

NEWSLETTER



YOUR RETIREMENT, OUR PRIORITY.

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Stay informed, stay empowered with the latest updates from your Pension Fund.

Don't miss the next edition packed with expert insights, benefit updates, and smart retirement tips. Your journey to financial freedom deserves the best information, Right at your fingertips!



**WELCOME TO EDITION 9 OF
THE MUNICIPAL EMPLOYEES
PENSION FUND (MEPF)
NEWSLETTER.**

As a Fund created for municipal employees, MEPF understands the realities of working within local government, including service delivery pressures and evolving employment conditions.

As we conclude the previous financial year and enter into the new financial year, the Fund remains committed to protecting the financial security of municipal employees and their families through reliable benefits, sound governance, and responsive stakeholder engagement.



This edition focuses on practical matters that directly affect municipalities and employees, including correct documentation at claim stage, continuity of MEPF membership when moving between municipalities, a clear and aligned ill-health benefit process, correct application of death benefits, and a comprehensive claims guideline for HR teams and members.



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COMPLETE DOCUMENTATION AT CLAIM STAGE

One of the most common reasons for delays in benefit payments is incomplete or incorrect documentation submitted at the claim stage.

When an employee exits service due to retirement, resignation, dismissal, death, or ill-health, the Fund is legally required to verify employment records, personal details, and benefit entitlements before payment can be made. Claims cannot be finalised where documents are missing, unsigned, or inconsistent with payroll and HR records.

To assist municipalities and employees in avoiding delays, members are urged to ensure the following are submitted in full and correctly:

- Fully completed and signed MEPF claim forms
- Certified copy of a valid identity document
- Correct banking details supported by a recent bank confirmation letter or stamped bank statement
- Valid tax number and up-to-date tax information (IRP5)
- Additional documents relevant to the type of claim, such as divorce orders, maintenance orders, retirement questionnaire, signed and stamped notice of death.

Municipal HR and Payroll departments play a critical role in this process. Early engagement with MEPF Stakeholder Relations Officers helps ensure that exit documentation is accurate, complete, and aligned with municipal records, resulting in faster claim turnaround times.

MOVEMENT BETWEEN MUNICIPALITIES: CONTINUOUS MEPF MEMBERSHIP

An employee who resigns from one municipality and moves to another municipality (remains in continuous employment within the local authority) remains a member of MEPF.

A member who remains employed within a local authority/municipality:

- Does not cease to be a member of MEPF
- Must continue MEPF membership with the new municipal employer
- Must continue contributions without interruption.



ROLE OF CORPORATE SERVICES, HR AND PAYROLL

Corporate Services, HR, and Payroll departments are urged to be vigilant when appointing employees who were previously employed by another municipality. This includes:

- Confirming the employee's previous municipal employment
- Ensuring continuity of MEPF membership
- Preventing unnecessary exits and re-entries into the Fund
- Avoiding the risk of incorrect benefit payments or tax implications for the employee

Failure to apply this rule correctly may result in administrative delays, incorrect benefit processing, and potential prejudice to the member. Municipalities are encouraged to engage with their MEPF Stakeholder Relations Officer whenever there is uncertainty regarding employee transfers between local authorities.

MEPF ILL-HEALTH BENEFIT AND THE CLAIMS PROCESS

What is the ill-health benefit?

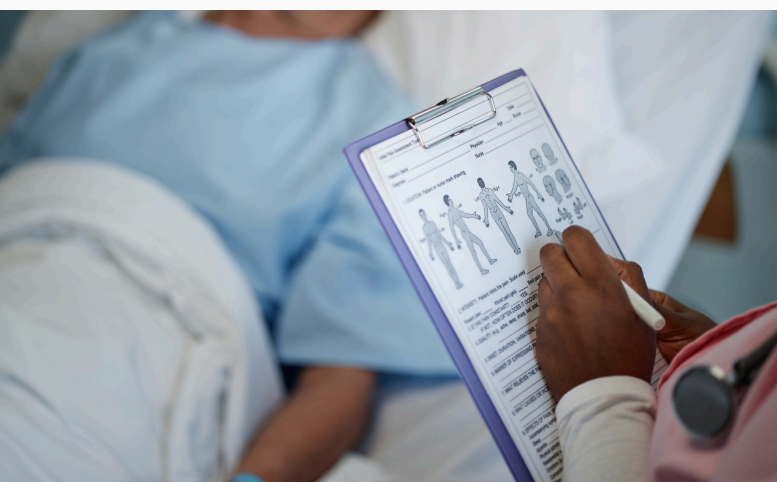
An ill-health benefit may be considered when a municipal employee is medically assessed as permanently incapable of performing their duties. Approval is based on medical evidence and independent assessment, and not solely on the employer's internal incapacity process.

The MEPF ill-health benefit provides financial support to municipal employees who are permanently unable to continue working due to medical reasons.

An ill-health or disability claim must meet the following requirements:

- Submission within six months from the date the employer becomes aware of the illness or incident
- Medical evidence confirming permanent incapacity to perform duties
- Detailed medical reports and diagnostic test results
- Clearly stated the last active working day
- Employer intervention records and detailed leave reports
- Sick leave records for two years prior to the disability date
- Contributions must continue until the claim is finalised and approved

Because ill-health claims involve medical assessments and governance oversight, they may take longer than standard retirement or resignation claims. Municipalities and members are therefore encouraged to submit comprehensive medical documentation as early as possible.



IMPORTANCE OF MEMBER EDUCATION SESSIONS

MEPF conducts regular member education sessions across municipalities through its Stakeholder Relations Officers. These sessions are designed to support both employees and HR officials by providing clear, practical information on Fund benefits and processes.

Key topics covered include:

- Retirement benefits and exit options
- Death and survivor benefits
- Ill-health retirement and disability processes
- Beneficiary nomination responsibilities
- Claims Processes

All municipalities and employees are strongly encouraged to prioritise attendance at these sessions during the upcoming financial year. Informed employees make better decisions, and well-informed HR teams help reduce administrative delays.

DEATH BENEFITS AND SECTION 37C OF THE PENSION FUNDS ACT

Death benefits remain a critical form of support for the families of deceased municipal employees.

During the past financial period, the Fund:

- **Successfully processed a high volume of death benefit claims**
- **Finalised the majority of claims within regulated and industry-acceptable timeframes**
- **Identified that delays were mainly due to outstanding beneficiary documentation, untraceable beneficiaries, or unresolved legal matters**

MEPF administers death benefits in line with Section 37C of the Pension Funds Act and the Rules of the Fund to ensure fair and lawful distribution.

It is a misconception that children over the age of 21 do not benefit from a deceased parent's pension. Children over 21, referred to as major children, may still benefit once financially dependent dependants have been reasonably provided for.

Under Section 37C:

- Dependants include spouses, minor children, and financially dependent persons
- Beneficiaries include major children, relatives who are not financially dependent
- Each death benefit is assessed individually based on dependency and fairness

Major children and relatives (such as parents and siblings of a member) are encouraged to submit death benefit claim applications.

The Fund continues to invest in beneficiary tracing and stakeholder engagement to ensure that death benefits are paid fairly, lawfully, and as efficiently as possible, while complying with Section 37C of the Pension Funds Act.



MEPF CLAIMS GUIDELINE: REQUIRED DOCUMENTS BY CLAIM TYPE

The following apply to all claims:

- All claim and exit forms must be fully completed and signed by both the employer and the member
- Documents must be certified and clear
- Claims are only processed once all required documents are received
- Banking details must belong to the claimant
- For all claims to be processed, contributions must be up to date.

Ill-health / Disability Claim Documents

- Termination of Service Form
- **Completed Disability Claim Forms:**
 1. Employee Declaration (completed by member)
 2. Employer Declaration (completed by employer)
 3. Confidential Medical Report (completed by treating doctor)
- Certified copy of the member's ID
- 3 months' bank statements or bank confirmation letter
- Member's Tax Directive or SARS Tax Reference Letter

Resignation / Dismissal Claim

This claim applies when a member leaves employment before retirement age.

Documents Required:

- Termination of Service Form
- Certified copy of the member's ID
- Proof of resignation or dismissal from the employer
- 3 months' bank statements or bank confirmation letter
- Transferee fund (Retirement component) and new employer details
- Member's Tax Directive or SARS Tax Reference Letter
- **NB:** Originals for the documents completed are required: (Form, Certified ID, and Bank details)





Retirement Claim (Early or Normal Retirement)

This claim applies when a member retires from active employment.

Documents Required:

- Termination of Service Form
- Certified copy of the member's ID
- 3 months' bank statements or bank confirmation letter
- Member's Tax Directive or SARS Tax Reference Letter
- Completed Retirement Questionnaire
- Certified copy of marriage certificate (if applicable)
- Certified copy of spouse ID (if applicable)

Death Claim

This claim applies when a member passes away while still in service.

Documents Required:

- Termination of Service Form
- Death Benefit Application Form completed by dependents and beneficiaries
- Certified copy of the deceased member's ID
- Certified copy of the death certificate
- Certified copies of all dependents' and beneficiaries' IDs
- Certified copies of children's birth certificates
- Proof of banking details of all beneficiaries/claimants
- Member's Tax Directive or SARS Tax Reference Letter
- Proof of marriage
- Witness affidavits confirming the marital status of the deceased
- Two affidavits from the immediate family of the deceased member confirming marital status and the number of children.
- If the child is above the age of 21 and still schooling attached proof of registration.
- If the beneficiary/dependent has proof of financial dependency, it should be submitted.
- Certified copies of the witness's ID



CLAIM

Pensioner Death Claim

This applies when a pensioner passes away after retirement.

Documents Required:

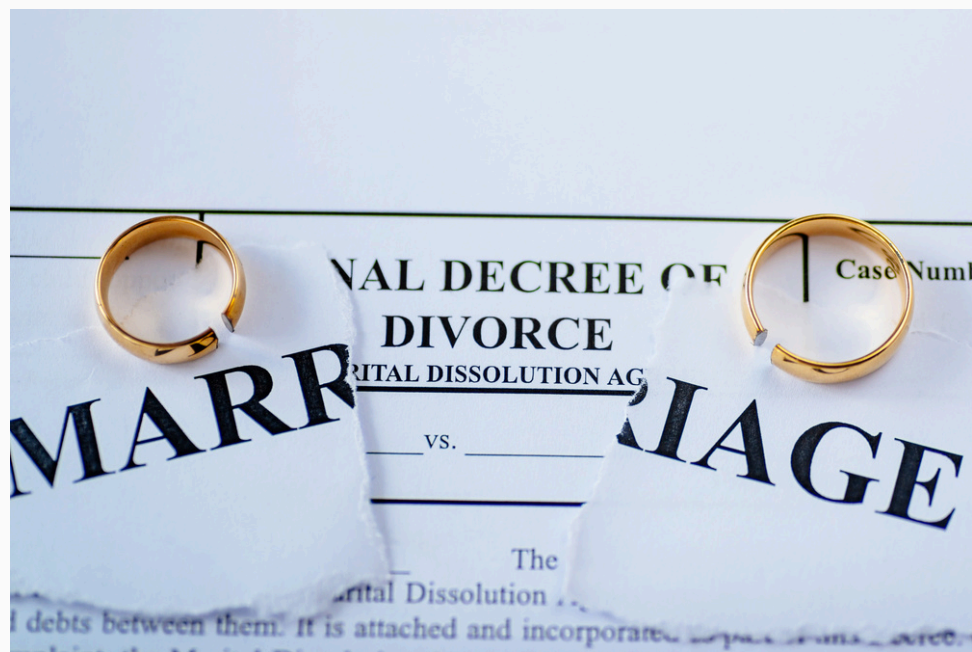
- Death Application Form is completed by the member's spouse the witness from the deceased's side.
- Certified copy of pensioner's ID
- Certified copy of the death certificate
- Certified copy of spouse's ID
- Certified ID copy of the witness.
- Spouse's tax number.
- Proof of marriage (Note: marriage must have existed before retirement)
- Proof of banking details of the member spouse (3 months' bank statement)

Divorce Claim

This claim applies when a divorce order awards pension interest to a non-member spouse.

Documents Required:

- Divorce claim application form
- Certified copy of the member's ID
- Certified copy of non-member spouse ID
- Divorce decree
- Divorce settlement agreement
- Proof of marriage
- Proof of banking details of non-member spouse



Funeral Claim

Important Note:

- The Family Funeral Cover Form must have been completed and submitted to the Fund before the death occurred (six-months waiting period applies).
- Please note that we are not permitted to alter or amend any details on the application forms, regardless of how minor they may seem.
- The 48-hour turnaround time for processing a claim only begins upon receipt of all required documentation being accurate and fully completed.
- **NB:** Your funeral cover benefit will lapse after 3 months of non-contribution. Once outstanding contributions are paid/received and updated, a six-month waiting period will apply to the life assured.

Documents Required:

- Funeral Claim form
- Certified Copy of Principal Member's ID
- Certified Copy of the Deceased person's ID
- Certified Copy of Death Certificate
- Certified Copy of Beneficiary ID (Applicable when Principal Member is deceased)
- Certified Copy of Account Holder ID (Applicable when the Beneficiary does not have a Bank Account)
- Notice of Death- Bi1663 (Page 1 and 2)
- Proof of relationship (if surnames differ)

Correct Scheme Name and Number

Please ensure the appropriate scheme name and number are selected based on the claimant's membership category:

Active Member

- Scheme Name: **MEPF for Active Member**
- Scheme Number: **061373**

Spouse of a Pensioner (Widow/Widower Book)

- Scheme Name: **Widow/Widower Book**
- Scheme Number: **061376**

Pensioner

- Scheme Name: **Pensioner Book**
- Scheme Number: **061374**



OLDMUTUAL		FOUNDATION MARKET DEATH CLAIM FORM	
IMPORTANT: Please attach original certified copies of the following documents: Identity Document (ID) of claimant and deceased, Death Certificate (Bi-5) and Notification of Death (Bi-1663). If deceased is a dependant child aged 21 - 26, please attach proof of disability or proof of full-time studies. If deceased is a dependant child aged over 26, please attach proof of disability. NB: All fields must be completed.			
SCHEME DETAILS			
Schema name	[Grid]		
Schema number	[Grid]		
PRINCIPAL MEMBER DETAILS			
Surname	[Grid]		
First name(s)	[Grid]		
ID number	[Grid]	Date of birth	[Grid]
DECEASED'S DETAILS			
Deceased's Membership Type (please tick one) Member <input type="checkbox"/> Spouse <input type="checkbox"/> Adult Dependant <input type="checkbox"/> Stillborn child <input type="checkbox"/> Child (<21 yrs) <input type="checkbox"/>			
Child (21-26 yrs) <input type="checkbox"/> Child (>26 yrs) <input type="checkbox"/>			
Surname	[Grid]		
First name(s)	[Grid]		
ID number	[Grid]	Date of birth	[Grid]
DECEASED'S DETAILS			
Date of death	[Grid]	Proof of death attached: Death Certificate <input type="checkbox"/> Notification of Death <input type="checkbox"/>	
Cause of death (please tick one) Natural <input type="checkbox"/> Stillborn <input type="checkbox"/> Suicide <input type="checkbox"/> Unnatural <input type="checkbox"/> Under Investigation <input type="checkbox"/>			
List other documents attached [Grid]			
DETAILS OF THE PERSON CLAIMING			
Surname	[Grid]		
First name(s)	[Grid]		
ID number	[Grid]		
Relationship to	[Grid]		
Telephone number	[Grid]	No.	[Grid]
Cellphone number	[Grid]		
Email address	[Grid]		
Street address	[Grid]		Postal code [Grid]
Postal address	[Grid]		Postal code [Grid]

APPRECIATION TO OUR MUNICIPAL STAKEHOLDERS

MEPF extends its sincere appreciation to all municipal stakeholders for their continued cooperation and support.

To municipal employees: thank you for trusting MEPF with your retirement savings and risk benefits.

To Municipal Managers, HR and Payroll teams: thank you for your partnership, professionalism, and commitment to accurate administration.

To organised labour and member representatives: thank you for your ongoing engagement and advocacy on behalf of members.

To all service providers and MEPF staff: your dedication ensures that municipal employees receive the protection and service they deserve.

Together, we remain focused on strengthening retirement security and financial protection for municipal employees across South Africa.

Our **Stakeholder Relations Officers** will always be available to assist:

1. **Lebo Molemane** – 066 020 8535 (North-West, Mpumalanga, Gauteng)
2. **Gudani Mufhadi** – 072 352 7144 (Free State, Limpopo, Mpumalanga, North-West)
3. **Thulani Mthombeni** – 082 585 5931 (Gauteng, KZN, Northern Cape, Eastern Cape)
4. **Wisani Shiviti** – 072 352 6894 (Limpopo, Mpumalanga, Gauteng)

Together, we remain focused on strengthening retirement security and financial protection for municipal employees across South Africa.

Regards,
Municipal Employees Pension Fund
Your Number 1 Pension Fund

