



The Quarterly DIGEST

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Naheem Essop, Deputy Pension Funds Adjudicator

FROM THE DEPUTY'S DESK

The second quarter of the 2023/2024 financial year ended on 30 September 2023. During this period, the Office of the Pension Funds Adjudicator (OPFA) received a total of 2 255 new complaints representing a 5% increase compared to the same period in the previous financial year. In what could be interpreted as a sign of the times and representing a general shift in preference, the number of complaints received via the OPFA website during the same period increased from 385 last year to 547 this year. Simultaneously, the number of complaints received from walk-in complainants reduced from 537 last year to 328 this year. The OPFA continues to monitor and explore ways of modernising and improving its processes to meet the evolving needs of complaints, including considering international best practices.

The OPFA once again achieved a clean audit outcome for the fiscal year 2022/2023 from the Auditor-General of South Africa. We are very proud of this achievement and our Chief Financial Officer, Mr Bulelani Makunga, talks more about this later in this issue.



Recent legislative amendments to sections 30R, 30S and 30T of the Pension Funds Act, 1956 have ushered in changes to inter alia our funding model, remuneration structure and accounting authority in terms of the Public Finance Management Act, 1999. As part of the current effective amendments, the OPFA is now required to publish its own independent budget for public comment and at the time of writing this message, we are in the process of receiving such comments. Notably, there is an increase proposed in the levy attributable to the OPFA to inter alia cater for the changes arising from these legislative amendments including the decoupling process from the FSCA.

Throughout the past quarter, we were able to continue proactively engaging with industry and other stakeholders through various platforms including individual training provided to boards of funds, participation in Money Smart Week, stakeholder engagements with funds and administrators, various outreach activities, and participation in industry arranged conferences. We place high value on these engagements as a means of getting out our key messages, learning from others, and enhancing the trust that the industry has in the OPFA as an arbiter of choice.

The Financial Services Tribunal (FST) finalised 21 applications for reconsideration of PFA determinations during the last quarter, of which 17 applications were dismissed and four remitted for reconsideration (two of which were based on new facts presented at the FST). The FST continues to maintain an efficient level of service. The value of providing this affordable means of access to justice, which would otherwise have to serve before the courts, can never be understated.

On a sad note, one of our longest serving members of the OPFA team, Ms Sylvia Arendse, will be retiring at the end of this year. Ms Arendse served the OPFA since the appointment of the first Pension Funds Adjudicator and we will be sad to say goodbye to her at the end of the year. You can read more about Ms Arendse's time at the OPFA in this issue.

Some of the upcoming developments at the OPFA that stakeholders can look forward to include the development of Ombud Council procedural rules in terms of section 201 the Financial Sector Regulation Act, 2017 and a policy on how to assist vulnerable complainants by expediting matters that are worthy of a truncated adjudication process.

As you can see, we have our work cut out, but we are indeed very enthusiastic about navigating through the upcoming changes. Until then, it is perhaps apt that I leave you with a famous quote from our former president, Nelson Mandela:

“After climbing a great hill, one finds that there are many more hills to climb”

I hope you enjoy the rest of this edition of our newsletter. We always welcome your feedback.



Bulelani Makunga CA (SA), MBA
Chief Financial Officer



CLEAN AUDIT OUTCOME

**FOR THE OFFICE OF THE PENSION FUNDS
ADJUDICATOR FOR 2022-23 FISCAL YEAR**

Good governance and clean administration are essential for public institutions as they contribute to the efficient functioning, credibility, public trust and sustainability. They promote accountability, transparency, efficiency, and trust, contributing to economic development, social protection for consumers, and enforcing the rule of law.

The Office of the Pension Funds Adjudicator received a clean audit outcome from the Auditor-General of South Africa (AGSA) for the 2022-23 fiscal year ended 31 March 2023. A clean audit is an assessment given by the AGSA to provide reasonable and independent assurance on the reported information in the financial statements; the reliability and usefulness of the organisation's performance information; and the compliance with laws and regulations. The OPFA was issued with an unqualified opinion on the financial statements with no material findings on the reported performance information and audit of compliance with laws and regulations which include compliance with laws on procurement of goods and services.

Mr Bulelani Makunga, the CFO stated, "OPFA welcomes these incredible results, a 4th clean audit outcome in the past five years. These audit results reinforce the OPFA's strategic objective of achieving

operational excellence in the manner in which it delivers on its mandate of disposing complaints. It cements the OPFA's commitment to providing an alternative dispute resolution avenue that is effective, efficient, guided by applicable legal framework and procedures whilst championing transparency and accountability."

Congratulations to the Pension Funds Adjudicator for leading the charge, the senior management team and the corporate support team led by the CFO for this momentous achievement. This audit outcome will enhance public trust and confidence in the OPFA as an arbiter of pension fund related complaints.

QUARTERLY STAKEHOLDER ENGAGEMENT ACTIVITIES



by Zimasa Majola

STAKEHOLDER ENGAGEMENTS are an excellent way of promoting the mandate and services of the Office of the Pension Funds Adjudicator (OPFA). This platform enables the OPFA to establish significant and influential relationships with key stakeholders, foster trust, obtain and provide valuable insight and information, and offer appropriate feedback to its stakeholders, particularly concerning issued determinations. Consequently, this assists the organisation to effectively align its goals and objectives.

During this quarter, the OPFA participated in the Money Smart Week South Africa 2023 (MSWSA23) campaign and conducted Mall Activations in Gauteng and Mpumalanga. Here is a summary of the results of each stakeholder engagement activity, its relevance, significance, and most importantly effectiveness.

Money Smart Week South Africa 2023 Campaign

Several organisations were invited to participate in the annual Money Smart Week South Africa 2023 (MSWSA23) campaign themed “Plan your money, plant your future!”. Initiated in 2018, this year’s campaign was spearheaded by the National Treasury, the Financial Sector Conduct Authority (FSCA) and the National Consumer Financial Education Committee (NCFEC). The event, filled with a myriad of activities under the Money Smart Week banner, was held nationwide from 28 August 2023 to 03 September 2023.

The campaign not only aimed to enhance financial literacy and education but, also inspired individuals to take charge of their own financial health and well-being. Various financial institutions carried out activities such as radio interviews, online and in-person workshops, trainings, and webinars, all with the primary goal of fostering a financially robust South Africa. This was accomplished through joint efforts to provide budgeting skills, debt and money management techniques, financial goal setting, saving for retirement, and investing towards a bright and secure financial future.

For the MSWSA23 campaign, the OPFA developed an Outreach Awareness programme. This included a radio interview and a video outlining the key activities carried out during the week. The video aimed to raise awareness about the mandate of the OPFA, its services as well as reach new online audiences. This year’s theme was particularly aimed at low to middle income households. Therefore, the OPFA sought to bring its educational outreach awareness campaign directly to the people.

To reach a broader audience, the OPFA also conducted a radio interview at Alex FM to discuss pension-related issues. The interview was both enlightening and engaging. Approximately 26 000 people tuned in, and many callers sought more information about the OPFA, retirement fund contributions, and how to check for unclaimed benefits.

At the end of the interview, the public was invited to visit the OPFA exhibition table at the Alexandra Plaza and Diepsloot Mall. The OPFA successfully utilised the mall activations to highlight its services and to enhance its visibility. Due to their interactive nature, mall activations also offer a unique opportunity for the OPFA to interact with stakeholders in a less formal yet engaging environment.

Mpumalanga Public Awareness Campaign

In July 2023, the OPFA also carried out mall activations in the Mpumalanga province. From the numerous visitors at the exhibition table, it was evident that the OPFA is not known enough. The individuals we conversed with requested more information about the organisation, updates on existing cases and the process of lodging a complaint. There were also enquiries about unclaimed benefits resulting from resignations and exits in the 1990s and early 2000s. Furthermore, a significant number of individuals disclosed that they depend on their employer or HR department for handling pension-related queries and issues. Moreover, they have no relationship with the pension funds they contribute to, and some were not aware of the name of their registered pension fund.

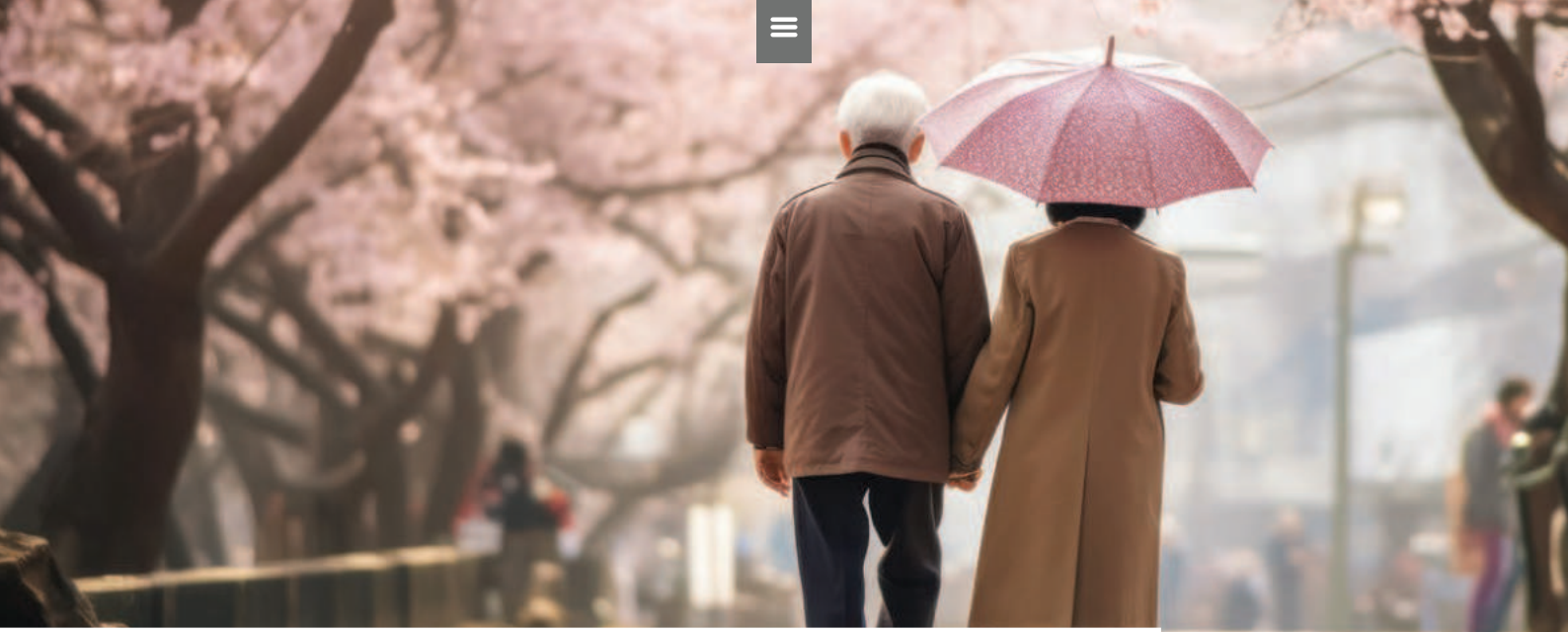
A glaring example is a case where one client who had previously lodged a complaint with the OPFA was not aware that a determination was issued two years prior as the lawyer who lodged the complaint on behalf of the client, never formally communicated the outcome of the investigation. This highlights the fact that understanding processes can be quite daunting and challenging to the uninformed public. Therefore, we encouraged community members to take advantage of our free services, which are easy to understand and easily accessible regardless of their educational background. Legal representation is not a requirement.

In Conclusion

Integrating the MSWSA23 campaign and mall activations also yielded significant benefits for the target market and the organisation. In the past, the OPFA has consistently prioritised resolving complaints with fairness and transparency regardless of the circumstances involving all parties. This is best illustrated through its success case stories. From the MSWSA23 public awareness initiatives, it is evident that there is a need to further equip citizens nationwide with comprehensive and valuable knowledge that will assist them in making informed and sound financial decisions in the future.



Officials from the Office of the Pension Funds Adjudicator assisting complainants and sharing the mandate of the Office



PERSONAL LIABILITY FOR ARREAR RETIREMENT FUND CONTRIBUTIONS



Blake Beilings
Assistant Adjudicator

AN ARTICLE ON SECTION 13A (8) AND 13A (9) PENSION FUNDS ACT.

In terms of section 13A of the Pension Funds Act 24 of 1956 (“Act”), an employer who participates in a retirement fund is generally responsible for deducting retirement fund contributions from employees’ salaries and paying over same to the retirement fund concerned. In addition, it is responsible for the payment of any contributions that the employer is obliged to pay to the fund, in terms of the rules of the fund. The employer must remit retirement fund contributions to the fund in accordance with the provisions of the Act and with that of the Financial Sector Conduct Authority Conduct Standard 1 of 2022 (RF) - Requirements related to the payment of pension contributions (“FSCA Conduct Standard”).

In a mainly defined contribution environment, pension benefits are in the norm, calculated in accordance with contributions that have been paid timeously, and the non-payment of contributions therefore affects

the general scheme of protection afforded to pension benefits by the Act. Pension benefits are sacrosanct (see *SA Metal Group (Pty) Ltd v Jefftha* [2020] 1 BPLR 20 (WCC) at para 9) and non-payment of contributions lead to pension benefits being reduced in terms of the quantum of a retirement or withdrawal benefit, or the lapse of an approved risk benefit due to a failure to pay premiums deducted from contributions.

The Act enhances the protection afforded to pension benefits by setting out circumstances and a process for personal liability to ensue, including criminal and civil liability should an employer default in making payments. This article is a short discussion on who may be held personally liable by the Adjudicator for the non-payment of retirement fund contributions in instances when an employer is a juristic person, and the requirements to be fulfilled.

Section 13A (8)

The section provides that:

For the purposes of this section, the following persons shall be personally liable for compliance with this section and for the payment of any contributions referred to in subsection (1):

- (a) If an employer is a company, every director who is regularly involved in the management of the company's overall financial affairs;
- (b) if an employer is a close corporation registered under the Close Corporations Act, 1984 (Act No. 69 of 1984), every member who controls or is regularly involved in the management of the close corporation's overall financial affairs; and
- (c) In respect of any other employer of any legal status or description that has not already been referred to in paragraphs (a) and (b), every person in accordance with whose directions or instructions the governing body or structure of the employer acts or who controls or who is regularly involved in the management of the employer's overall financial affairs.

It is clear that section 13A (8) does not seek to immediately hold all the directors (in the case of a company) or all the members (in the case of a CC) personally liable for the non-payment of contributions. It initially limits the liability to only directors or members who are responsible for the financial affairs of the entity.

The situation is slightly different however in respect of an employer of any other legal status or description (such as a municipality). In that instance, personal liability is extended to every person in the governing body in accordance with whose directions or instructions the governing body or structure of the employer acts or who controls or who is regularly involved in the management of the employer's overall financial affairs.

A retirement fund will not immediately be aware of which persons at the employer should be identified in terms of section 13A (8) and the Act provides that it must therefore enquire about same from the employer itself.

Section 13A (9) (a)

The section reads as follows:

- (9) (a) A fund to which the provisions of subsection (8) apply, **must request the employer in writing** to notify it of the identity of any such person so personally liable in terms of subsection (8). (emphasis added)

Section 13A (9) states that the first step a fund must follow in order to hold someone personally liable is that it must request the employer in writing to notify it of who the responsible person is at the employer i.e. in terms of section 13A (8). The section uses the word "must" and this indicates that the requirement is mandatory. It is a prerequisite for personal liability to follow.

There may be various other Acts having provisions stating who the responsible persons are at particular juristic entities for different types of obligations, however it does not mean that this step, as prescribed by the Act, does not need to be followed unless a piece of legislation expressly says so. Each matter must be dealt with on its own merits.

If the employer responds to the request and advises the fund in writing as to who may be personally responsible for unpaid contributions then the person so identified can be held personally liable for same.

In addition, the FSCA Conduct Standard prescribes the minimum information to be contained in a contribution statement which states inter alia that:

The minimum information to be furnished to a fund by an employer in an initial contribution statement must include:

- (g) the identity of the person envisaged in section 13A(8) of the Act, as requested from the employer by the fund in terms of section 13A(9)(a) of the Act;

The minimum information in a subsequent contribution statement must be provided if the identity of such person has changed compared to the identity of the person reflected in the previous contribution statement.

It will therefore be appreciated that the failure to provide the details of the responsible person is a contravention of the FSCA Conduct Standard and funds should monitor and ensure that employers continuously comply with the said obligation.

The Act also provides for the consequences that follow if an employer does not comply with a request from the fund in terms of section 13A (9) (a).



Section 13A (9) (b)

- (9) (b) In the event that an employer fails to comply with the requirements of this provision, all the directors (in respect of a company), all the members regularly involved in the management of the closed corporation (in respect of a closed corporation), or all the persons comprising the governing body of the employer, as the case may be, shall be personally liable in terms of subsection (8).

If the employer does not respond to the fund's request as to who the responsible person is (in terms of section 13 A (8), then in the case of a company, all directors of the company are personally liable. In the case of a closed corporation, all the members regularly involved in its management are personally liable. And in the case of any other type of entity, it would be the persons comprising the governing body of the employer.

THE RESPONSIBLE PERSON IN THE CASE OF A MUNICIPALITY

In the case of a municipality, if it responds to the fund's request in terms of section 13 A (9) (a) and advises the fund who the responsible person is, then that person may be held personally liable for payment of arrear contributions.

However, who should be liable if the employer provides no response?

The section is designed to hold those in control of the entity to be held personally liable. Section 157 and 160(1)(a) of the Constitution of the Republic of South Africa, 1996 ("Constitution), gives us insight as to who would have the decision making power of a municipality and is therefore in control. **The sections provide:**

Section 160(1) (a)

- (a) A Municipal Council makes decisions concerning the exercise of all the powers and the performance of all the functions of the municipality."

Accordingly, a Municipal Council is the governing body of a municipality. As to who makes up the Municipal Council, the Constitution provides:

Accordingly, funds are encouraged to review their records and ensure that they are in a position to provide the Adjudicator with up-to-date information as and when it is required to respond to a complaint pertaining to the non-payment of contributions.

Section 157

Composition and election of Municipal Councils:

- (1) A Municipal Council consists of:
- (a) members elected in accordance with subsections (2) and (3); or
 - (b) if provided for by national legislation:
 - (i) members appointed by other Municipal Councils to represent those other Councils; or
 - (ii) both members elected in accordance with paragraph (a) and members appointed in accordance with subparagraph (i) of this paragraph.

Therefore, it would be all the councillors at a municipality that become personally liable for payment of contributions in the circumstances described in section 13 A (9) (b).

CONCLUSION

Holding people personally liable for payment of contributions is likely to incentivise compliance and timeous payments to pension funds by employers. This is to the benefit of members who may need to access their benefits sooner rather than later. However, notwithstanding the relatively simple processes that must be followed by a fund for persons to be held personally liable for the payment of contributions, many funds are not complying with the procedures even in circumstances where the FSCA Conduct Standard has prescribed standard forms to be used by funds. As a result, the Adjudicator is often unable to hold anyone personally liable for want of compliance with processes by the fund.

Accordingly, funds are encouraged to review their records and ensure that they are in a position to provide the Adjudicator with up-to-date information as and when it is required to respond to a complaint pertaining to the non-payment of contributions.



Fezile Sithole
Assistant Adjudicator

THE REGISTRATION OF RETIREMENT FUND RULES AND ITS IMPORTANCE

In terms of the Pension Funds Act 24 of 1956 (“the Act”), “rules” means the rules of a fund registered in terms of the Act.

There are various types of retirement funds, i.e., pension funds, provident funds, retirement annuity funds, preservation funds, beneficiary funds and unclaimed benefit funds. As far as rules are concerned, pension or provident funds can also be classified as Stand-Alone or Umbrella funds.

The importance of Retirement Fund Rules, inter alia, are the following:

- Retirement funds cannot exist without its rules, they are the founding document/charter of a retirement fund and crucial to its functions;
- Retirement fund rules found or incorporate the fund and afford it separate legal personality and the ability to sue and be sued in its own corporate name; and
- Define the purpose and business of the fund, the type of fund, the rights and obligations of members and employers participating in the fund, circumscribe the powers of the trustees and other officers, and the type of fund can be gleaned from the rules.

Section 13 of the Act provides that, subject to the provisions of the Act, the rules of a registered fund shall be binding on the fund and the members, shareholders and officers thereof, and on any person who claims under the rules or whose claim is derived from a person so claiming.

In **Sasol Limited & others v Chemical Industries National Provident Fund** [2015] JOL 33910 (SCA) at para [13], it was mentioned that the trustees of

a fund are bound to observe and implement the rules of that fund. Their powers and responsibilities and the rights and obligations of members and participating employers are governed by the rules, applicable legislation and the common law. The rules of a fund form its constitution and must be interpreted in the same way as all documents.

In **Tek Corporation Provident Fund & others v Lorentz** 1999 (4) SA 884 (SCA) para [28], it was mentioned that what the trustees may do with the fund’s assets is set forth in the rules. If what they propose to do (or have been ordered to do) is not within the powers conferred upon them by the rules, they may not do it.

Thus, rules are binding and enforceable in so far as they comply with the Act and other laws. It is crucial to ensure the content of rules is compliant with the Act, Income Tax Act (ITA) and Regulations thereto and other laws.

Section 4(3) of the Act states that if a fund complies with all requirements and its registration is desirable in the public interest, the FSCA must register it provisionally and registration will be effective from the date of registration or as determined in the rules.

In **Pepcor Retirement Fund and Another v Financial Services Board and Another** [2003] ZASCA 56 [2003] 3 All SA 21 (SCA) at para [14], it was stated that general public interest requires that pension funds be operated fairly, properly and successfully and that the pension funds industry be regulated to achieve these objects. That is the whole purpose which underlies the Act.

Section 12(4) of the Act provides that the registrar (FSCA) must, if the fund has complied with the prescribed requirements and the registrar is satisfied that the registration of the fund is desirable in the public interest, register the fund provisionally and forward to the applicant a certificate of provisional registration, which provisional registration takes effect on the date determined by the fund or, if no such date has been determined by the fund, on the date of registration by the registrar.

Section 12(6) (a) of the Act provides that the registrar may request such additional information in respect of any alteration, rescission, addition or consolidation of the rules of a registered fund transmitted or forwarded to the registrar for approval as the registrar may deem necessary and (b) provides that if a registered fund fails to furnish the information requested by the registrar within 180 days from the date of that request, any submission for approval of an alteration, rescission, addition or consolidation of the rules of that fund lapses.

Section 279(1) of FSR Act provides that a financial sector regulator may, for a valid reason, extend any period for compliance with, or a period prescribed by, a provision of a financial sector law, other than a provision that the financial sector regulator must comply with. A financial sector regulator may grant an extension in terms of subsection (1) more than once and may do so either before or after the time for compliance has passed or the period prescribed has ended.

Amendments to the rules must be submitted within 60 days from the date of the passing of a resolution adopting the alteration or rescission of rule or the adoption of any additional Rule (Section 12(2) of the PFA).

Section 12 of the Act provides that if the registrar finds that any such alteration, rescission or addition is not inconsistent with the Act, and is satisfied that it is financially sound, he shall register the alteration, rescission or addition and return a copy of the resolution to the principal officer with the date of registration endorsed thereon, and such alteration, rescission or addition, as the case may be, shall take effect as from the date determined by the fund concerned or, if no date has been so determined, as from the said date of registration.

In **South African Local Authorities Pension Fund v Msunduzi Municipality** (994/2013) [2015] ZASCA 172 at para [5] it was mentioned that to found a claim on an amended rule, the Fund must prove that a resolution has been properly adopted, transmitted to the Registrar timeously and approved by him.

In **Shell and BP South Africa petroleum Refineries (Pty) v Murphy NO and others** [2000] 9 BPLR 953 (D) at 960D, it was stated that an amendment to the rules of the Fund may take place with retrospective effect.

Section 12(4) provides that an alteration to the rules shall take effect as from the date determined by the Fund concerned, or if no date has been so determined, as from the date of registration.

It is essential for trustees to ensure that the content of the rules are in compliance with the Pension Funds Act, Regulations, Income tax Act, common law and all other applicable legislation.

The critical question is whether a fund may apply a rule amendment that is not yet registered in anticipation of its future registration and determine the payment of benefits due on that basis?

Section 13 of the Act provides that the rules of a registered pension fund shall be binding on the fund and the members. Section 1 of the Act provides that the expression “rules” means “the rules of a fund registered in terms of this Act.

In the matter of **Mudau v Municipal Employees Pension Fund and Others** CCT142/22, the Adjudicator found in Mr Mudau’s favour, concluding that the amended rule could not be applied before its approval and registration by the registrar and that the retrospective rule amendment could not be applied to benefits that had already accrued before its registration by the registrar. In this case, the Fund was ordered to pay Mr Mudau what was due to him in terms of the old rule, together with interest. The Constitutional Court found that while the scope and extent of a retrospective rule amendment was the subject of considerable debate in the matter, the issue of retroactivity did not arise, as the answer to the first proposition (that a rule amendment cannot be applied before it is registered) did not require the Court to deal with the argument on retroactivity. Simply on this basis, it is clear that during the relevant period when the withdrawal benefit accrued and was paid, between May 2013 and October 2013, only the old rule was in existence, as the registration of the amended rule had not yet been effected by the Registrar.

It was mentioned that, although amended rules may have retrospective effect after registration, they do not have binding effect before registration. A pension fund may not apply a rule without it first being registered by the Registrar.

Therefore, it is the registered rules that are binding on the pension fund.

CELEBRATING A REMARKABLE JOURNEY: SYLVIA ARENDSE RETIRES AS THE LONGEST-SERVING EMPLOYEE AT OPFA



by Tintswalo Shibambu, MBA

In a heartfelt moment of appreciation, the Office of Pension Funds Adjudicator (OPFA) will bid farewell to Ms Sylvia Arendse, the first employee to go on retirement since the organisation's inception in 1998. Sylvia's dedicated service as an Office Assistant has been an integral part of the OPFA's success, and as we honour Sylvia's remarkable journey, we reflect on her contributions and the indelible impact she will leave behind.

Sylvia Arendse's tenure at the OPFA spans an impressive 19 years, making her the longest-serving employee in the organisation's history. She will go on retirement at the end of December 2023. From the early days of the OPFA's establishment, Sylvia played an instrumental role in establishing an efficient administrative process and ensuring the smooth functioning of the office. Her attention to detail, strong organisational skills, and unwavering commitment to her responsibilities made her an indispensable asset to the team.



Sylvia's departure holds a special significance. Her retirement will mark a bittersweet milestone for both Sylvia and the organisation she has dedicated her working life to. Her unwavering loyalty and commitment have set a high standard for future generations of OPFA employees, serving as a shining example of dedication and perseverance.

Employees of the OPFA, both past and present, will testify to the value that she brought throughout her tenure. Sylvia has not only been a respected colleague, but also a cherished friend and confidante to many within the OPFA. Her warm and welcoming demeanour, combined with her professionalism and motherly nature meant that she created a supportive work environment that fostered collaboration. Sylvia's positive influence and willingness to always go the extra mile will surely be missed. Ms Wilana Groenewald, Sylvia's line manager, shared a few thoughts:

"Sylvia lived the values of the OPFA to its fullest and any employer would have been proud to have her on their team. There is nothing (work and personal) that Sylvia does not tackle with gusto and enthusiasm. She is a Christian, a mother, a colleague, a friend. Her positive attitude towards life, small conversations and smile will forever be imprinted in our minds. She is a role model for young and old. She is a person that comes closest to being a Super Woman".



Sylvia Arendse (left) presented with a long service award by **Wilana Groenewald**, NCU Supervisor (right).

As Sylvia embarks on this new chapter of her life, the OPFA family comes together to express gratitude for her invaluable contributions. Colleagues and management commend her hard work, reliability, resilience, and dedication, which have played a significant role in the organisation's growth and success over the years. Sylvia's departure will undoubtedly leave a void that will be deeply felt by all those who have had the privilege of working alongside her.

We had a chance to catch up with Sylvia for her to share a few words of wisdom:

As one of the longest serving employees at the OPFA, where did your journey start with the OPFA and how has it evolved?

SA: I started working with the OPFA on 15 July 2004 when Adv Vuyani Ngalwana SC was the Pension Funds Adjudicator. I started with cleaning and filing and after a few months I started with cleaning, posting, and filing daily.

What skills have you acquired during your time at the OPFA?

SA: I acquired extensive communications skills as I interacted with clients and colleagues daily.

What do you like most about the organisation?

SA: I enjoy serving the complainants and fellow colleagues. It fulfils me.

What advice would you give to someone who just started working at the OPFA or would like to join the OPFA?

SA: Always see to it that your work is correct and up to date. Stay out of trouble and remember, hard work pays off.

What is the number one career highlight or proudest moment whilst working at the OPFA?

SA: Acquiring my matric certificate at the age of 62; receiving an award for the best performer in 2015; and receiving a long service award was a big surprise.

As you retire, what is the one thing you would like to be remembered for?

SA: Working extremely well with all the employees of the organisation. As the first employee to retire, it is an indication that it is possible to dedicate oneself to the organisation and serve it until retirement age.

Note from the HR Desk

Employee recognition is an integral component of the OPFA's remuneration and rewards strategy and a key element of our employee value proposition. Our recognition program and plans aim to foster a culture and work environment where employees feel valued for their contribution and commitment to the organisation and its mandate. Being in a position to recognise employees for the tenure spanning from 5 years up to 20 years, the latter,

which is the case for Ms Arendse, is indicative of OPFA's ability to not only attract but to retain the right talent. The success of the OPFA and its stakeholders, is highly dependent on our capability to attract, develop, motivate and reward committed and productive employees. To that end, our employees enjoy the financial and non-financial incentives in recognition of the years they dedicated in execution of the OPFA's mandate - Portia Sithole, HHC.



HERE'S A STEP-BY-STEP GUIDE TO CHECK THE COMPLAINT STATUS ONLINE:

HOW TO LODGE A COMPLAINT WITH THE OPFA?

The OPFA's services are provided free of charge. A complaint must be lodged using an official complaint form. You may lodge a complaint in one of the following ways:

- Visit our offices at:
4th Floor, Block A, Riverwalk Office Park, 41 Matroosberg Road, Ashlea Gardens, Pretoria
- Submit your complaint online:
<https://www.pfa.org.za/Complaints/Pages/Lodge-a-Complaint.aspx>
- Email your complaint to:
enquiries@pfa.org.za
- Fax your complaint to:
086 693 7472
- Post your complaint to:
Office of the Pension Funds Adjudicator, PO Box 580, Menlyn, 0063

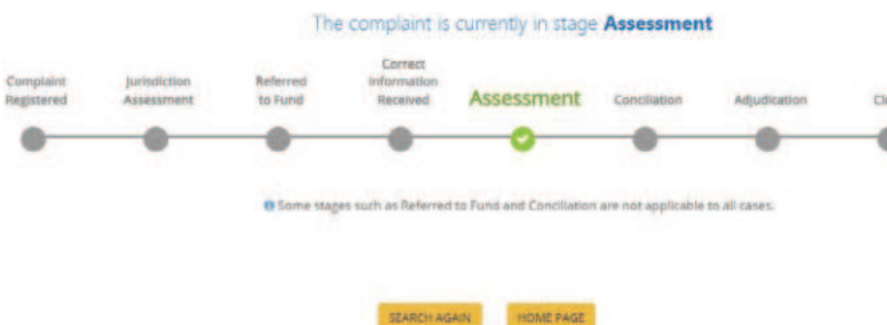
1. Go to the PFA website <https://www.pfa.org.za/> and click Check Complaint Status



2. Enter the ID/Passport Number or case reference number and Search.



3. The current stage of the case will be displayed.



4. Refer to the complaint stages for more information about the stage of the complaint.



Block A, 4th Floor,
Riverwalk Office Park,
41 Matroosberg Road,
Ashlea Gardens, Pretoria, 0081

012 748 4000
012 346 1738
www.pfa.org.za

enquiries@pfa.org.za
OPFA SA
opfa_sa