

GEPF information



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Benefits you are entitled to should you pass away while in retirement

What happens if you die within five years of your retirement?

If you die within five years after the date of your retirement, your beneficiaries will receive the balance of the annuities payable up to the end of the five-year period as a gratuity (lump sum). This lump sum is payable to your nominees and/or dependents or your estate if there are no beneficiaries.

For example

If you retired two years ago and were receiving a monthly pension of R5 000 when you died, we would then pay the remaining pension payments (i.e. for 36 months) to your beneficiaries.

This would work out to:

$$R5000 - R30 \text{ (supplementary amount)} = R4970$$
$$R4970 \times 36 \text{ months} = R178\,920$$

Likewise, if you were to die 26 months after retiring, the Fund will pay the annuities payable for the remaining 34 months up to the five year period after retirement as a lump sum. In addition, your lawful spouse may also qualify for a monthly spouse's pension (spouse's annuity) from the first month after your death.

The amount of the spouse's pension would be 50% or 75% of the pension you were receiving when you died. The percentage will depend on the option you chose when you retired.

What happens when you die five or more years after retirement?

Should you die after the five year period, your lawful spouse may still qualify for a monthly pension worth either 50% or 75% of the pension you were receiving at the time of your death. The percentage will depend on which option you chose when you retired. If you are not married at the time of your death, no spouse's pension is payable.

How can your spouse access the spouse pension after your death?

The spouse pension is only paid to the lawful spouse of a member or pensioner who has died. It is not paid to other dependents or beneficiaries who may have been named on the Nomination of Beneficiaries form. This is a lifelong spouse pension and does not stop if the spouse remarries. If a member dies with more than one surviving customary spouse, then the spouse's pension will be divided equally among the lawful surviving spouses.

Your spouse needs to fill in the Application for Spouse's Pension form (Z143) and submit it to GEPF together with the following documents:

- A certified copy of his or her ID document (certified within the last six months)
- A Banking Details form (Z894)
- A certified copy of the death certificate
- A certified copy of your ID document or passport and confirmation of death by the Department of Home Affairs
- A certified copy of the marriage certificate OR your customary union certificate/lobola letter/civil union certificate; OR a certificate confirming your Hindu or Muslim marriage, or marriage in terms of any other religion.

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