



CAPE JOINT
PENSION FUND

Newsletter

Volume 52 • December 2015

YOUR 2015 BENEFIT STATEMENT

Your 2015 Benefit Statement will be posted to you in January next year. It provides you with all the information pertaining to your Fund and confirms your member share value, risk cover (death and disability), the Life Stage Portfolio in which you are invested as well as your beneficiary information.

Important to remember!

Review your risk option - As your circumstances change, you need to make sure that the risk option you chose, is still best suited to your personal needs. You may change your risk cover option once a year before 31 March at a cost of R100*; or you may change it free of charge if your status changed and it was reported to the Fund within 3 months of the date of one of the following life events:

- On marriage
- On divorce
- On the death of a spouse
- On the death or birth of a child
- When a child reaches majority
- When you reach the age of 40 and 50

*Please note that should you elect to amend your risk cover at any time other than as a result of one of the above life events, you will be required to submit medical evidence on the request of the assurer.

Review your Life Stage Portfolio - You are invested in a specific investment portfolio based on your age (i.e. the Fund's default investment strategy), unless you have opted to be moved into a portfolio of your choice. Is this portfolio still in line with your retirement plan?

- You are allowed two switches at any time in a Fund year (1 July to 30 June of the following year)
- The 1st switch is free, 2nd switch at a cost of R350 incl. VAT
- Members who do not elect to make an investment selection on appointment, are invested according to the Fund's default investment strategy – further details may be obtained from the Fund's website (www.cjpf.co.za).

You are encouraged to consult a Financial Advisor when making a decision that can have a direct impact on your retirement savings.

Have you listed **ALL** your beneficiaries?

A blank nomination form will be provided with the benefit statement, which you can use to update your beneficiary information. This document serves as an important guideline when the Trustees make a decision to whom the death benefit should be paid in the event of death in service. Please remember to include the information of **ALL** your beneficiaries and financial dependants, as incomplete information can cause unnecessary delays in the payment of the benefit.

Please contact the call centre on (021) 943 5305 should you require any assistance.

Beste Lid

In hierdie uitgawe van die nuusbrieff gee ons terugvoer oor die onlangse inligtingsessies wat vir lede gehou is, en herinner ons u aan wat u moet doen wanneer u u Voordeelstaat vroeg volgende jaar ontvang.

Ek is baie bly om te kan bevestig dat alle aktiewe vastebydrae-lede nou die jongste waarde van hul lidbelang op die Fonds se veilige "secure access" kan sien - die artikel hieronder verskaf meer inligting.

Die Fonds het 'n nuwe kommunikasie-diensverskaffer aangestel vanaf 1 Januarie 2016. Opwindende veranderinge in hierdie verband kan in die nuwe jaar verwag word. Ons kontakinsligting en kantooradres bly dieselfde en word in hierdie nuusbrieff bevestig. Ons wil u aanmoedig om met ons in aanraking te kom indien u oor enigiets in verband met die Fonds onseker is of as u tydens enige lewensveranderende gebeurtenis bystand nodig het.

2015 staan nou einde se kant toe en terwyl 2016 net om die draai is, gebruik ek graag hierdie geleentheid om u en u geliefdes 'n geseënde en veilige feestyd toe te wens.

Lekker lees!

Vriendelike groete
Ilse Hartlief
Hoofbeampte



NEWLY ELECTED MEMBER TRUSTEE TO BE ANNOUNCED SHORTLY

We are in the process of concluding the postal ballot election to fill the vacancy for a member Trustee. The elected Trustee's details will be published on the Fund's website once the election results have been verified by the auditors and the Board of Trustees have been informed.

INLIGTINGSESSIES

Baie dankie dat u dit bygewoon het!

Die Fonds het van Julie tot September vanjaar inligtingsessies gehou. Hierdie sessies is 'n belangrike deel van die Fonds se volgehoue strewe om vir u, as lede, die hulpmiddels te gee wat u nodig het om so goed as moontlik vir u aftrede te beplan.

Ons het munisipaliteite in die Wes-, Suid- en Noord-Kaap en tot Mthatha in die Oos-Kaap besoek. Lede is ingelig oor wat in die Fonds gebeur en weer herinner aan die Fonds se voordele. 'n Voorlegging deur Grayswan Wealth (dit is een van die Fonds se twee finansiële adviseurs wat gekontrakteer is om aan lede beleggingsadvies teen 'n voordelige kostestruktuur te gee) het op die Fonds se algemene prestasie gefokus en 'n beter begrip van lewensfase-belegging gegee. Die volgende kernboodskappe is tydens die sessies oorgedra:

- Verstaan u voordele en gaan u risikodekking na;
- Maak seker u begunstigde nominasievorm is op datum (veral tydens lewensveranderende gebeurtenisse);
- Bewaar u aftreespaargeld, en doen moeite om 'n finansiële adviseur te raadpleeg voordat u u Fondsvoordeel by bedanking of aftrede neem; en
- Moenie tot die dag van u afskeid wag om vir u aftrede te begin beplan nie – hoe gouer u begin, hoe beter.

Ons het waardevolle terugvoer ontvang van die lede wat die sessies bygewoon het, en ons het alle versoeke wat ontvang is na die Raad van Trusteers verwys vir oorweging.

Met 'n positiewe opkoms van meer as 10% van die Fondsleders wat die sessies bygewoon het, hoop ons om op hierdie syfer voort te bou. Ons beplan om nog meer lede by volgende jaar se sessies te verwelkom.

Meer foto's van die sessies is op die Fonds se webwerf beskikbaar by www.cjpf.co.za

HIER IS 'N PAAR FOTO'S VAN DIE SPAN OP PAD.



1. Stad Kaapstad Munisipaliteit 2. Overstrand Munisipaliteit
3. Overberg Distrik Munisipaliteit

NEEM ASSEBLIEF KENNIS

Daaglikse bywerking van Fondswebwerf: U kan nou die daaglikse waarde van u lidbelang op die Fonds se webwerf by www.cjpf.co.za nagaan deur aan te meld en veilige toegang te verkry. Nog nie geregistreer nie? Volg net hierdie maklike stappe:

- ✓ Klik op "Register" of "Login" op die tuisblad van die Fonds se webwerf.
- ✓ Lees die vrywaringsklousule en klik op "Yes" – dit sal u by die landingsbladsy van die Veilige Toegang-werf bring.
- ✓ Klik op "Create new user account" en volg die instruksies.
- ✓ U gebruikernaam en wagwoord sal per SMS na u geregistreerde selfoonnommer gestuur word.

Bogenoemde stel u in staat om enige tyd na u lidbelang te kyk. Onthou asseblief dat die markte op hul beste onbestendig is. Daarom sal u saldo van vandag miskien van more s'n verskil. Aftreebefondsing is langtermyn-spaargeld, en daarom hoef korttermynskommeling in die waarde van u lidbelang nie te ernstig opgeneem word nie.

Member Details	Contributions	Salary History	Member Value	Documents
<p>Member Value</p> <p>Please note that this is only a quotation and is intended for information purposes only, and cannot lead to any claim against the Employer, Fund or Administration. The wording and any figures provided herein, are supplied with due observance of the member data, governmental and other laws and the Rules of the Fund as at the date of extraction. All quotations are to be viewed in conjunction with individual cost-to-company contractual appointment provisions where applicable. All quotation calculations are subject to data creation and declared rates of return or investment. Should any calculation or wording presented in this document conflict with the Rules of the Fund or with the contents of a prior document relating to the Fund, the registered Rules and policy will prevail.</p>				
Gross Lumpsum as at 09 November 2015		R 6 259 921.14		
<p>Member Value: 100%</p> <p>The calculation of the current member share might exclude the last month's contributions as the investment thereof is to be confirmed. The last rate locked was 09 November 2015.</p>				

Fonds kry nuwe diensverskaffer om lede te ondersteun

Verso neem die kliëntediens fasiliteit oor:

Vanaf 1 Januarie 2016 sal die Fonds se administrateur, Verso Finansiële Dienste (Edms) Bpk, lede met hul navrae bystaan. Hulle sal hierdie funksie by die Fonds se huidige kommunikasiediensverskaffer, SASH, oorneem. Let asseblief daarop dat hierdie verandering nie 'n invloed het op enige van die Fonds se huidige kontakbesonderhede nie. Die besonderhede bly dus soos volg:

Telefoonnommer: 021 943 5305
Faksnommer: 021 917 4114
E-posadres: support@capejoint.co.za
Straatadres: Belmont Kantoorpark, Twiststraat, Bellville, 7530
Posbus 4300, Tygervallei 7536
www.cjpf.co.za

Posadres:
Webwerf:

SPRING COMPETITION WINNERS!

Congratulations to the following winners of our spring competition:

1st Prize (CJPF body warmer and pen set)
Mr GF Goosen (George)

2nd Prize (CJPF picnic blanket and pen set)
Mr GR Howes (Cape Town)

3rd Prize (CJPF pen set)
Mrs HT Legodi (Kimberley)

Thank you to everyone who participated, we value your feedback and interest.

INDEMNITY STATEMENT:

The Cape Joint Pension Fund does not accept liability for any loss, damage or expense that may be incurred as a direct result or consequence of reliance upon the information in this document. If there is any conflict between the information in this document and the actual Rules of the Fund, the actual Rules of the Fund will prevail.

BOARD OF TRUSTEES:

Mr HF Botha – Chairperson, Mrs M van Zyl – Deputy Chairperson
 Mr DL Carstens, Mr MJ de K de Waal, Mr I du Toit, Mr PW Esterhuizen
 Mr J Jacobs, Mr J Lawack, Mr WR Meiring, Mr JAH van den Berg
 Mr JDB van der Merwe, Mr D Venter
 Principal Officer - Mrs I Hartlief

If you would like to receive your newsletter via e-mail, please e-mail your contact details to support@capejoint.co.za.

Fund Registration Number: 12/8/1278/2