



Letter from the Principal Officer

As another year draws to a close no one can certainly accuse 2017 of being an uneventful one.

Despite the tough economic conditions and prevailing political uncertainty in the country, we at the LA Retirement Fund have kept our focus on the job at hand, ensuring that the Fund continues to deliver the very best to you, our pensioners.

As this is my last opportunity to formally communicate with you in 2017, I would like to take this time to wish you and your families a peaceful and relaxing festive season.

Ilse Hartlief
Principal Officer

Note from the Chairperson of the Pensioner's Association

On behalf of the Management of the Association of Pensioners, I wish you a blessed and happy Festive Season.

May you and your loved ones enjoy good health and happiness in 2018.

Best wishes

Steph du Toit
Chairman – Association of Pensioners of the Cape Joint Pension Fund



2018 Increase declared

The Board of Trustees has declared a pension increase of **3.3%** with effect from 1 January 2018. This decision was based on the recommendation of the Fund's actuary and is in line with the Fund's pension increase policy. Pro-rata increases will be made in respect of pensions in payment for less than a year.

More good news...

Pensioners will also be receiving a bonus in December 2017 amounting to **50%** of their gross monthly pension. Pro-rata bonuses will be paid to pensioners who have been receiving a pension for less than a year.

Please remember: Pension increases and any bonus declarations are dependent on affordability and are always based on sound investment returns of the Fund. Well done to the Trustees for making it possible for you to take something extra home this year!

The Fund's current pension increase policy is to target 65% of CPI.



2018 pay dates

Your pension is payable on the **22nd** of every month. Should the 22nd fall on a Saturday, your pension will be in your account on the Friday, but if the 22nd falls on a Sunday, your pension will reflect in your account on the Monday.

We know that your pension pay dates are important to you, so we have included the dates for easy reference.

22 January	20 July
22 February	22 August
22 March	21 September
20 April	22 October
22 May	22 November
22 June	14 December

Does retirement apply to exercise too?

In the last newsletter we started looking at some useful lifestyle tips, which included getting active, getting social and watching your diet.

In this addition we will dig a bit deeper into **getting active**.

According to studies, older adults who are physically active are healthier and less likely to develop long-term conditions like type 2 diabetes, or suffer from osteoporosis or back pain.

It is however important to consider your personal fitness levels and physical history. Ultimately, you are better off doing some type of exercise than none at all.

Exercise provides the following benefits:

- Increases physical strength and reduces the likelihood of illness or incapacitation.
- Helps with weight management.
- Increases your confidence and sense of wellbeing.
- Likely to improve your sleep patterns.

What sort of physical activity can I try?

Walking, swimming or cycling are some good ways to get your heart and lungs going. Aerobic fitness of this nature improves circulation which will help you carry on with daily activities as you get older.

Strength training is also something you could consider; this could include anything from shopping bags to light weights at a gym, you could maintain muscle and even improve your balance. This may help you avoid falls in later life.

How much is enough?

The trick lies in short periods of exercise on a regular basis as this is always better than one big burst of activity. Time is a precious

commodity, but fitting in thirty minutes (even if it's not done all at once), five times a week would make all the difference. If you haven't exercised in a while, it's probably best that you work up gently to this level rather than hit it all in one go.

What if I'm sick?

Talk to your doctor. Your GP can discuss your exercise options with you including simple exercises you can do at home. It is important to remember, if you ever feel dizzy, short of breath or unwell whilst exercising, stop and seek medical attention immediately.

Where can I go to exercise?

Your local area is likely to have a range of facilities that are run privately or by the local authority. These will include gyms, swimming pools, exercise classes etc. There are lots of activities available that can help you to get good physical exercise at your own pace and even in the comfort of your own home.

How much does it cost?

A gym membership can be costly but local authority sports centres, and local community facilities are likely to offer much cheaper alternatives – and many only require you to pay for the use of the facilities when you need them. Alternatively, contact your medical scheme as many offer incentives for you to get active. If you opt to take on a more expensive hobby as your physical activity, first consider that expensive equipment or specialist tuition will be costly so it's worth finding out how committed you need to be and if you can afford it before you sign up.

Watch out for our next newsletter in 2018 in which we will dig a bit deeper into what it means to get social.