



Please remember our Human Resources Newsletter has been drawn up specifically for staff who have been trained on Fund-related matters. We ask that you please inform the Fund of any changes in HR staff, so that we can ensure that the right people receive regular Fund updates.

IMPORTANT UPDATES – IMPORTANT UPDATES

WHAT CAN THE FUND DEDUCT FROM A MEMBER'S BENEFIT? – SECTION 37D

It is important to note that only certain deductions may be made by registered Funds from benefit payments. These are set out in Section 37D of the Pension Funds Act and are:

- Any amount due by the member in accordance with the Income Tax Act
- A housing loan granted to a member or an amount guaranteed by the Fund in terms of Section 19(5) of the Pension Funds Act.
- Any amount due by a member to his employer in respect of:
 - A guarantee given by the employer for the purpose of a housing loan. (In terms of Section 19(5) of the Pension Funds Act).
 - Compensation in respect of damage caused to the employer by reason of theft, dishonesty, fraud or misconduct by the member. In this case the following is required by the Fund:
 - Evidence that the member has in writing admitted liability to the employer.
 - Evidence that judgement was obtained against the member in any court, including a magistrate's court
 - An amount in terms of a valid court order in terms of the Divorce Act may be deducted,
 - Maintenance Order.

Please ensure that when a claim is submitted for compensation in respect of damage caused to the employer by reason of theft, dishonesty, fraud or misconduct by the member, the claim form is accompanied by the Acknowledgement of Liability and Agreement to Pay Form and Annexure A, which is available on the Fund's website www.cjpf.co.za. If the member refuses to admit liability, by not completing the abovementioned forms, the Fund requires evidence that judgement was obtained against the member in any court, including a magistrate's court.

Please contact the Fund's call centre if you require any further information in this regard.

REPATRIATION BENEFIT

The funeral cover within the Fund also includes a repatriation benefit, whereby the insurer carries the cost of transporting the deceased's remains to the place of burial within the borders of South Africa.

In the event of you having to assist the family with the claiming of this benefit, please follow these steps:

- Contact Sanlam on 0860 004 080
- Advise them that you are claiming on a group benefit scheme for the Cape Joint Pension Fund
- The group code is 15883
- Sanlam will then confirm what documents are required and assist accordingly.

Should you require any further assistance please feel free to contact our Call Centre.

PENSIONER SECTION: RE-MARRIAGE OF A PENSIONER

According to the Rules of the Fund, if pensioners remarry after retirement, they are allowed to make provision for their new spouse to receive a spouse's pension. They are required to apply in writing to the Fund within three months of the date of their marriage.

The required forms will then be forwarded to the pensioner for completion. Once the Fund has received the request, the actuary will calculate the reduced pension and we notify the pensioner of the reduction. With the facts in hand the pensioner will then be required to elect whether or not to go ahead with the reduced pension. If the pensioner accepts the reduction in the monthly pension, their spouse will be registered as an eligible spouse and they will enjoy peace of mind that in the event of their passing away, their spouse will receive an income.

Please note that the eligible spouse's pension will not be payable should the original pensioner die within 6 months from the effective date of the reduced pension.