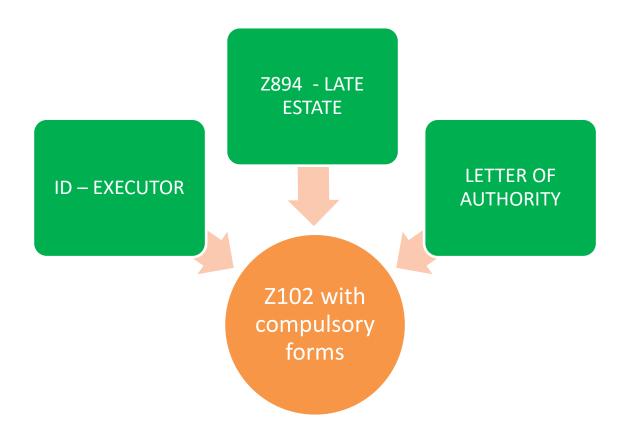
- Birth Certificate
- Child Pension application
- Guardianship letter or affidavits from both side of family
- ID of guardian
- Z894 of guardian

Note: Child pension is payable to guardian until child is 18, thereafter it will be paid directly to the child up to 22





DEATH WITHOUT DEPENDENTS







SPOUSE PENSION

Who may receive a spouse's annuity?

- ✓ The spouse or life partner of the member or pensioner who has died.
- ✓ If the member dies in service, the spouse will receive 50% of the annuity the member would have received had the member retired on date of death.





ENHANCED SPOUSE ANNUITY

- ✓ Increase your current spouses pension from 50% to 75% of the pension you are receiving at the date of your death (based on current spouse age and gender)
- ✓ Reduced gratuity or reduced annuity on exit.
- ✓ The choice cannot be changed after termination.
- ✓ The choice cannot be cancelled in the event:
 - Your spouse predeceases you or;
 - You get divorced,
- ✓ If a member dies within five years after the date of retirement, your nominated beneficiaries and/or dependants will receive the balance of the annuity payment up to the end of the five-year period as a lump sum.
- ✓ Employer needs to generate quote on PCM, pend case until member sign quote, upload and complete document submission





DOCUMENTS REQUIRED

- ✓ Marriage certificate as issued by Home Affairs or;
- ✓ Life Partner application form (applicable to GEPF only).
- ✓ Tenets of religion Certificate
- ✓ Customary Union Certificate
- Customary Union/ Lobolla Affidavit must contain the following information:
 - Names of both parties
 - Names of family members /witnesses of both parties
 - Statement of date, place and lobolla paid with signatures of all parties involved.





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5. Residential address
6. Tel No C D E 8. Cell No.
7. Spouse's A. Deceased B. Still married C. Divorced (Refer to compulsory attachments on overleaf)
E) PARTICULARS OF ALL CHILDREN OF THE DECEASED: COMPULSORY - If none, indicate "NONE" in SURNAME field.
IMPORTANT NOTICE: All children from this marriage or relationship, or any other/previous marriages or relationships must be declared. Spouse and Child benefits are calculated based on the number of beneficiaries - failure to declare beneficiaries
will result in benefit recalculation, recovery of overpayment and other penalties.
1.a) Surname
1.b) First name
1.c) Other initials 1.d) Date of birth 1.e) Registered dependant Yes
1.f) Child of: Contributing member Pensioner Spouse S
1.g) Relationship: Biological child: Adopted child: Step child: 1.h) Status: Under 22 Disabled
1.i) Guardian Surname:
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POST RETIREMENT MEDICAL BENEFIT

- ✓ This is a non-contributory benefit administered by the GPAA on behalf of the National Treasury
- ✓ This medical subsidy benefit is received after retirement/termination of service
- ✓ This benefit is paid to employees who was the principal member of a medical scheme at date of retirement and was in receipt of a subsidy on the last day of service.
- ✓ All open medical schemes are accepted if it is registered at the Council for Medical Schemes as a medical scheme.

QUALIFYING REQUIRMENTS

Retirement including ill health:

- √ 15 years of government service (does not have to be continuous or pensionable service), 10 years for ill-health retirement
- ✓ Principal member of a medical scheme for the last 12 months of service (can be any number of medical schemes, as long it is for the last 12 months without a break as on date of retirement / termination of service)
- √ 50 years of age





DOCUMENTS REQUIRED

RETIREMENT:

- ✓ Z583 application form
- √ Last salary advice
- ✓ Copy of ID
- ✓ Membership certificates of the medical schemes where the member belonged to for the last 12 months

LUMPSUM BENEFIT: Less than 15 years of service:

- Z894 form
- Z583 form: Choice clearly made at paragraph I, do not exercise both, it will be an error on the document
- Option A cannot be marked if member has less than 15 years of service with no previous service. Only option B can be marked



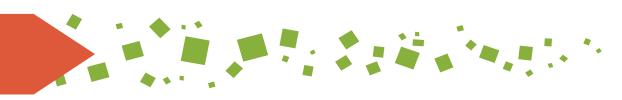


LUMPSUM BENEFITS

LUMPSUM BENEFIT

- ✓ Retirement: Less than 15 years of service: More than 10 years but less than 15 years = 36 x R1380.00 Less than 10 years = 12 x R1380.00
- ✓ III heath: Less than 10 years of service:
 More than 5 years but less than 10 years = 24 x R1380.00
 Less than 5 years = 12 x R1380.00

A tax directive is requested from SARS as the *lumpsum benefit* is *taxable* as per the SARS tax rates





SERVICE YEARS REQUIREMENT

- √ 15 years does not have to be continuous
- ✓ Can be made up of other government service
- ✓ The member's choice to include other service.
- ✓ Bought service cannot be included, only actual service worked may be included.





ADDITIONAL DEPENDANTS

- ✓ After the death of the principal member, the spouse, who was a dependent on date of death of the principal member, may apply for membership at the Medical Scheme.
- ✓ From 1 January 2019, any additional dependents added after the death of the principal member will not be subsidized. Member will be liable for the additional dependents' contributions at the medical scheme





CURRENT MEDICAL SUBSIDY AMOUNTS

- ✓ Limited to 75% of the total contribution to a maximum of:
 - ✓R1 701.00 for single members
 - √R3 402.00 for members with dependents
- ✓R1380 lump sum once off amount





Z583 FORM

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CHILD PENSION

- ✓ We pay a child's monthly pension (or annuity) when you, as the member die.
- ✓ To qualify, the children you leave behind must be your natural or legally adopted children:
- ✓ Benefit will be paid to the guardian of the minor child up to the age of 18, and thereafter between ages 18 – 22 directly to child's bank account
 - ✓ Up to the age of 22
 - ✓ Disabled children, irrespective of age, and *factually dependent*.
- ✓ Child pensioners will also qualify for the funeral benefits





CHILD PENSION

✓ Child pension allocation

If a SPOUSE receives a be 14.5.3 on the death of the		If <u>NO SPOUSE</u> receives a rule 14.5.3 on the death member/pensioner	
No. of eligible children	Benefit per eligible child	No. of eligible children	Benefit per eligible child
1	25.00%	1	25.00%
2	25.00%	2	25.00%
3	16.67%	3	25.00%
4	12.50%	4	25.00%
5 or more	10.00%	5	20.00%
		6	16.67%
		7	14.29%
		8	12.50%
		9	11.11%
		10 or more	10.00%





CHILD PENSION FORM

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Page 2 of 4														

CHILD PENSIONS

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PLEASE NOTE: PAYMENT WILL ONLY OCCUR ON RECEIPT OF THE ORIGINAL CHP1 FORM

Privacy Policy and Privacy statement.

FUNERAL BENEFITS

- ✓ The purpose of funeral benefits is to help pay the funeral costs when a member or pensioner (or his / her spouse / child) dies.
- ✓ Funeral benefits are also paid on the death of the spouse, life partner or eligible child of a member or pensioner.
- ✓ As from 1 October 2017 the amounts payable R15 000 in the event of the death of a member, pensioner or spouse of a member or pensioner and R6 000 payable in the event of the death of an eligible child





FUNERAL BENEFIT — ELIGIBLE CHILD

- ✓ An eligible child is one of the following:
 - ✓ A natural or legally adopted child under the age of 18 years.
 - ✓ A natural or legally adopted child between the ages of 18 and 22 years who is a full-time student.
 - ✓ A natural or legally adopted child who is disabled and factually dependent on the parents.
 - ✓ A still-born child. This is a child born after 26 weeks of pregnancy who shows no signs of life. If the child was aborted, a funeral benefit is not payable.
- ✓ Stepchildren and children of other family members are not covered for this benefit unless the member or pensioner has legally adopted them.

FUNERAL BENEFIT FORM

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	Relationship to member: Major Child Guardian of child Parent Brother/Sister Executor of Estate (Only needed if Applicant is also a member/pensioner) CONTACT PARTICULARS OF APPLICANT (Both postal and residential addresses must be supplied)(Compulsory) Nearest major Post Office with on-line access (needed for Post Office payments only)														Ш																	
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6. Firstname	П	П	П	\Box	П			Г	Г	П	П		П	П	П		\Box	\neg	\neg	7.	Oth	er i	niitik	ıls	Г	Г	Г	Г	Г			_
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FORMS

- ✓ Available from the GEPF website
- ✓ Gepf.co.za
- ✓ Forms
- ✓ Member forms





CONTACT DETAILS

- ✓ GEPF has a national toll free Call Centre number: 0800 117 669
- √ medical@gpaa.gov.za
- √ <u>injuryonduty@gpaa.gov.za</u>
- Email: gepf@thehotline.co.za
- Cellphone web App: www.thehotlineapp.co.za
- Website: www.thehotline.co.za
- email: <u>forensic.enquiries@gpaa.gov.za</u>
- www.gepo.co.za





QUESTIONS







THANK YOU

