



CAPE JOINT  
PENSION FUND

# PENSIONER Newsletter

Volume 29 • August 2014

## Remember to submit your COE!

The deadline for the submission of your completed Certificate of Existence (COE) is 31 August 2014. All pensioners who receive a monthly income from the Fund are required to complete and submit the certificate every year. Failing to submit the completed form on or before the deadline will mean the Fund will suspend your monthly pension and it will only be reinstated once it is submitted to the Fund.

### Not sure whether the Fund received your COE?

We suggest that you contact us on 021 943 5305 and we will be able to confirm whether your COE was received. Please remember you can fax the certificate to 021 917 4114 or e-mail it to support@capejoint.co.za.

## Fonds hou sy 30ste ALGEMENE JAARVERGADERING

Die Kaapse Gemeenskaplike Pensioen-fonds is een van die oudste Fondse in Suid-Afrika en het onlangs sy 30ste Algemene Jaarvergadering gehou. Die vergadering het in Bellville plaasgevind en soos altyd is dit goed bygewoon deur lid, werkgewer en pensioenaris verteenwoordigers. Hierdie jaar is daar terugvoer gegee op al die positiewe veranderinge en prestasies oor die afgelope jaar, met spesifieke fokus op die herstrukturering en algehele beleggingsprestasie.

Mnr Herman Botha, voorsitter vir die afgelope 3 jaar, het in sy Voorsittersrede met genoeg aangekondig dat die Fonds sy vier sleutel doelwitte bereik het: om die ernstige bedreigings in die Vastevoor-deel afdeling die hoof te bied; die beskerming van die pensioenarisse se belange op die lang duur te verseker; om Vastebydrae lede met die gereedskap toe te rus om hul aftrede voordele volgens hul spesifieke behoeftes te bestuur; en ten slotte 'n volledige herevaluering van die Fonds se beleggingsbeleid te doen om te verseker dat die Fonds korrek geposisioneer is. Vir soverre dit beleggingsopbrengste aanbetref, kon die Voorsitter voorts rapporteer dat die Fonds uitsonderlike prestasies behaal het, met onder andere die Pensioenaris afdeling wat sy beleggingsdoelwit van inflasie plus 4% vër oorskry het met 'n opbrengs van inflasie plus 15% oor die afgelope twaalf maande.

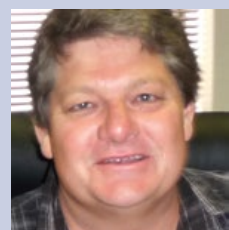
Mnr Botha het die Raad en die verskillende diensverskaffers bedank vir hul bydrae tot die posisionering van die Fonds, en ons haal aan, "om goeie aftreevoordele vir ons lede te lewer en te beskerm". Hy het voortgegaan om te sê dat daar altyd meer gedoen moet word om die Fonds vir sy lede te verbeter en het die versekering gegee dat die Raad sal voortgaan om lede en pensioenarisse se beste belang op die hart te dra.

Besoek die Fonds se webwerf: [www.cjpf.co.za](http://www.cjpf.co.za) vir die aanbiedings deur die diensverskaffers en afskrifte van die Voorsittersrede.



## DEAR PENSIONER

Can you believe we have less than 4 months left until the end of this year and I am positive that most of us are looking forward to warmer weather. I am happy to report that the Financial Services Board has approved the long anticipated transfer of our in service DB members to the DC section of the Fund, this is indeed a significant milestone in the history of our Fund. As explained before, this also holds significant advantages for the Pensioner Section. In this edition of the newsletter we report back on the 30th Annual General Meeting and also include important reminders. We understand that sometimes there is too much month left at the end of the money, so we included some practical money saving tips.



Enjoy reading this issue of your newsletter and remember you are welcome to contact me at [kobusbooyens@capejoint.co.za](mailto:kobusbooyens@capejoint.co.za).

Warm regards  
**Kobus Booyens**  
Principal Officer

### Voorsitter en ondervoorsitter herkies!

Baie geluk aan  
Mnr H Botha en  
Me M Van Zyl wat  
onderskeidelik  
herverkies is as  
voorsitter en  
ondervoorsitter  
van die Raad van  
Trustees.

## Important Notices – Children's Pension

### Pension payable to disabled children

A child's pension is payable to a qualifying child, who is permanently disabled, unmarried and unable to financially support him or herself. This is a lifelong pension that can help to take care of your child when you no longer can.

It is however important that children to whom the above applies, be reported to the Fund, including medical evidence in order for us to update our records accordingly and ascertain whether he or she does qualify for this benefit in case of your death. The information can be faxed to 021 917 4114, e-mailed to support@capejoint.co.za or posted to our postal address.

### Children turning 18 and still studying - Proof of study required.

It is important to remember that proof of study is required for children receiving a pension from the Fund when they turn 18, and then in January each year thereafter, until they reach the age of 21.

Contact us! Please contact the call centre on 021 943 5305 should you require any further information.

## Belastingkorting op mediese fondse - U kan dalk kwalifiseer

### Het u geweet dat u kan kwalifiseer vir 'n groter belastingkorting as:

- ✓ U mediese fonds bydrae vanaf u maandelikse pensioen deur die Fonds afgetrek word;
- ✓ U afhanklikes / begunstigdes op u mediese fonds het.

Die volgende kortings sal van toepassing wees; die hooflid ontvang 'n belastingkorting van R257.00 vir die eerste afhanklike R257.00 en 'n verdere R172.00 vir elke bykomende afhanklike.

### Wat moet u doen?

U moet asseblief vir ons die naam en verhouding van u afhanklikes deurgee wat ons dan sal aanteken en verseker dat die nodige kortings toegepas word.

Kontak ons gerus op 021 943 5305 indien u enige verdere inligting verlang.

## Baie geluk aan die wenners!

Baie geluk aan die wenners van ons blokiesraaisel-kompetisie: mnr Kirstein van Bonnievale en me R. Hanns van Komga. Dankie aan almal wat ingeskryf het.



## Ter nagedagtenis aan

Mnr PP Robbertse is oorlede in April vanjaar. Hy was een van die stigters van die Pensioenaris Vereniging van die Kaapse Gemeenskaplike Pensioenfonds en het ook gedien as hul voorsitter. Ons bring graag hulde aan mnr Robbertse vir die bydrae wat hy gemaak het tot die Fonds.

Fund Registration No: 12/8/1278/2  
PO Box 4300, Tygervalley 7536  
Tel: 021 943 5305, Fax 021 917 4114  
[www.cjpf.co.za](http://www.cjpf.co.za)

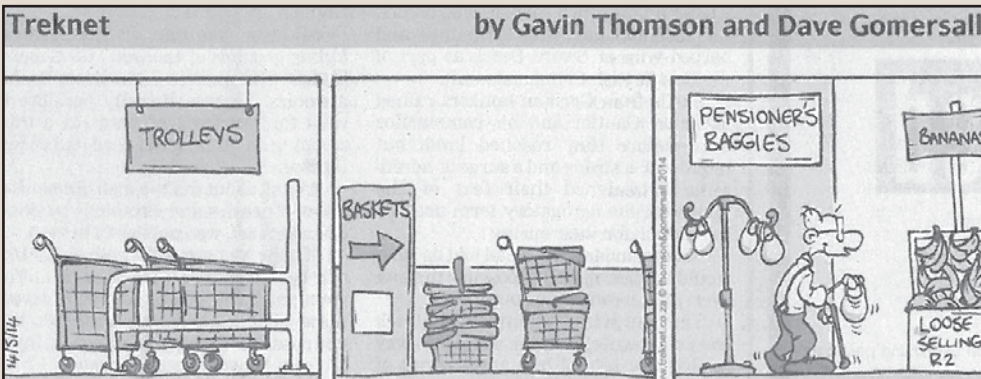
### BOARD OF TRUSTEES

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 Lawack  
Mr WR Meiring  
Mr JAH van den Berg  
Mr JDB van der Merwe  
Mr D Venter  
Adv JVA Booyens – Principal Officer

### 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.

# MONEY SAVING TIPS



Here are some tips to save money and at the same time do your bit for the environment.

- ✓ **Update your appliances** – Newer appliances use up to 35% less energy than old appliances. If you can't afford new ones you can also invest in second hand appliances, as long as they are not older than 5 years and still in a good condition.
- ✓ **Switch off your appliances when not in use** – Make sure you unplug them or flip the switch off. Leaving them on is responsible for nearly 10% of electricity bills.
- ✓ **Use energy saving lights bulbs** – Energy saving light bulbs might cost more, but it lasts longer and uses much less electricity.
- ✓ **Fix those leaking taps** – This can definitely

reduce the water bill in the long run.

- ✓ **While cooking** – Flat bottom pots and pans cook faster and use 50% less energy while cooking, also make sure the pot size matches the stove plate. By putting a lid on the pot while cooking, the heat is conserved and your food will be ready in no time.

**Please send us your useful money saving tips and stand a chance to win a shopping voucher to the value of R500.**

### Terms and Conditions

- Entries must be submitted to : CJPF Pensioner Tips, PO Box 4300, Tygervalley, 7536, via fax to 021 917 4627 or e-mail to support@capejoint.co.za
- One entry per pensioner
- Closing date 17 November 2014
- The judge's decision is final