

You can contact the **Pension Fund Adjudicator** on **086-066-2837** or **enquiries@pfa.org.za** if you have any questions about your pension fund.



If you have further difficulties claiming your retirement or provident fund, contact the **Black Sash Helpline** for free paralegal support and advice on **072-663-3739**.



072-66 33 739
help@blacksash.org.za

You can also email your questions to **help@blacksash.org.za**.

If you are a government employee you can contact the **Government Employee Pension Fund** on **08600-117-669** or **enquiries@gepf.co.za**.



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Pension Funds

#knowyourrights



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You only belong to a pension fund if you have made contributions to one while you were working. Pension funds provide you with an income when you retire, or for your dependents if you die.

Remember that all pension funds are different, so make sure you check the rules of your own fund for details.

There are two types of pension funds:

1. Retirement funds

- Ordinarily pays a third of your benefits in a lump sum when you retire (this will be taxed);
- The rest will be paid out in smaller amounts until you die;
- You cannot get your whole retirement fund before you retire.

2. Provident funds

- Pays all your benefits in one go when you retire (some of this will be taxed depending on how much your fund is worth);
- You can get your provident fund before you retire.

There are two very important things to remember about your retirement or provident fund:

1. It is your money, it does not belong to any of your former employers or the government.
2. As a member of a retirement or provident fund, you have the right to be provided with regular information about your fund, including your rights, duties and benefits.



What should you do if you are having difficulty claiming your retirement or provident fund?

- Siphon has worked as a security guard at Xmen Security for four years, but has just left the job and wants to claim his provident fund.

- He can go to the company's human resources department who will give him a form to fill out, but the HR department refuse to give him the form or help him claim.
- So, Siphon goes to a place where he can access the internet (library or internet café) and downloads a form online, fills it out and takes it to the Security Provident Fund office.
- He could also have faxed or emailed the form. He must remember to take certified copies of his ID and three months' bank statements. Siphon must keep a copy of the documents he submitted and make sure he gets a reference number.
- It has been three months and Siphon has still not received his money.
- He has checked regularly to find out what is happening.
- He is then told that they do not have all of the documents. He agrees to send another set.
- He calls again and is told that they lost his bank statements. Frustrated, he agrees to re-send them a third set of documents.
- Eventually, Siphon is tired of waiting and decides to call the Black Sash helpline for assistance.
- They help him lodge a complaint with the Pension Fund Adjudicator. He fills out the correct forms, sends the correct documents and waits for a decision to be made.
- Two months go by and finally, Siphon is paid his provident fund in full.