Services member with divorce debt

Used the ID number as password to open the benefit statement
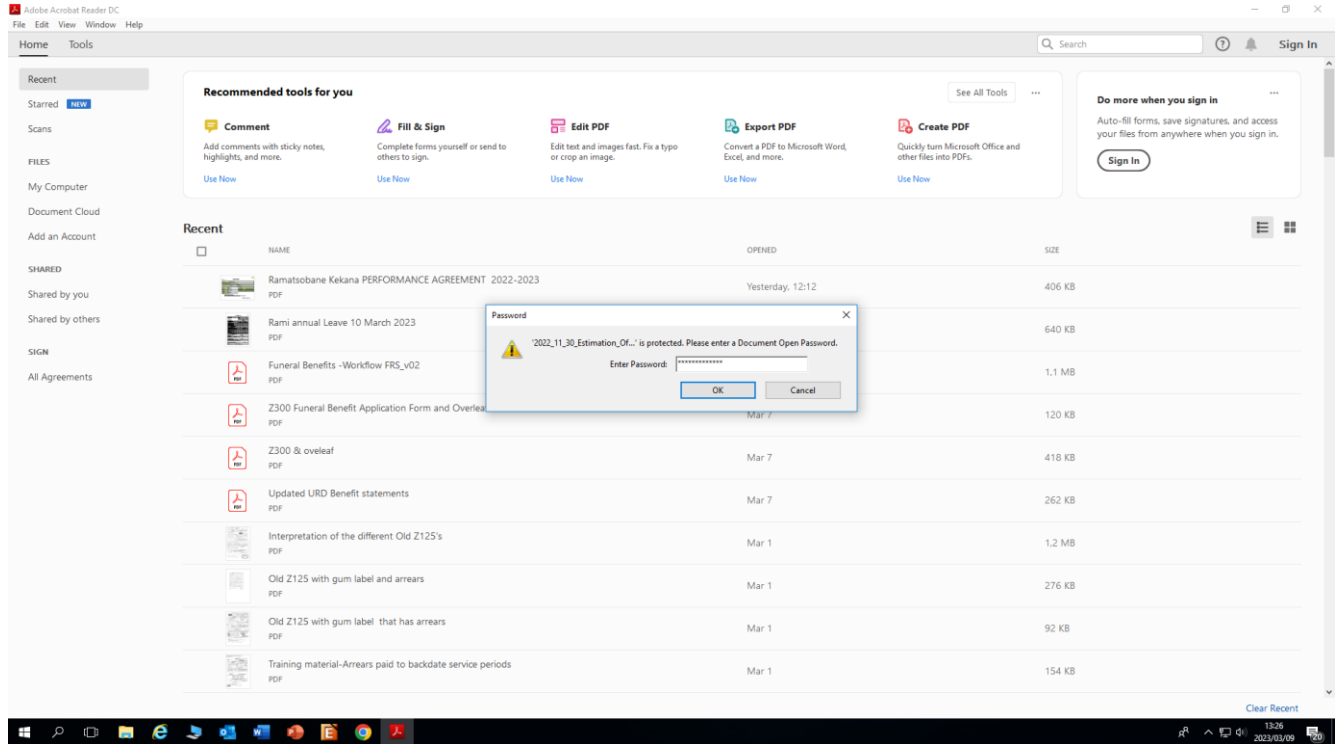
Access benefit statement
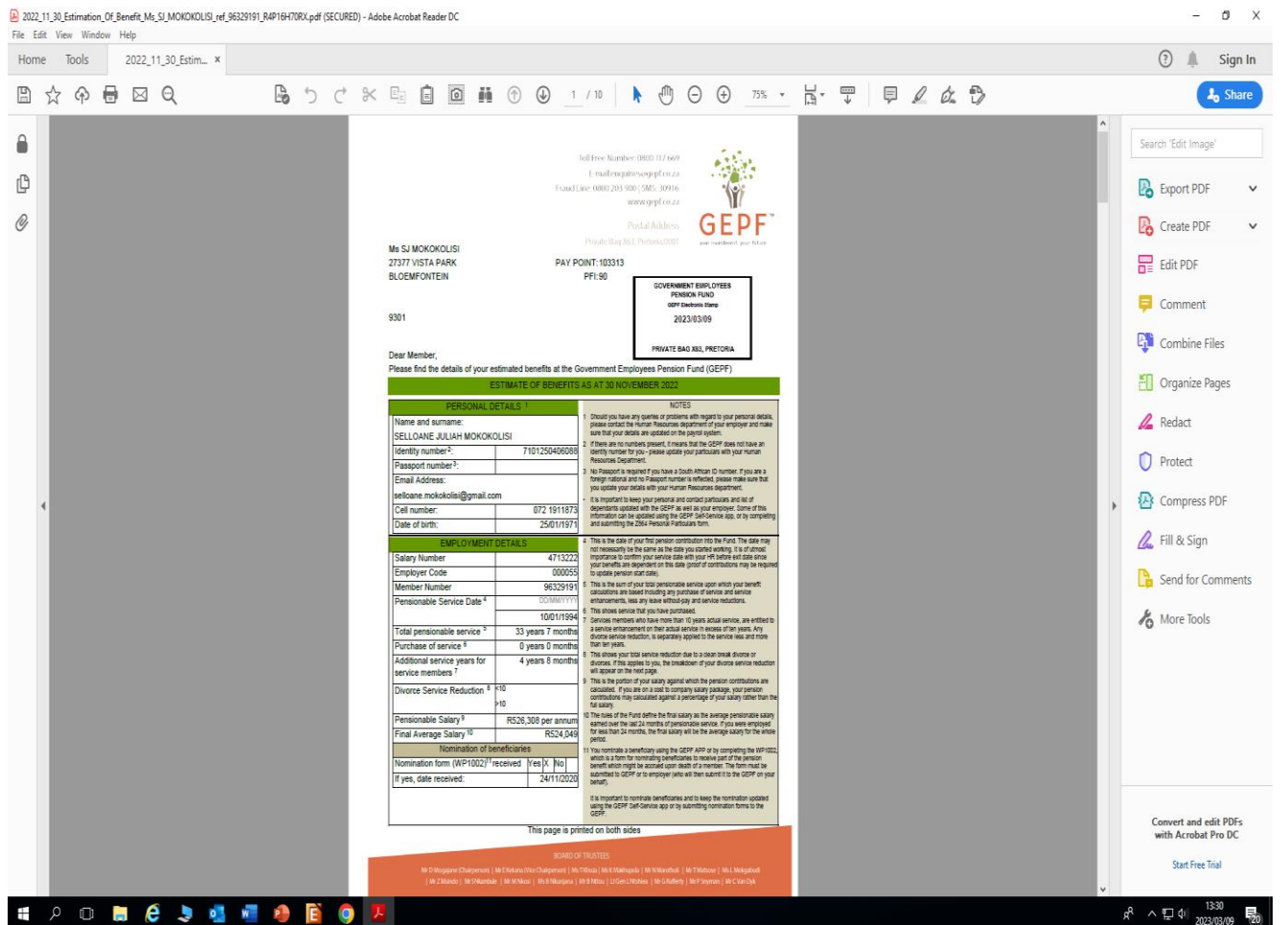
The purchase of service debt outstanding column should only display when it is applicable to the member

FAQ

EXAMPLE OF TEMPLATE ON PRODUCTION PLATFORM

First screenshot (Page 1 of Benefit Statement)

E-mail:enquiries@gepf.co.za
Fraud Line: 0800 203 900 | SMS: 30916
www.gepf.co.za

Postal Address
Private Bag X63, Pretoria,0001

GEPF
your investment your future

Ms SJ MOKOKOLISI
27377 VISTA PARK
BLOEMFONTEIN
9301

PAY POINT:103313
PFI:90

GOVERNMENT EMPLOYEES
PENSION FUND
Printed via Call Centre
2023/03/09
PRIVATE BAG X63, PRETORIA

Dear Member,
Please find the details of your estimated benefits at the Government Employees Pension Fund (GEPF)

ESTIMATE OF BENEFITS AS AT 31 MARCH 2023

PERSONAL DETAILS [1]

Name and surname:	
SELLOANE JULIAH MOKOKOLISI	
Identity number [2]:	7101250406088
Passport number [3]:	
Email Address:	
selloane.mokokolisi@gmail.com	
Cell number:	072 1911873
Date of birth:	25/01/1971

EMPLOYMENT DETAILS

Salary Number	4713222
Employer Code	000055
Member Number	96329191
Pensionable Service Date [4]	DD/MM/YYYY
	10/01/1994
Total pensionable service [5]	34 years 0 months
Purchase of service [6]	0 years 0 months
Additional service years for service members [7]	4 years 9 months
Divorce Service Reduction [8] <10	
>10	
Pensionable Salary [9]	R550,230 per annum
Final Average Salary [10]	R536,285

Nomination of beneficiaries

| Nomination form (WP1002) [11] received | Yes X No |
| If yes, date received: | 22/08/2022 |

This page is printed on both sides

NOTES

1. 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 the GEPF does not have an identity number for you - please update your particulars with your Human Resources Department.
3. No Passport is required if you have a South African ID number. If you are a foreign national and no Passport number is reflected, please make sure that you update your details with your Human Resources department.
4. It is important to keep your personal and contact particulars and list of dependants updated with the GEPF as well as your employer. Some of this information can be updated using the GEPF Self-Service app, or by completing and submitting the Z864 Personal Particulars form.
5. This is the date of your first pension contribution into the Fund. The date may not necessarily be the same as the date you started working. It is of utmost importance to confirm your service date with your HR before exit date since your benefits are dependent on this date (proof of contributions may be required to update pension start date).
6. This is the sum of your total pensionable service upon which your benefit calculations are based including any purchase of service and service enhancements, less any leave without-pay and service reductions.
7. This shows service that you have purchased.
8. Services members who have more than 10 years actual service, are entitled to a service enhancement on their actual service in excess of ten years. A divorce service reduction, is separately applied to the service less and more than ten years.
9. This shows your total service reduction due to a clean break divorce or divorces. If this applies to you, the breakdown of your divorce service reduction will appear on the next page.
10. This is the portion of your salary against which the pension contributions are calculated. If you are on a cost to company salary package, your pension contributions may calculated against a percentage of your salary rather than the full salary.
11. The rules of the Fund define the final salary as the average pensionable salary earned over the last 24 months of pensionable service. If you were employed for less than 24 months, the final salary will be the average salary for the whole period.
12. You nominate a beneficiary using the GEPF APP or by completing the WP1002, which is a form for nominating beneficiaries to receive part of the pension benefit which might be accrued upon death of a member. The form must be submitted to GEPF or to employer (who will then submit it to the GEPF on your behalf).

It is important to nominate beneficiaries and to keep the nomination updated using the GEPF Self-Service app or by submitting nomination forms to the GEPF.

Second screenshot (Page 2 of Benefit Statement)

ESTIMATED PENSION BENEFITS (BEFORE TAX)

Normal retirement (Estimated) [12]
Monthly pension (annuity) [13] payable:
R35,640
Lump sum (gratuity) [14] payable:
R1,579,394

Discharge due to ill health (Estimated) [15]
Discharge monthly pension (annuity) payable:
R31,742
Discharge lump sum (gratuity) payable:
R1,406,484

Death in service (Estimated) [16]
Monthly pension (annuity) payable to spouse(s):
R0
Lump sum (gratuity) payable to beneficiaries [17]:
R3,309,196

Resignation benefit (Estimated) [18]
Resignation benefit:
R4,205,708
The benefits referred to above are subject to tax [19]

Member debt due to the Fund:
*Divorce Debt Outstanding: R1,145,687

NOTES

12. Normal retirement age is defined in terms of GEPF's rules as age 60, or as per your conditions of service. These benefit calculations are estimated and assume that you will retire at age 60. If you are older than 60, your retirement benefits have been estimated up to age 65. If you choose to retire before you turn 65, your estimated benefits as reflected on this statement will be adjusted. If you retire prior to your normal retirement age, your benefits will be reduced.
13. An annuity is a monthly pension and is only payable if you have pensionable service of at least 10 years. If you have less than 10 years of service, you will not receive a monthly pension.
14. A gratuity is a once-off lump sum payment, calculated based on your actual service.
15. You may become entitled to this benefit subject to the approval of your exit by your employer and your Health Risk Manager, as well as the rules of the Fund.
16. According to the Fund's rules, if a member with less than 10 years of actual and unexpired service dies, only a gratuity shall be paid to his or her beneficiaries, or to his or her estate if there is no beneficiary. Spouses of members with more than 10 years actual and unexpired service qualify to receive monthly annuities.
17. 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.
18. This is the benefit that you will receive when you resign from government service.
19. All benefits paid to members are subject to taxation as applicable to the specific benefit type and/or the deduction of debt as allowed in terms of the Fund rules. It is the responsibility of the member to confirm which are applicable to him or her, prior to exit.

Member debts due to the Fund are the result of a purchase of service, or due to outstanding debt as result of a clean break divorce. Interest continues to accrue on any outstanding debt until settled. Members have the option to make payment on outstanding debt, or the outstanding debt will be deducted from the member benefit on exit from the Fund.

Disclaimer

* This statement is for information purposes only and shows an estimate of the benefits you will receive when you retire, die in service or withdraw from the Fund. This information is not intended to, and does not, create a legally binding document. Explanations contained in this benefit statement cannot alter, modify or otherwise change the circumstances and/or conditions of employment as provided for in any legislation, nor can any rights accrue by reason of any inclusion or omission in this benefit statement. The benefits herein are based on your present pensionable salary and on the information at the Fund's disposal at the date of calculation of these benefits in this benefit statement should not be viewed as a guarantee, but rather as estimates for your future benefits. These benefits are awarded in terms of the rules of the Fund and will be confirmed by the Fund when benefits become payable. Every effort has been made to ensure the accuracy of the information contained in this benefit statement, however, it confers no rights in law. Actual benefits are subject to final verification by the Fund prior to payment thereof. This statement does not take into account any debt (including divorce debt) which may be owed to the Fund or otherwise, any other deduction, reduction and/or enhancement of your pension benefit which may be applicable as a result of your specific circumstances and/or conditions of employment as provided for in the GEP Law and rules. In the event of a discrepancy the rules of the Fund shall prevail.

* All information to the Fund is kept confidential. GEPF has in place generally accepted security measures for the purpose of protecting all clients' personal information from misuse, loss or falsification and only authorised personnel have access to information submitted. It is the responsibility of the individual to ensure that his/her information is protected and sufficiently stored at all times. Information provided to GEPF is subject to policies guiding the storage of information and will be destroyed after the prescribed retention period as decided on by the party responsible for this request. GEPF will not take any responsibility for information lost or abused outside of the Fund.

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.gov.za to view GEPF Privacy Policy and Privacy statement.
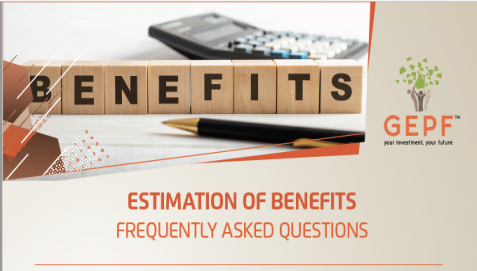
Toll Free Number: 0800 117 669