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funeral benefit

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CLAIM YOUR FUNERAL BENEFIT



The purpose of a funeral benefit is to help pay the funeral costs when a member or pensioner dies. The funeral benefit is also payable for the death of a spouse, life partner or eligible child of a member or pensioner.

This benefit consists of R7 500 for the funeral of a member or pensioner and the same amount is also payable for the funeral of a member or pensioner's spouse or life partner. For the funeral of an eligible child of a member or pensioner, the benefit is R3 000.

An eligible child is considered to be:

1. A natural or legally adopted child under the age of 18 years.
2. A natural or legally adopted child between the ages of 18 and 22 years, who is a full-time student.
3. A still-born child. This is a child born after 26 weeks of pregnancy who shows no signs of life. The child must have died of natural causes (in a miscarriage) and not as a result of an abortion.

Step children and children of other family members do not qualify for this benefit, unless the member or pensioner has legally adopted them.

The funeral benefit is paid out as a taxable cash lump sum. The amount can be paid into a bank account or via the Post Office.





How to access the funeral benefit

The person submitting the claim to GEPF must complete the following forms and make copies of the specified documents, as follows:

1. The Funeral Benefit Claim form (Z300 form).
2. If the payment must be made into a bank account, the Banking Details form (Z894) should be completed. If payment must be made via the Post Office, faxed or emailed copies of all the original documents must be presented at the Post Office.
3. A certified copy of the ID document or valid passport of the applicant and the person who died.
4. A certified copy of the death certificate.
5. Proof of marriage.

Additional documents needed when a child dies

Please note that the following documents must also be submitted if the person who died was an eligible child:

1. A certified copy of the birth certificate.
2. Medical proof of disability if the child was over 18 and disabled.
3. Proof of student registration if the child was over 18 and a full-time student at a recognised institution.

4. Medical proof from the hospital or doctor if the child died in a miscarriage after 26 weeks. This proof could be a letter from the hospital confirming the age and cause of death of the child, as well as the date and place of death.

If the person claiming is a major child, he or she must provide proof of the relationship with the person who died.

UNCLAIMED BENEFITS

The GEPF defines an unclaimed benefit as a benefit from a retirement fund that has become legally due and payable, but has not been paid for a period exceeding 24 months.

The failure to locate former GEPF members and beneficiaries who have not claimed their benefits upon their exit from the service remains one of the most pressing challenges faced by the Fund.

As a caring and responsible pension fund, the GEPF remains committed to ensuring that its former members and their beneficiaries receive what is due to them when the time to exit the service arrives. It therefore remains an overwhelmingly worrying factor to the Fund when former members and their beneficiaries fail to claim and access their hard earned money because they are untraceable.

All the unclaimed money is put into what is called an unclaimed benefit account, and will remain there until such time that the Fund succeeds in locating the rightful beneficiaries.

Benefits may be unpaid for a number of reasons, for example:

1. No claim is received to pay such benefits.
2. A tax directive is declined by SARS due to the member's tax affairs not being in order.
3. Benefits paid are returned to GEPF due to incorrect banking details and dormant or frozen bank accounts (among others).
4. GEPF does not have sufficient information, for example, about the deceased member, potential spouse(s) or beneficiaries, to facilitate the claim of such a benefit.

Although GEPF does everything in its power to pay benefits to the rightful member or beneficiary, it cannot always do so in the absence of the necessary information.

In addition to the current efforts that GEPF makes to trace beneficiaries, it has also started educating and informing members about unclaimed benefits and how they can assist in ensuring that these benefits are paid to their rightful owners. GEPF also uses the services of tracing agents to identify the rightful beneficiaries.

HOW YOU CAN ASSIST

Current members can assist by ensuring that their personal information and contact details are regularly updated with the Fund.

In addition, members need to submit the necessary Nomination of Beneficiaries form (WP1002) to their employer and to the Fund, and ensure

that the information provided on this form is updated as and when required.

Members must also ensure that their tax affairs with SARS are in order at all times. Failing to do so will result in GEPF not being able to obtain a tax directive to effect payment when a benefit is claimed. Members are also advised to educate their dependant(s) about the benefits to which they may become entitled to in the event of the member passing away.

They should also educate their dependant(s) on how to go about claiming such benefits.

Former members or dependants of former members who suspect that a potential benefit is payable to them are urged to contact GEPF.

UNDERSTANDING THE PURPOSE OF A BENEFIT STATEMENT

The purpose of a Benefit Statement is to inform a member about his/her level of benefits wellbeing before exiting the Fund. The statement shows how much the member will receive in case of death in service, resignation or early retirement.

You are advised that the amount reflected on the Benefit Statement is just an estimation that excludes tax deductions. Members should determine the level of benefits relative to their needs. In some cases, it may be necessary to see a financial advisor for a more comprehensive assessment of the benefits relative to the needs analysis.

It has come to the attention of GEPF that some members use the information on the Benefit Statement incorrectly and resign, hoping to get the amount reflected. Members are requested to seek advice from a registered financial advisor before resigning.

If the information reflected on the Benefit Statement is incorrect, you are advised to approach your Human Resource division to rectify it.

UNDERSTAND YOUR BENEFIT STATEMENT

Dear Member,

Please find the details of your benefits at the Government Employees Pension Fund (GEPF) below

[STATEMENT_TITLE]

PERSONAL DETAILS¹

Name and Surname:

Identity Number²:

Passport Number³:

Date of Birth:

DD/MM/YYYY

NOTES:

Should you have any queries or problems with regard to your personal details, please contact the Human Resources department of your employer and make sure that your details are updated on the payroll system.

² If there are no numbers present, it means that GEPF does not have an identity number for you.

³ If there are no numbers present and you are a foreign national (you do not have a South African identity number), please make sure that you update your details with your Human Resource department.

It is important to complete the **Z864 Personal Details form** when you get married or divorced, have a child or move to a new address.

EMPLOYMENT DETAILS

Salary Number:

Employer Code:

PFI:

Pensionable Service Date⁴:

Service

DD/MM/YYYY

Purchase of Service⁵: xx years xx months

Total Pensionable Service⁶: xx years xx months

Pensionable Salary⁷: Rxx xxxx per annum

Final Salary⁸: Rxx xxxx

⁴ This is the date at which your pensionable service starts or the date of your first pension deduction from the Fund. It may not necessarily be the same as the day you started working. Please confirm with your Human Resource department whether your service date is correct (as proof may be required to update). It is of the utmost importance to do this when you exit the Fund as the level of your benefits is dependent on this date.

⁵ This shows any extra service (years or months) that you might have paid for in order to improve the amount you will receive when you exit the Fund.

⁶ This figure is the sum of your total pensionable service upon which your benefit calculations are based, including any purchase of service, less any leave without pay.

⁷ This figure is your current annual salary.

⁸ The rules of the Fund define the final salary

UNDERSTAND YOUR BENEFIT STATEMENT

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PENSION BENEFITS (BEFORE TAX)

Resignation Benefit⁹

Resignation Benefit:

R xx,xxx

Normal Retirement¹⁰

Monthly Pension (Annuity)¹¹ Payable:

R xx,xxx

Lump Sum (Gratuity)¹² Payable:

R xx,xxx

Discharge due to ill health¹³

Discharge Monthly Pension (Annuity) Payable:

R xx,xxx

Discharge Lump Sum (Gratuity) Payable:

R xx,xxx

Death in Service¹⁴

Monthly Pension (Annuity) Payable to Spouse(s):

R xx,xxx

Lump Sum (Gratuity) Payable to Beneficiaries¹⁵:

R xx,xxx

Nomination of Beneficiaries

Nomination form (WP1002)¹⁶ received:

Ye
s

No

If yes, date received:

The benefits referred to above are subject to tax.

Divorce debt¹⁷ is owed to the value of Rxx,xxx.



NOTES

⁹ This is the benefit that you will receive when you resign from government service.

¹⁰ Normal retirement age is defined in terms of GEPF's rules as age 60, or as per your conditions of service. These benefit calculations assume that you will retire at age 60 or at your current age if you are older than 60.

¹¹ An **annuity** is a monthly pension that is only payable if you have pensionable service of at least 10 years. If this area is blank, then it is not applicable to you.

¹² A **gratuity** is a once-off lump sum payment.

¹³ You may become entitled to this benefit (discharge due to ill health), subject to the approval of your employer, your employer's Health Risk Manager and the rules of the Fund

¹⁴ According to the Fund's rules, if a member with less than 10 years of pensionable service dies, a gratuity shall be paid to his or her beneficiaries or to his or her estate if there is no beneficiary.

¹⁵ Beneficiaries are people who can receive a gratuity payment from your pension after your death. Beneficiaries can either be your *dependants* and/or *nominees*. It is important to nominate beneficiaries and to keep the nomination updated.

¹⁶ You nominate a beneficiary by completing the **WP1002 form** and submitting it to GEPF or your employer (who will then submit it to GEPF on your behalf).

¹⁷ "Divorce debt" in relation to a member refers to an amount equivalent to the amount of the pension interest assigned to the member's former spouse in terms of a divorce order or decree of dissolution of marriage as accumulated from the date of payment to the former spouse, together with the interest at the rate or rates determined from time to time by the Board.

CONTACT DETAILS

Toll free number: 0800 117 669
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E-mail: enquiries@gepf.co.za

Postal Address: GEPF Private Bag X63
Pretoria
0001
Physical Address: 34 Hamilton Street
Arcadia, Pretoria

Client Service Centres

Gauteng: Kingsley Centre, Cnr Steve Biko and Stanza Bopape Street, Arcadia, Pretoria
Eastern Cape: No12 Global Life Centre, Circular Drive, Bhisho
Free State: No2 President Brand Street, Manguang
KwaZulu-Natal: 3rd Floor, Brasfort House 262, Langalibalele Street, Pietermaritzburg
Limpopo: 87 (a) Bok Street, Polokwane
Mpumalanga: 19 Hope Street, Ciliata Building Block A, Ground Floor, Mbombela
North West: Mmabatho Mega City, Office No. 4/17, Ground Floor, Entrance 4, Mahikeng
Northern Cape: 11 Old Main Road, Kimberley
Western Cape: 21st Floor, No. 1 Thibault Square, Standard Bank Building, Long Street, Cape Town

Satellite Offices

Johannesburg: 2nd Floor, Lunga House, 124 Marshall Street
(Cnr Marshall & Eloff - Gandhi Square Precinct), Marshalltown
Port Elizabeth: Ground Floor, Kwantu Towers, Sivuyile Mini-Square, (next to City Hall)
Mthatha: 2nd Floor, PRD Building, Sutherland Street
Durban: 8th Floor, Salmon Grove Chambers, 407 Anton Lembede Street
Phuthaditjhaba: 712 Public Road, Mandela Park Shopping Centre
Thohoyandou: 2nd Floor, South African Post Office, (SAPO) Building

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