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**PENSIOENVOORDELE IN SUID~AFRIKA**

**PENSION BENEFITS IN SOUTH AFRICA**

Sanlam het so pas 'n ondersoek na die bepaling (insluitend voordelestruktuur, bydraekoste, kwalifiseringsvraedies, ens.) van 100 van die grootste pensioenfondse in Suid-Afrika voltooi. In hierdie brosjure word die volgende inligting verskaaf:

- 'n opsomming van die vernaamste bevindings,
- 'n algemene omtleding van al die pensioenfondse gesamentlik, en
- omtledings volgens die volgende bedrywe:
  - Konglomerate
  - Konstruksie
  - Koöperasies
  - Korporasies
  - Finansiële instellings
  - Staat en Plaaslike Owerhede
  - Dienste- en Vervaardiging
  - Groot- en Kleinhandel

Ons hoop dat u die inligting nuttig sal vind. Indien u enige verdere besonderhede verlang, nooi ons u vriendelik uit om aan ons te skryf, of met ons plaaslike pensioenbestuurder in verbinding te tree.

#### NOTAS:

- (i) Die voordele wat in ag geneem is, is slegs dié wat 'n integrale deel van die pensioenfonds vorm. Lewensdekking wat byvoorbeeld onder 'n aparte groeplewensverzekeringsekema verskaaf word, is buite rekening gelaat.
- (ii) Sommige pensioenfondse het verskanste voordele vir "ou" lode, d.w.s. lode wat voor 'n sekere datum in diens was of wat tot 'n vorige pensioenfonds van die werkgewer behoort het. Vir doeleindes van die omtleding is alleen die voordelestruktuur wat op toekomstige werknemers van toepassing is, gebruik.
- (iii) Waar pensioenfondse alternatiewe voordelestrukture het vir sekere kategorieë werknemers, byvoorbeeld beroepe of ampptensie wat bo 'n sekere ouderdom tot die fonds toetree, is sodanige afwykings nie in ag geneem nie.
- (iv) Hoewel ons die inligting na ons beste vermoë suiwer weergee, kan sommige van die pensioenfondse se bepalinge in die toekoms dalk verander het.

Sanlam has recently completed an analysis of the provisions (including the benefit structures, rates of contribution, qualification requirements, etc.) of 100 of the largest pension funds in South Africa.

This brochure contains the following information:

- a summary of the principal findings,
- an analysis of all the pension funds together, and
- analyses according to each of the following industries:
  - Conglomerates
  - Construction
  - Co-operatives
  - Corporations
  - Financial Institutions
  - Government and Local Authorities
  - Utility and Manufacturing
  - Wholesale and Retail

We hope that you will find the information useful. If you require any further information, please write to us or get in touch with our local pensions manager.

#### NOTES:

- (i) The benefits taken into account are only those that form an integral part of the pension fund. For example, life cover provided under a separate group life assurance scheme has not been taken into account.
- (ii) Some pension funds have entrenched benefits for "old" members, i.e. members who were in service before a certain date or who belonged to a previous pension fund of the employer. For the purpose of this analysis, only the benefit structure that will apply to future employees, has been used.
- (iii) Some pension funds have different benefit structures for certain categories of employees e.g. employees in specialised occupations or employees entering the fund when over a certain age. These have not been taken into account in the analysis.
- (iv) Although we have endeavoured to keep the information used in the analysis as accurate as possible, the provisions of certain funds may have changed in the meantime.

### **Kwalifiseringsvereistes**

Ongeveer 75% van die pensioenfondse wat ondersoek is, laat alle rasse en geslagte as lede van dieselfde pensioenfonds toe. Die res het of aparte pensioenfondse vir sekere kategorieë werknemers of het glad nie pensioenvoorsiening vir sekere groepe nie.

Nef meer as 50% van die fondse vereis dat werknemers aan sekere minimumkwalifiseringsvereistes vir ouderdom en/of diens tydperk moet voldoen. Die res laat werknemers toe om tot die pensioenfonds toe te tree sodra hulle in die permanente personeel aangestel is.

### **Bydraekoerse**

Jare gelede was die algemeen aanvaarbare koers waarteen lede tot pensioenfondse bygedra het, 5% van salaris, maar hierdie koers het oor die jare geleidelik gestyg. Tans vereis sieg 10% van die fondse dat lede minder as 5% van salaris bydra. Die meerderheid (ongeveer twee derdes van die aantal fondse) vereis 'n bydraekoers van tussen 5% en 8% van salaris van hul lede.

Die koers waarteen werkgewers tot pensioenfondse bydra, varieer aansienlik van fonds tot fonds, maar dit is byna sonder uitsondering hoër as die lede se bydraekoerse.

### **Afrees-ouderdom**

Ongeveer 80% van die fondse het 'n afrees-ouderdom van 63 of 65 jaar vir mans, met die oorwig op ouderdom 65. Ongeveer 90% van die fondse bepaal dat dames op ouderdom 60 of hoër afrees met die oorwig op ouderdom 63.

Ongeveer een uit elke vyf van die fondse laat senior amptenare toe om tussen twee en vyf jaar voor die normale afrees-ouderdom af te tree. Sodanige amptenare word dan gekrediteer met 'n ooreenstemmende periode van aanvullende diens.

### **Afreesvoordele**

Die oorgrote meerderheid fondse se afreesvoordele word bepaal deur die aantal jare pensioengewende diens te vermenigvuldig met 'n vasgestelde persentasie van die lid se "finale gemiddelde salaris". "Finale gemiddelde salaris" word gewoonlik bepaal as die gemiddelde van die laastehoogste drie of vyf jaar se salarisse. Die persentasie van salaris waarvolgens die pensioen bereken word, wissel aansienlik, maar die algemenste persentasie blyk 2% (150) te wees.

Feliks alle fondse laat hulle lede toe om by afrees 'n gedeelte van hul pensioen in kontant te smokke; asook om hul afrede te versoen of te verlaag.

Pensioenfondse besef die nadelige uitwerking wat inflasie op

### **Qualification requirements**

About 75% of the pension funds analysed allow employees of all races and sexes to become members of the same pension fund. The remaining companies either have a separate pension fund for various categories of employees or make no provision for pension benefits for certain groups.

Just over 50% of the funds require employees to comply with certain minimum requirements regarding age and/or period of service to qualify for membership. The rest allow employees to become pension fund members on appointment to the permanent staff.

### **Rate of Contribution**

Years ago the general accepted rate at which members contributed to pension funds, was 5% of their salaries. Over the years this rate has gradually increased. At present only 10% of the funds require members to contribute less than 5% of salary. The majority (approximately two-thirds of all funds) require members to contribute between 5% and 8% of salary.

The rate at which employers contribute to pension funds, varies considerably from fund to fund, but almost without exception it is higher than the rate at which members contribute.

### **Retirement Age**

Approximately 80% of the funds have a retirement age of 63 or 65 for males, with a preponderance of age 65. About 90% of the funds allow females to retire at age 60 or higher, with a preponderance of age 60.

About one out of every five funds allow senior officials to retire between two and five years before the normal retirement date. Such officials are credited with a corresponding period of supplementary service.

### **Retirement benefits**

The vast majority of funds determine retirement benefits by multiplying the number of years of pensionable service by a fixed percentage of the member's "final average salary". "Final average salary" is usually determined as the average of the last highest three or five years' salaries. The percentage of salary in accordance with which the pension is calculated, varies considerably, but the most general percentage seems to be 2% (150).

Practically all the funds allow their members to constitute a part of their pension at retirement, also to advance or defer their date of retirement.

Pension funds realize the detrimental effect of inflation on pen-

pensioene het, aangesien ongeveer twee uit elke drie fondse vir een of ander vorm van groei in pensioene voorsiening maak.

#### **Sterte voor aftrede**

Ongeveer 75% van die fondse bied sterftevoordele voor aftrede by wyse van 'n weduwee- en kindpensioen aan. Hierberewens betaal 60% van die fondse ook nog 'n enkelbedrag, gewoonlik een of twee maal die lid se jaarlikse salaris, saam met die weduwee- en kindpensioen.

Die algemeenste formule vir die bepaling van 'n weduweepensioen is 50% van die lid se verlaagde pensioen by normale aftrededatum, gebaseer op die salaris wat hy by dood verdien het.

Vir elke kind is die pensioen gewoonlik tussen 20% en 25% van die weduweepensioen, met die voorbehoud dat kindpensioene aan nie meer as drie kinders gelyktydig betaal word nie.

'n Kindpensioen eindig gewoonlik wanneer die kind onafhanklik word, of op ouderdom 18 jaar, watter gebeurtenis ook al eerste plaasvind. Ongeveer 60% van die fondse vertel die betaling van kindpensioene tot sover as ouderdom 26 jaar indien die kind met heeltydse studie besig is.

In die gevalle waar fondse by sterte voor aftrede alleen 'n enkelbedrag betaal, wissel dit gewoonlik tussen vier maal jaarlikse salaris en vyf maal jaarlikse salaris. Waar firmas 'n aparte groep-lewenskeria het wat lewensdekking bykomend tot die dekking kragtens die pensioenfonds betaal, is dit nie by hierdie ondersoek in berekening gebring nie.

#### **Sterte na aftrede**

Ongeveer 60% van die fondse maak voorsiening vir een of ander vorm van weduwee- en/of kindpensioen indien 'n pensioentrukker sterf.

Naal skaars in die geval van sterte vóór aftrede, is die algemeenste formule in weduweepensioene gelyk aan 50% van die lid se pensioen. Kindpensioene volg ook dieselfde patroon as in die geval van sterte voor aftrede.

In albei gevalle van sterte – vóór aftrede en ná aftrede – eindig pensioene in 50% van die gevalle eens by die dood van die weduwee; in 50% van die gevalle ook by die hertrou van die weduwee. In 'n klein persentasie gevalle eindig die weduweepensioene indien hertrou voor 'n sekere ouderdom plaasvind.

#### **Ongekliktheidsvoordele**

Fakties alle fondse wat ondersoek is, maak voorsiening vir die betaling van 'n inkomste gedurende die tydperk van permanente ongekliktheid van die lid. Ongeveer 'n kwart van die fondse betaal 'n voordeel wat in direkte verhouding is tot die lid se salaris tydens

wors, as ongeveer een uit of ewer drie fondse provideer groei in pensioene in some form or other.

#### **Death before retirement**

About 75% of the funds provide life cover benefits before retirement by means of a widow's and children's pension. In addition to this, 60% of the funds pay a lump sum of once or twice the member's annual salary together with the widow's and children's pension.

The most general formula for determining a widow's pension is 50% of the member's prospective pension at normal retirement date, based on his salary at the time of his death.

The pension to each child is usually between 20% and 25% of the widow's pension, with the proviso that children's pension is paid to not more than three children simultaneously.

Children's pension usually ceases when the child becomes independent or at the age of 18, whichever event occurs first.

About 60% of the funds extend the payment of children's pension to a greater age, some as high as 26 years if the child is engaged in full-time studies.

In cases where funds pay a lump sum at death before retirement (only), the lump sum usually varies between four times annual salary and five times annual salary.

Where organisations operate a separate group life scheme providing life cover additional to the benefits under the pension scheme, such separate schemes have not been taken into account in this analysis.

#### **Death after retirement**

Approximately 60% of the funds provide for the payment in some form or other of a widow's and/or children's pension in the event of the death of a pensioner.

As in the case of death before retirement, the most general formula for a widow's pension is 50% of the member's pension.

Children's pensions follow the same pattern as in the case of death before retirement.

In the event of both death before retirement and death after retirement the widow's pension is 50% of the cases only ceases at the death of the widow, and in 50% of the cases also at remarriage. In a small percentage of cases the widow's pension ceases at remarriage before a certain age.

#### **Disability benefits**

Virtually all the funds analysed provide for the payment of an income during the permanent disability of a member. Approximately one quarter of the funds pay a benefit which is in direct proportion

ongeskikwording. Hierdie voordeel is meestal by 'n versekeringsmaatskappy herverskeer. Drie uit elke vier fondse betaal 'n voordeel wat gebaseer is op salaris en dien tydperk gelewer of verwaag dien tydperk tot by normale aftredatum.

#### **Uitdienstredingsvoordele**

Die kontantvoordeel wat by uitdienstreding betaal word, is gewoonlik gelyk aan die lid se eie inbetaalde bydraes plus rente teen 'n redelik beskeie koers. In die verslag van die interdepartementele komitee van ondersoek na bepaalde pensioenaangeleenthede, word aanbeveel dat 'n hoër minimumkrediet by uitdienstrede beskikbaar moet wees, maar dat dit voortaan vir bewaring van pensioenregte aangewend moet word en nie langer in kontant uitbetaal mag word nie. Indien hierdie aanbeveling geïmplementeer word, sal pensioenfondse hul reëls daarby moet aanpas.

to the member's salary at the time of his disablement.

The risk of providing this benefit is usually re-insured by an insurance company. Three out of every four funds pay a benefit based on salary and service rendered or prospective service up to normal retirement date.

#### **Withdrawal benefits**

The cash benefit payable at termination of membership is usually equal to the member's contributions plus interest at a fairly modest rate. In the report of the interdepartmental committee of inquiry into certain pension matters, it is recommended that a higher minimum credit be made available at withdrawal, but that such a benefit may not be refunded in cash, but is to be retained in order to preserve pension rights. If this recommendation is implemented, pension funds will have to amend their rules accordingly.

## A. DEELNAME

Alle rasse	76%
Blankes alleen	20%
Alle rasse uitgesonderd Swartes	4%

## B. KWALIFISERINGVEREISTES

1. Geen, behalwe permanente diens	47%
2. Volgens ouderdom alleen	21%
3. Volgens dienstryperk alleen	8%
4. Volgens salaris alleen	4%
5. Kombinasie 2, 3 en 4	20%

NOTAS – Minimum ouderdom by toetreding wissel tussen 16 en 23 jaar.  
– Maksimum ouderdom by toetreding wissel tussen 50 en 65 jaar.  
– Minimum dienstryperk by toetreding wissel tussen 3 maande en 5 jaar.  
– 'n Paar fondse beperk lidmaatskap tot maandeliks besoldigde amptenare.

## C. LEDEBYDRAES

	Mans	Dames
Minder as 5%	–	3%
5%, maar nog nie 6% nie	10%	11%
6%, maar nog nie 7% nie	33%	39%
7%, maar nog nie 8% nie	31%	27%
8% of meer	11%	5%
Wisselend	15%	15%

NOTAS – In die geval van wisselende koerse wissel die bydraes gewoonlik volgens beroepkategorie, salarisskaal, ouderdom by toetreding of huwelikstaat. Die bydraekoerse wissel tussen 6% en 10%.  
– Die laagste ledebydraekoerse is 4% van salarisse, terwyl die hoogste 10% van salarisse is.

## D. WERKGEWERBYDRAE

	Mans	Dames
Minder as 6%	1%	1%
6%, maar nog nie 8% nie	13%	13%
8%, maar nog nie 10% nie	13%	14%
10%, maar nog nie 12% nie	10%	9%
12%, maar nog nie 14% nie	7%	9%
14%, maar nog nie 16% nie	7%	7%
16% of meer	6%	4%
Onbekend	43%	43%

NOTA – Die hoogste bekende werkgewerbydraekoerse is 19,90%

## A. PARTICIPATION

All races	76%
Whites only	20%
All races except Blacks	4%

## B. QUALIFICATION REQUIREMENTS

1. None, except appointment to permanent staff	47%
2. According to age only	21%
3. According to period of service only	8%
4. According to salary only	4%
5. Combination 2, 3, 4	20%

NOTES – Minimum age at entry varies between 16 and 20 years.  
– Maximum age at entry varies between 50 and 65 years.  
– Minimum period of service at entry varies between 3 months and 5 years.  
– A few funds limit membership to monthly paid employees.

## C. CONTRIBUTION RATE OF MEMBERS

	Males	Females
Less than 5%	–	3%
5%, but less than 6%	10%	11%
6%, but less than 7%	33%	39%
7%, but less than 8%	31%	27%
8% or more	11%	5%
Varying	15%	15%

NOTES – In the case of varying contribution rates the contribution rates usually vary according to job categories, salary scales, age at entry or marital state. Contribution rates vary between 6% and 10%.  
– The lowest rate of contribution encountered is 4% of salaries, while the highest is 10%.

## D. CONTRIBUTION RATE OF EMPLOYER

	Males	Females
Less than 6%	1%	1%
6%, but less than 8%	13%	13%
8%, but less than 10%	13%	14%
10%, but less than 12%	10%	9%
12%, but less than 14%	7%	9%
14%, but less than 16%	7%	7%
16% or more	6%	4%
Unknown	43%	43%

NOTE – The highest known contribution rate of an employer is

van lode se salarisse, terwyl die laagste bekende koers 4,20% van salarisse is.

#### E. AFTREE-OUDERDOM

	Mans	Dames
55 jaar	—	4%
58 jaar	—	3%
60 jaar	12%	57%
62 jaar	1%	—
63 jaar	23%	13%
65 jaar	58%	18%
Wisselend	6%	5%

- NOTAS – 22% van die fondse laat senior bestuur toe om tussen 2 jaar en 5 jaar voor die normale aftree-ouderdom af te tree, met aanvullende pensioengegewende diens bereken tot by die normale aftree-ouderdom.
- Wisselende aftree-ouderdomme word hoofsaaklik in die kategorie "Plaaslike owerhede" aangehoef, waar lode se aftree-ouderdomme volgens beroepsklassifikasie bepaal word.

#### F. AFTREEVOORDELE (NORMALE AFTREDE)

Pensioenskaal	Mans	Dames
Minder as 100	5%	6%
100	10%	12%
105	7%	7%
100	37%	35%
Beter as 100	18%	17%
Wisselend	15%	15%
Ander	8%	8%

- NOTAS – Sommige fondse voorsien pensioen vir 'n sekere aantal jare, gewoonlik 15 of 20 jaar, teen 'n sekere skaal, en 'n ander skaal vir die res van die leeftyd.
- Die hoogste skaal wat in die monster teengekom is, is 140 (d.w.s. 2,5%) per jaar.
- Een fonds laat pensioen vestig teen 100 per jaar tot ouderdom 50 en teen 103 daarna.

#### G. REG OP KOMMUTASIE

Ja	99%
Nee	1%

#### H. VROEE AFTREDE

Minimum diens vereis om te kwalifiseer vir vroeë aftrede: 36%

19,26% of members' salaries, while the lowest known rate is 4,20%.

#### E. RETIREMENT AGE

	Males	Females
55 years	—	4%
58 years	—	3%
60 years	12%	57%
62 years	1%	—
63 years	23%	13%
65 years	58%	18%
Varying	6%	5%

- NOTES – 22% of the funds analysed, allow senior management to retire between 2 years and 5 years before the normal retirement age, with supplementary service up to the normal retirement age.
- Varying retirement ages are primarily encountered in the category "Local Authorities", where the retirement ages of members are determined in accordance with their occupation.

#### F. RETIREMENT BENEFITS (NORMAL RETIREMENT)

Pension scale	Males	Females
Less than 100	5%	6%
100	10%	12%
105	7%	7%
100	37%	35%
Better than 100	18%	17%
Varying	15%	15%
Other	8%	8%

- NOTES – Some funds provide pension at a certain scale for a certain number of years, usually 15 or 20 years, and a different scale for the balance of the term of pensionable service.
- The highest scale encountered in the analysis is 140 (i.e. 2,50%) per annum.
- One fund accumulates pensions at 100 per annum until the age of 50 and at 103 per annum after that.

#### G. RIGHT TO COMMUTATION

Yes	99%
No	1%

#### H. EARLY RETIREMENT

Minimum service required to qualify for early retirement: 36%

Geen minimum diens vereis om te kwalifiseer vir vroeë aftrede nie	62%
Onbekend	2%

NOTA – Waar minimum diens vereis word vir reg op vroeë aftrede, wissel die periode gewoonlik tussen 10 jaar en 15 jaar.

Maksimum periode voor normale aftree-ouderdóm waartydens vroeë aftrede mag word:

5 jaar	29%
8 jaar	1%
10 jaar	56%
Ander	4%
Onbekend	8%

Voordele by vroeë aftrede:

Geen vermindering in gevestigde pensioen	11%
Vermindering volgens aktuariele basis	13%
Vermindering volgens neergelegde persentasie	70%
Wisselend	6%

NOTA – Die neergelegde persentasie wissel tussen 3% en 6% per jaar.

#### I. LAAT AFTREDE

Bydraes eindig op normale aftreedatum	55%
Bydraes gaan voort tot werklike aftrede	40%
Onbekend	5%

Verhoging in pensioen benevens addisionele dienjare aangekoop deur langer diens:

Geen	21%
Vaste persentasie	62%
Aktuariele basis	15%
Onbekend	2%

NOTA – Die neergelegde persentasie verhoging wissel tussen 4,6% en 12% per jaar.

#### J. PENSIOENGROEI

Geen groei	34%
Vaste persentasie	17%
Ad hoc	49%

NOTA – Die vaste persentasie pensioengroei wissel tussen 2% en 3% per jaar.

#### K. MAKSIMUM PENSIOEN

Nie van toepassing	60%
Van toepassing	20%

No minimum service required to qualify for early retirement	62%
Unknown	2%

NOTE – Where a minimum number of years of service is required to qualify for early retirement, the period usually varies between 10 and 15 years.

Maximum period before normal retirement date during which early retirement may take place:

5 years	29%
8 years	1%
10 years	56%
Other	4%
Unknown	8%

Benefits of early retirement:

No reduction in pension secured	11%
Pension secured reduced actuarially	13%
Pension secured reduced by a fixed percentage	70%
Varying	6%

NOTE – Reduction by way of a fixed percentage varies between 3% and 6% per annum.

#### L. DEFERRED RETIREMENT

Contributions cease at normal retirement date	35%
Contributions continue till date of actual retirement	40%
Unknown	5%

Increase in pensions over and above pensions secured as a result of longer service:

None	21%
Fixed percentage	62%
Actuarial basis	15%
Unknown	2%

NOTE – The increase in accordance with a fixed percentage varies between 4,6% and 12% per annum.

#### M. GROWTH IN PENSION

None	34%
Fixed percentage	17%
Ad hoc	49%

NOTE – The fixed percentage growth in pensions varies between 2% and 3% per annum.

#### N. MAXIMUM PENSION

N/A applicable	60%
Applicable	20%



NOTA – Die maksimale wat toegepas word, wissel tussen 66,66% en 100% van aftreessalaris. Die meerderheid fondse wat 'n maksimum toepas, beperk pensioene tot 90% van aftreessalaris.

#### L. MINIMUM PENSIOEN

Nie van toepassing	96%
Van toepassing	4%

NOTA – Sleigs enkele fondse waarborg 'n minimum pensioen en dit wissel tussen 33,33% en 50% van aftreessalaris.

#### M. STERFTE VOOR AFTREDE

Enkelbedrag alleen	22%
Weduwepensioen alleen	1%
Weduwe- en kinderpensioen alleen	13%
Enkelbedrag plus weduwepensioen	8%
Enkelbedrag plus weduwe- en kinderpensioen	53%
Geen	5%

Enkelbedrag gekoppel aan weduwe- en kinderpensioen:

Kleiner as 1 x jaarlikse salaris	21%
1 x jaarlikse salaris	31%
2 x jaarlikse salaris	24%
2,5 x jaarlikse salaris	2%
3 x jaarlikse salaris	10%
Groter as 3 x jaarlikse salaris	2%
Wisselend	2%
Onbekend	8%

Enkelbedrag alleen:

2 x jaarlikse salaris	9%
2,5 x jaarlikse salaris	5%
3 x jaarlikse salaris	5%
4 x jaarlikse salaris	26%
5 x jaarlikse salaris	36%
Groter as 5 x jaarlikse salaris	5%
Wisselend	14%

Weduwepensioen bereken as:

Prosentasie van salaris	10%
Prosentasie van lid se prospektiewe pensioen	90%

NOTA – Waar weduwepensioen uitgedruk word as 'n persentasie van die lid se salaris by oorlye, wissel dit tussen 25% en 50% van salaris.

Weduwepensioen uitgedruk as persentasie van lid se prospektiewe pensioen tot normale aftrededatum:

Kleiner as 50%	11%
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NOTE – The maxima vary between 66,66% and 100% of salaries. The majority of funds that apply a maximum, restrict pensions to 90% of salaries at retirement.

#### L. MINIMUM PENSION

Not applicable	96%
Applicable	4%

NOTE – Only a few funds guarantee a minimum pension and it varies between 33,33% to 50% of salaries at retirement.

#### M. DEATH BEFORE RETIREMENT DATE

Lump sum only	22%
Widow's pension only	1%
Widow's and children's pension only	13%
Lump sum plus widow's pension	8%
Lump sum plus widow's and children's pension	53%
None	5%

Lump sum linked to widow's and children's pension:

Less than 1 x annual salary	21%
1 x annual salary	31%
2 x annual salary	24%
2,5 x annual salary	2%
3 x annual salary	10%
More than 3 x annual salary	2%
Varying	2%
Unknown	8%

Lump sum only:

2 x Annual salary	9%
2,5 x annual salary	5%
3 x annual salary	5%
4 x annual salary	26%
5 x annual salary	36%
More than 5 x annual salary	5%
Varying	14%

Widow's pension expressed as:

Percentage of salary	10%
Percentage of member's prospective pension	90%

NOTE – Where widow's pension is expressed as a percentage of the member's salary at death, it varies between 25% and 50% of salary.

Widow's pension expressed as a percentage of member's prospective pension at normal retirement date:

Less than 50%	11%
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50%	72%
Tussen 51% en 60%	6%
Groter as 60%	8%
Wisselend	3%

#### N. KINDERPENSIOEN

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20%	11%
Tussen 20% en 25%	46%
26% en 30%	7%
31% en 35%	28%
Groter as 35%	2%
Ander	6%

NOTA – Waar kinderpensioen op 'n gelyktaal betaal word, is die gemiddelde geneem asof die maksimum aantal kinders wat kwalifiseer, die pensioen sal ontvang.

Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:

2	28%
3	35%
4	25%
5	6%
Onbekend	6%

Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

Minder as 50%	7%
50% – 59%	6%
60% – 69%	26%
70% – 79%	14%
80% – 89%	9%
90% – 100%	27%
Meer as 100%	5%
Onbekend	5%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 18	29%
Ouderdom 21	11%
Ouderdom 24	1%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	28%
Ouderdom 18, maar met verlenging tot 22 in geval van heeltydse studie	1%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	16%

50%	72%
Between 51% and 60%	6%
More than 60%	8%
Varying	3%

#### N. CHILDREN'S PENSION

Benefit per child expressed as a percentage of widow's pension:

Less than 20%	11%
Between 20% and 25%	46%
26% and 30%	7%
31% and 35%	28%
More than 35%	2%
Other	6%

NOTE – Where children's pension is paid according to a sliding scale, the average was taken as if the maximum number of children qualifying for the benefit will receive the benefit.

Maximum number of children per member qualifying for the benefit:

2	28%
3	35%
4	25%
5	6%
Unknown	6%

Maximum benefit expressed as a percentage of the widow's pension if every qualifying child receives the benefit:

Less than 50%	7%
50% – 59%	6%
60% – 69%	26%
70% – 79%	14%
80% – 89%	9%
90% – 100%	27%
More than 100%	5%
Unknown	5%

Maximum age at which children's pension ceased:

Age 18	29%
Age 21	11%
Age 24	1%
Age 18, but with extension to age 21 in case of full-time studies	28%
Age 18, but with extension to age 22 in case of full-time studies	1%
Age 18, but with extension to age 23 in case of full-time studies	16%

Ouderdom 18, maar met verlenging tot 24 in geval van heeltydse studie	1%
Ouderdom 18, maar met verlenging tot 26 in geval van heeltydse studie	5%
Ouderdom 21, maar met verlenging tot 24 in geval van heeltydse studie	3%
Ander	5%

#### O. STERFTE NA AF TREDE

Geen voorsiening	19%
Wdowe- en kinderspension	61%
Wdoweuspensioen	17%
Ander	3%
Wdoweuspensioen uitgedruk as persentasie van lid se pensioen voor kontribusie	
33,33% – 38%	13%
40% – 48%	6%
50% – 58%	69%
60% – 66,66%	8%
Groter as 66,66%	3%
Wisselend	1%

#### P. KINDERSPENSIOEN NA AF TREDE

Voordeel per kind uitgedruk as persentasie van wdoweepen-sioen	
Kleiner as 20%	12%
20% – 25%	38%
26% – 30%	8%
31% – 35%	32%
Groter as 35%	8%
Ander	3%
Onbekend	2%
Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer	
2	32%
3	26%
4	30%
5	5%
Onbekend	5%
Maksimum voordeel uitgedruk as persentasie van wdoweenvoor-deel indien elke kwalifiserende kind die voordeel ontvang	
Kleiner as 50%	7%
50% – 55%	7%
56% – 65%	27%
70% – 75%	12%
80% – 85%	8%

Age 18, but with extension to age 24 in case of full-time studies	1%
Age 18, but with extension to age 26 in case of full-time studies	5%
Age 21, but with extension to age 24 in case of full-time studies	3%
Other	5%

#### O. DEATH AFTER RETIREMENT

No provision	19%
Widow's and children's pension	61%
Widow's pension	17%
Other	3%
Widow's pension expressed as a percentage of member's pension before contribution	
33,33% – 38%	13%
40% – 48%	6%
50% – 58%	69%
60% – 66,66%	8%
More than 66,66%	3%
Varying	1%

#### P. CHILDREN'S PENSION AFTER RETIREMENT

Benefit per child expressed as a percentage of widow's pension	
Less than 20%	12%
20% – 25%	38%
26% – 30%	8%
31% – 35%	32%
More than 35%	8%
Other	3%
Unknown	2%
Maximum number of children per member qualifying for the benefit	
2	32%
3	26%
4	30%
5	5%
Unknown	5%
Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit	
Less than 50%	7%
50% – 55%	7%
56% – 65%	27%
70% – 75%	12%
80% – 85%	8%

90% – 100%	33%
Meer as 100%	3%
Onbekend	3%
<b>Maksimum ouderdom waarop kindpensioen eindig:</b>	
Ouderdom 18	28%
Ouderdom 21	3%
Ouderdom 24	2%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	32%
Ouderdom 18, maar met verlenging tot 22 in geval van heeltydse studie	2%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	18%
Ouderdom 18, maar met verlenging tot 24 in geval van heeltydse studie	2%
Ouderdom 18, maar met verlenging tot 26 in geval van heeltydse studie	5%
Ouderdom 21, maar met verlenging tot 24 in geval van heeltydse studie	3%
Ander	5%

#### Q. BEËINDIGING VAN WEDUWEEPENSIOEN

By dood alleen	51%
By dood of hertrou	34%
By dood of hertrou voor 'n sekere ouderdom	14%
Onbekend	1%

NOTE – Waar weduwepensioen eindig as gevolg van hertrou voor 'n sekere ouderdom, wissel die minimum ouderdomme van die weduwe by hertrou tussen 50 en 60 jaar.

#### R. SIEKTEPENSIOEN

Minimum dien tydperk vir kwalifisering	29%
Geen minimum dien tydperk vir kwalifisering	69%
Geen voorsiening vir enige voordeel	2%
Inkomste gebaseer op salaris alleen	23%
Inkomste gebaseer op salaris en diensvoordeel slags 'n gratifikasie	71%
Onbekend	5%
	1%

#### S. UITDIENSTREDINGSVOORDELE

Herorganisasie	
Minder as eie bydraes plus rente	1%
Eie bydraes plus rente	73%
Meer as eie bydraes plus rente	26%

90% – 100%	33%
More than 100%	3%
Unknown	3%

#### Maksimum age at which children's pension ceases:

Age 18	28%
Age 21	3%
Age 24	2%
Age 18, but with extension to age 21 in case of full-time studies	32%
Age 18, but with extension to age 22 in case of full-time studies	2%
Age 18, but with extension to age 23 in case of full-time studies	18%
Age 18, but with extension to age 24 in case of full-time studies	2%
Age 18, but with extension to age 26 in case of full-time studies	5%
Age 21, but with extension to age 24 in case of full-time studies	3%
Other	5%

#### Q. CESSATION OF WIDOW'S PENSION

At death only	51%
At death or remarriage	34%
At death or remarriage before a certain age	14%
Unknown	1%

NOTE – Where the widow's pension ceases as a result of remarriage before a certain age, the minimum ages of the widow at remarriage vary between 50 and 60 years.

#### R. ILL HEALTH PENSION

Minimum period of service required to qualify	29%
No minimum period of service required to qualify	69%
No provision for any benefit	2%
Benefit based on salary only	23%
Benefit based on salary and service	71%
Benefit a gratuity only	5%
Unknown	1%

#### S. WITHDRAWAL BENEFIT

Reorganisation	
Less than own contributions plus interest	1%
Own contributions plus interest	73%
More than own contributions plus interest	26%

<b>Vrywillig</b>	
Minder as eie bydraes plus rente	1%
Eie bydraes plus rente	94%
Meer as eie bydraes plus rente	5%
<b>Afspanking</b>	
Minder as eie bydraes plus rente	20%
Eie bydraes plus rente	79%
Meer as eie bydraes plus rente	1%

<b>Voluntary</b>	
Less than own contributions plus interest	1%
Own contributions plus interest	94%
More than own contributions plus interest	5%
<b>Overseas</b>	
Less than own contributions plus interest	20%
Own contributions plus interest	79%
More than own contributions plus interest	1%

## PENSIOENFONDSE VAN KONGLOMERATE

### A. DEELNAME

Allé rasses	80%
Blankes alleen	50%
Allé rasses uitgesonderd Swartes	10%

### B. KWALIFISERINGVEREISTES

1. Geen, behalwe permanente diens	30%
2. Volgens ouderdom alleen	50%
3. Volgens dienetydperk alleen	10%
4. Volgens salaris alleen	-
5. Kombinasié 2, 3 en 4	10%

### C. LEDEBYDRAES

	Mans	Dames
5%, maar nog nie 6% nie	10%	10%
6%, maar nog nie 7% nie	40%	50%
7%, maar nog nie 8% nie	30%	30%
8% of meer	10%	-
Wisselend	10%	10%

### D. WERKGEWERSBYDRAE

	Mans	Dames
8%, maar nog nie 10% nie	10%	10%
10%, maar nog nie 12% nie	20%	20%
12%, maar nog nie 14% nie	30%	30%
Onbekend	40%	40%

### E. AFTREE-OUDERDOM

	Mans	Dames
60 jaar	-	30%
63 jaar	20%	10%
65 jaar	80%	30%

### F. AFTREEVOORDELE (NORMALE AFTREDE)

	Mans	Dames
Pensioenskaal	-	10%
1/00	-	10%
1/50	80%	10%
1/50	20%	60%
Beter as 1/50	30%	10%
Wisselend	30%	10%

### G. REG OP KOMMUTASIE

Ja	100%
Nee	-

### H. VROEË AFTREDE

Minimum diens vereis voor vroeë aftrede	40%
Geen minimum diens vereis voor vroeë aftrede	60%

## PENSION FUNDS OF CONGLOMERATES

### A. PARTICIPATION

All races	80%
Whites only	50%
All races except blacks	10%

### B. QUALIFICATION REQUIREMENTS

1. None, except appointment to permanent staff	30%
2. According to age only	50%
3. According to period of service only	10%
4. According to salary only	-
5. Combination 2, 3 and 4	10%

### C. CONTRIBUTION RATE OF MEMBERS

	Males	Females
5%, but less than 6%	10%	10%
6%, but less than 7%	40%	50%
7%, but less than 8%	30%	30%
8% or more	10%	-
Varying	10%	10%

### D. CONTRIBUTION RATE OF EMPLOYER

	Males	Females
8%, but less than 10%	10%	10%
10%, but less than 12%	20%	20%
12%, but less than 14%	30%	30%
Unknown	40%	40%

### E. RETIREMENT AGE

	Males	Females
Age 60	-	30%
Age 63	20%	10%
Age 65	80%	20%

### F. RETIREMENT BENEFITS (NORMAL RETIREMENT)

	Males	Females
Pension scale	-	10%
1/60	-	10%
1/55	10%	10%
1/50	70%	60%
More than 1/50	10%	10%
Varying	10%	10%

### G. RIGHT TO COMMUTATION

Yes	100%
No	-

### H. EARLY RETIREMENT

Minimum service required to qualify for early retirement	40%
No minimum service required to qualify for early retirement	60%

<b>Maksimum periode voor normale aftree ouderdom waartydens vroeg aftree mag word:</b>			<b>Maximum period before normal retirement date during which early retirement may take place:</b>		
5 jaar	50%	5 years	50%		
10 jaar	90%	10 years	90%		
<b>Voordele by vroeg aftree:</b>			<b>Benefits at early retirement:</b>		
Vermindering volgens aktuariele basis	10%	Pension secured reduced actuarially	10%		
Vermindering volgens neegetegde pensioenasie	90%	Pension secured reduced by a fixed percentage	90%		
<b>I. LAAT AFTREDE</b>			<b>I. DEFERRED RETIREMENT</b>		
Bydraes eindig op normale aftreedatum	67%	Contributions cease at normal retirement date	67%		
Bydraes gaan voort tot werklike aftrede	33%	Contributions continue till date of actual retirement	33%		
<b>Verhoging in pensioen benevens addisionele diensjare aangekoop deur langer diens:</b>			<b>Increase in pension over and above period secured as a result of longer service:</b>		
Vaste persentasie	89%	Fixed percentage	89%		
Aktuariele basis	11%	Actuarial basis	11%		
<b>J. PENSIOENGROEI</b>			<b>J. GROWTH IN PENSIONS</b>		
Geen groei	30%	None	30%		
Vaste persentasie	50%	Fixed percentage	50%		
Ad hoc	70%	Ad hoc	70%		
<b>K. MAKSIMUM PENSIOEN</b>			<b>K. MAXIMUM PENSION</b>		
Nie van toepassing	80%	Not applicable	80%		
Van toepassing	20%	Applicable	20%		
<b>L. MINIMUM PENSIOEN</b>			<b>L. MINIMUM PENSION</b>		
Nie van toepassing	100%	Not applicable	100%		
Van toepassing	-	Applicable	-		
<b>M. STERFTE VOOR AFTREDE</b>			<b>M. DEATH BEFORE RETIREMENT DATE</b>		
Enkelbedrag alleen	30%	Lump sum only	30%		
Enkelbedrag plus weduwe- en kinderpensioen	50%	Lump sum plus widow's and children's pension no provision	80%		
Geen voorsiening	20%		20%		
<b>Enkelbedrag gekoppel aan weduwe- en kinderpensioen:</b>			<b>Lump sum linked to widow's and children's pension:</b>		
Minder as 1 x jaarlikse salaris	20%	Less than 1 x annual salary	20%		
2 x jaarlikse salaris	60%	2 x annual salary	90%		
3 x jaarlikse salaris	20%	3 x annual salary	20%		
<b>Enkelbedrag alleen:</b>			<b>Lump sum only:</b>		
4 x jaarlikse salaris	67%	4 x annual salary	67%		
Weswetend	33%	Varying	33%		
<b>Weduwepensioen bereken as:</b>			<b>Widow's pension expressed as:</b>		
Persentasie van salaris	-	Percentage of salary	-		
Persentasie van lid se prospektiewe pensioen	100%	Percentage of member's prospective pension	100%		

Weduwepensioen uitgedrukt as persentasie van lid se prospective pensioen tot normale aftredatum:

50%	80%
66,66%	20%

#### N. KINDERPENSIOEN

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20%	20%
Tussen 20% en 25%	20%
31% en 35%	60%

Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:

2	20%
3	60%
4	20%

Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

Kleiner as 50%	25%
80% – 89%	20%
90% – 100%	60%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 21	20%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	60%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltydse studie	20%

#### O. STERFTE NA AFTREDE

Geen voorsiening	30%
Weduwepensioen	50%
Weduwe- en kinderpensioen	10%
Ander	10%

Weduwepensioen uitgedruk as persentasie van lid se pensioen voor kontribusie:

50% – 59%	83%
60% – 66,66%	17%

#### P. KINDERPENSIOEN NA AFTREDE

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20%	40%
31% – 35%	60%

Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:

2	20%
3	60%
4	20%

Widow's pension expressed as a percentage of member's prospective pension till normal retirement date:

50%	80%
66,66%	20%

#### N. CHILDREN'S PENSION

Benefit per child expressed as a percentage of widow's pension:

Less than 20%	20%
Between 20% and 25%	20%
31% and 35%	60%

Maximum number of children per member qualifying for the benefit:

2	20%
3	60%
4	20%

Maximum benefit expressed as percentage of widow's pension if every qualifying child receives the benefit:

Less than 50%	25%
80% – 89%	20%
90% – 100%	60%

Maximum age at which children's pension ceases:

Age 21	20%
Age 18, but with extension to age 21 in case of full-time studies	60%
Age 18, but with extension to age 25 in case of full-time studies	20%

#### O. DEATH AFTER RETIREMENT

No provision	30%
Widow's pension	50%
Widow's and children's pension	10%
Other	10%

Widow's pension expressed as a percentage of member's pension before contribution:

50% – 59%	83%
60% – 66,66%	17%

#### P. CHILDREN'S PENSION AFTER RETIREMENT

Benefit per child expressed as a percentage of widow's pension:

Less than 20%	40%
31% – 35%	60%

Maximum number of children per member qualifying for the benefit:

2	20%
3	60%
4	20%



Maximum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

Minder as 50%	40%
50% – 100%	60%

Maximum ouderdom waarop kindpensioen eindig:

Ouderdom 18	20%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	60%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltydse studie	20%

#### Q. BEÏNDIGING VAN WEDUWEPENSIËN

By dood alleen	17%
By dood of hertroue	33%
By dood of hertroue voor 'n sekere ouderdom	50%

#### R. SIEKTEPENSIËN

Minimum dienstydsperk vir kwalifisering	30%
Geen minimum dienstydsperk vir kwalifisering	70%

Inkomste gebaseer op salaris	30%
Inkomste gebaseer op salaris en diens	70%

#### S. UITDIENSTREDINGSVOORDEEL

Reorganisasie

Minder as eie bydrae plus rente	–
Eie bydrae plus rente	40%
Meer as eie bydrae plus rente	60%

Vrywillig

Minder as eie bydrae plus rente	–
Eie bydrae plus rente	100%
Meer as eie bydrae plus rente	–

Afstandig

Minder as eie bydrae plus rente	40%
Eie bydrae plus rente	60%
Meer as eie bydrae plus rente	–

Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit:

Less than 50%	40%
50% – 100%	60%

Maximum age at which children's pension ceases:

Age 18	20%
Age 18, but with extension to age 21 in case of full-time studies	60%
Age 18, but with extension to age 25 in case of full-time studies	20%

#### Q. CESSATION OF WIDOW'S PENSION

At death only	17%
At death or remarriage	33%
At death or remarriage before a certain age	50%

#### R. ILL HEALTH PENSION

Minimum period of service required to qualify	30%
No minimum period of service required to qualify	70%

Benefit based on salary only	30%
Benefit based on salary and service	70%

#### S. WITHDRAWAL BENEFITS

Reorganisasie

Less than own contributions plus interest	–
Own contributions plus interest	40%
More than own contributions plus interest	60%

Vrywillig

Less than own contributions plus interest	–
Own contributions plus interest	100%
More than own contributions plus interest	–

Afstandig

Less than own contributions plus interest	40%
Own contributions plus interest	60%
More than own contributions plus interest	–

## PENSIOENFONDSE VAN KONSTRUKSIEMAATSKAPPE

### A. DEELNAME

Alle rasse 100%

### B. KWALIFISERINGVEREISTES

1. Geen, behalve permanente diens 57%  
 2. Volgens ouderdom alleen 29%  
 3. Volgens diens tydperk alleen 14%

### C. LEDEBYDRAES

	Mans	Dames
5%, maar nog nie 6% nie	14%	14%
6%, maar nog nie 7% nie	29%	58%
7%, maar nog nie 8% nie	43%	14%
Wisselend	14%	14%

### D. WERKGEWERSBYDRAE

	Mans	Dames
8%, maar nog nie 10% nie	14%	14%
12%, maar nog nie 14% nie	14%	14%
Onbekend	72%	72%

### E. AFTREE-OUDERDOM

	Mans	Dames
55 jaar	—	14%
60 jaar	14%	72%
63 jaar	14%	14%
65 jaar	58%	—
Ander	14%	—

### F. AFTREEVOORDELE (NORMALE AFTREDE)

	Mans	Dames
Pensioenstaal	14%	14%
Minder as 160	—	14%
160	—	—
175	29%	29%
180	43%	29%
Wisselend	14%	14%

### G. REG OP KOMMUTASIE

Ja 100%  
 Nie —

### H. VROËE AFTREDE

Minimum diens vereis voor vroeë aftrede 43%  
 Geen minimum diens vereis voor vroeë aftrede 57%

## PENSION FUNDS OF CONSTRUCTION COMPANIES

### A. PARTICIPATION

All races 100%

### B. QUALIFICATION REQUIREMENTS

1. None, except appointment to permanent staff 57%  
 2. According to age only 29%  
 3. According to period of service only 14%

### C. CONTRIBUTION RATE OF MEMBERS

	Males	Females
5%, but less than 6%	14%	14%
6%, but less than 7%	29%	58%
7%, but less than 8%	43%	14%
Varying	14%	14%

### D. CONTRIBUTION RATE OF EMPLOYER

	Males	Females
8%, but less than 10%	14%	14%
12%, but less than 14%	14%	14%
Unknown	72%	72%

### E. RETIREMENT AGE

	Males	Females
Age 55	—	14%
Age 60	14%	72%
Age 63	14%	14%
Age 65	58%	—
Other	14%	—

### F. RETIREMENT BENEFITS (NORMAL RETIREMENT)

	Males	Females
Pension scale	14%	14%
Less than 160	—	14%
160	—	—
175	29%	29%
180	43%	29%
Varying	14%	14%

### G. RIGHT TO COMMUTATION

Yes 100%  
 No —

### H. EARLY RETIREMENT

Minimum service required to qualify for early retirement 43%  
 No minimum service required to qualify for early retirement 57%

**Maksimum periode voor normale aftree-ouderdom waartydens vroeg algemeen mag word:**

10 jaar	86%
Ander	14%

**Voordate by vroeë aftrede:**

Vermindering volgens aktuariele basis	29%
Vermindering volgens voorgeskrede persentasie	71%

**I. LAAT AFTREDE**

Bydraes eindig op normale aftreedatum	71%
Bydraes gaan voort tot werklike aftrede	29%
Verhoging in pensioen bereken as addisionele dienstjare aangekoop deur langer diens:	
Geen	14%
Vaste persentasie	72%
Aktuariele basis	14%

**J. PENSIOENGROEI**

Geen groei	57%
Vaste persentasie	29%
Ad hoc	14%

**K. MAKSIMUM PENSIOEN**

Nie van toepassing	86%
Van toepassing	14%

**L. MINIMUM PENSIOEN**

Nie van toepassing	100%
Van toepassing	-

**M. STERFTE VOOR AFTREDE**

Geen	14%
Enkelbedrag plus weduwe- en kinderpensioen	72%
Weduwe- en kinderpensioen slegs	14%
Enkelbedrag gekoppel aan weduwe- en kinderpensioen:	
Kleiner as 1 x jaarlikse salaris	40%
2 x jaarlikse salaris	20%
3 x jaarlikse salaris	20%
4 x jaarlikse salaris	20%
Weduwepensioen bereken as:	
Persentasie van salaris	33%
Persentasie van lid se prospektiewe pensioen	67%

**Maximum period before the normal retirement date during which early retirement may take place:**

10 years	86%
Other	14%

**Benefits at early retirement:**

Pension secured reduced actuarially	29%
Pension secured reduced by a fixed percentage	71%

**I. DEFERRED RETIREMENT**

Contributions cease at normal retirement date	71%
Contributions continue till date of actual retirement	29%
Increase in pension over and above pension secured as a result of longer service:	
None	14%
Fixed percentage	72%
Actuarial basis	14%

**J. GROWTH IN PENSION**

None	57%
Fixed percentage	29%
Ad hoc	14%

**K. MAXIMUM PENSION**

Not applicable	86%
Applicable	14%

**L. MINIMUM PENSION**

Not applicable	100%
Applicable	-

**M. DEATH BEFORE RETIREMENT DATE**

None	14%
Lump sum plus widow's and children's pension	72%
Widow's and children's pension	14%
Lump sum linked to widow's and children's pension:	
Less than 1 x annual salary	40%
2 x annual salary	20%
3 x annual salary	20%
4 x annual salary	20%
Widow's pension expressed as:	
Percentage of salary	33%
Percentage of member's prospective pension	67%

Weduwepensioen uitgedrukt als persentasie van lid se prospective pensioen tot normale aftredatum:

50%	100%
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#### N. KINDERPENSIOEN

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20%	33%
Tussen 20% en 25%	50%
31% en 35%	17%

Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:

2	17%
3	17%
4	33%
5	33%

Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

60% – 69%	33%
70% – 79%	34%
90% – 100%	33%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 18	50%
Ouderdom 21	17%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	17%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	16%

#### O. STERFTE NA AFTREDE

Geen voorsiening	29%
Weduwepensioen	14%
Weduwe- en kinderpensioen	57%

Weduwepensioen uitgedruk as persentasie van lid se pensioen voor konmutasie:

33,33% – 38%	20%
50% – 59%	80%

#### P. KINDERPENSIOEN NA AFTREDE

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20%	25%
20% – 25%	50%
31% – 35%	25%

Widow's pension expressed as a percentage of member's prospective pension till normal retirement date:

50%	100%
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#### N. CHILDREN'S PENSION

Benefit per child expressed as a percentage of widow's pension:

Less than 20%	33%
Between 20% and 25%	50%
Between 31% and 35%	17%

Maximum number of children per member qualifying for the benefit:

2	17%
3	17%
4	33%
5	33%

Maximum benefit expressed as percentage of widow's pension if every qualifying child receives the benefit:

60% – 69%	33%
70% – 79%	34%
90% – 100%	33%

Maximum age at which children's pension ceases:

Age 18	50%
Age 21	17%
Age 18, but with extension to age 21 in case of full-time studies	17%
Age 18, but with extension to age 23 in case of full-time studies	16%

#### O. DEATH AFTER RETIREMENT

No provision	29%
Widow's pension	14%
Widow's and children's pension	57%

Widow's pension expressed as a percentage of member's pension before commutation:

33,33% – 38%	20%
50% – 59%	80%

#### P. CHILDREN'S PENSION AFTER RETIREMENT

Benefit per child expressed as a percentage of widow's pension:

Less than 20%	25%
20% – 25%	50%
31% – 35%	25%

**Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:**

2	25%
4	50%
5	25%

**Maksimum voordeel uitgedruk as persentasie van weduwevoor-  
deel indien elke kwalifiserende kind die voordeel ontvang:**

60% – 69%	25%
70% – 79%	25%
80% – 100%	50%

**Maksimum ouderdom waarop kinderpensioen eindig:**

Ouderdom 18	50%
Ouderdom 18, maar met verdeling tot 21 in geval van heeltydse studie	25%
Ouderdom 18, maar met verdeling tot 23 in geval van heeltydse studie	25%

**Q. BEËINDIGING VAN WEDUWEEPENSIEN**

By dood alleen	17%
By dood of hertroue	66%
By dood of hertroue voor 'n sekere ouderdom	17%

**R. SIEKTEPENSIEN**

Minimum dien tydperk vir kwalifisering	57%
Geen minimum dien tydperk vir kwalifisering	43%

Inkomste gebaseer op salaris alleen	14%
Inkomste gebaseer op salaris en diens	86%

**S. UITDIENSTREDINGSVOORDELE**

<b>Reorganisasie</b>	
Minder as eie bydraes plus rente	–
Eie bydraes plus rente	71%
Meer as eie bydraes plus rente	29%
<b>Vryewig</b>	
Minder as eie bydraes plus rente	–
Eie bydraes plus rente	86%
Meer as eie bydraes plus rente	14%
<b>Afdanking</b>	
Minder as eie bydraes plus rente	14%
Eie bydraes plus rente	72%
Meer as eie bydraes plus rente	14%

**Maximum number of children per member qualifying for the benefit:**

2	25%
4	50%
5	25%

**Maximum benefit expressed as a percentage of widow's pension if  
every qualifying child receives the benefit:**

60% – 69%	25%
70% – 79%	25%
80% – 100%	50%

**Maximum age at which children's pension ceases:**

Age 18	50%
Age 18, but with extension to age 21 in case of full-time studies	25%
Age 18, but with extension to age 23 in case of full-time studies	25%

**Q. CESSATION OF WIDOW'S PENSION**

At death only	17%
At death or remarriage	66%
At death or remarriage before a certain age	17%

**R. ILL HEALTH PENSION**

Minimum period of service required to qualify	57%
No minimum period of service required to qualify	43%

Income based on salary only	14%
Income based on salary and service	86%

**S. WITHDRAWAL BENEFITS**

<b>Reorganisasie</b>	
Less than own contributions plus interest	–
Own contributions plus interest	71%
More than own contributions plus interest	29%
<b>Vryewig</b>	
Less than own contributions plus interest	–
Own contributions plus interest	86%
More than own contributions plus interest	14%
<b>Afdanking</b>	
Less than own contributions plus interest	14%
Own contributions plus interest	72%
More than own contributions plus interest	14%

## PENSIOENFONDSE VAN KOÖPERASIES

### A. DEELNAME

Alle rasse	50%
Blankes alleen	40%
Alle rasse uitgesonderd Swartes	10%

### B. KWALIFISERINGVEREISTES

1. Geen, behalwe permanente diens	20%
2. Volgens ouderdom alleen	70%
3. Volgens dienstydsperk alleen	10%

### C. LEDEBYDRAES

	Mans	Dames
6%, maar nog nie 7% nie	30%	30%
7%, maar nog nie 8% nie	50%	50%
Wisselend	20%	20%

### D. WERKGEWERSBYDRAE

	Mans	Dames
6%, maar nog nie 8% nie	10%	50%
8%, maar nog nie 10% nie	-	-
10%, maar nog nie 12% nie	20%	20%
12%, maar nog nie 14% nie	30%	30%
14%, maar nog nie 16% nie	30%	30%
Onbekend	10%	10%

### E. AFTREE-OUDERDOM

	Mans	Dames
60 jaar	-	50%
63 jaar	30%	50%
65 jaar	70%	40%

### F. AFTREEVOORDELE (NORMALE AFTREDE)

Pensioenskaal	Mans	Dames
Minder as 100	-	10%
100	10%	10%
150	40%	30%
Beter as 150	40%	40%
Wisselend	10%	10%

### G. REG OP KOMMUTASIE

Ja	100%
Nee	-

### H. VROEE AFTREDE

Minimum diens vereis voor vroeë aftrede	20%
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## PENSION FUNDS OF CO-OPERATIVES

### A. PARTICIPATION

All races	50%
Whites only	40%
All races except blacks	10%

### B. QUALIFICATION REQUIREMENTS

1. None, except appointment to permanent staff	20%
2. According to age only	70%
3. According to period of service only	10%

### C. CONTRIBUTION RATE OF MEMBERS

	Males	Females
6%, but less than 7%	30%	30%
7%, but less than 8%	50%	50%
Varying	20%	20%

### D. CONTRIBUTION RATE OF EMPLOYER

	Males	Females
6%, but less than 8%	10%	10%
8%, but less than 10%	-	-
10%, but less than 12%	20%	20%
12%, but less than 14%	30%	30%
14% but less than 16%	30%	30%
Unknown	10%	10%

### E. RETIREMENT AGE

	Males	Females
Age 60	-	50%
Age 63	30%	10%
Age 65	70%	40%

### F. RETIREMENT BENEFITS (NORMAL RETIREMENT)

Pension scale	Males	Females
Less than 100	-	10%
100	10%	10%
150	40%	30%
Better than 150	40%	40%
Varying	10%	10%

### G. RIGHT TO COMMUTATION

Yes	100%
No	-

### H. EARLY RETIREMENT

Minimum service required to qualify for early retirement	20%
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Geen minimum dienst vereist voor vroege aftrede	80%	No minimum service required to qualify for early retirement	80%
Maksimum periode voor normale aftree-ouderdom waartoe vroege aftrede mag worden		Maximum period before the normal retirement date during which early retirement may take place	
5 jaar	10%	5 years	10%
10 jaar	80%	10 years	80%
Voordele by vroege aftrede:		Benefits at early retirement:	
Vermindering volgens neergelegde persentasie	100%	Pension secured reduced by a fixed percentage	100%
<b>I. LAAT AFTREDE</b>		<b>I. DEFERRED RETIREMENT</b>	
Bydraes eindig op normale aftreedatum	100%	Contributions cease at normal retirement date	100%
Bydraes gaan voort tot werklike aftrede	—	Contributions continue till date of actual retirement	—
Verhoging in pensioen benevens addisionele diensjare aangekoop deur langer diens:		Increase in pensions over and above pension secured as a result of longer service:	
Vaste persentasie	90%	Fixed percentage	90%
Aktuariele basis	10%	Actuarial basis	10%
<b>J. PENSIOENGROEI</b>		<b>J. GROWTH IN PENSIONS</b>	
Geen groei	20%	None	20%
Vaste persentasie	40%	Fixed percentage	40%
Ad hoc	40%	Ad hoc	40%
<b>K. MAKSIMUM PENSIOEN</b>		<b>K. MAXIMUM PENSION</b>	
Nie van toepassing	40%	Not applicable	40%
Van toepassing	80%	Applicable	80%
<b>L. MINIMUM PENSIOEN</b>		<b>L. MINIMUM PENSION</b>	
Nie van toepassing	90%	Not applicable	90%
Van toepassing	10%	Applicable	10%
<b>M. STERFTE VOOR AFTREDE</b>		<b>M. DEATH BEFORE RETIREMENT DATE</b>	
Enkelbedrag alleen	50%	Lump sum only	50%
Enkelbedrag plus weduwe- en kinderpensioen	60%	Lump sum plus widow's and children's pension	60%
Enkelbedrag gekoppel aan weduwe- en kinderpensioen:		Lump sum linked to widow's and children's pension:	
1 x jaarlike salaris	40%	1 x annual salary	40%
2 x jaarlike salaris	80%	2 x annual salary	80%
Enkelbedrag alleen:		Lump sum only:	
4 x jaarlike salaris	20%	4 x annual salary	20%
5 x jaarlike salaris	80%	5 x annual salary	80%
Weduwepensioen bereken as		Widow's pension expressed as	
Persentasie van salaris	20%	Percentage of salary	20%
Persentasie van 10 se prospektiewe pensioen	80%	Percentage of member's prospective pension	80%

Weduwepensioen uitgedrukt as persentasie van lid se prospective pensioen tot normale aftredatum:

50% 100%

#### N. KINDERPENSIOEN

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20% 20%

Tussen 20% en 25% 50%

Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:

3 40%

4 50%

Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

Minder as 50% 20%

60% – 69% 40%

80% – 89% 20%

Groter as 100% 20%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 18 40%

Ouderdom 21 40%

Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie 20%

#### O. STERFTE NA AFTREDE

Geen voorsiening 30%

Weduwepensioen 30%

Weduwe- en kinderpensioen 40%

Weduwepensioen uitgedruk as persentasie van lid se pensioen voor kommunale:

33,33% – 39% 14%

50% – 59% 56%

#### P. KINDERPENSIOEN NA AFTREDE

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

Kleiner as 20% 25%

20% – 25% 75%

Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:

3 50%

4 50%

Widow's pension expressed as a percentage of member's prospective pension till normal retirement date:

50% 100%

#### N. CHILDREN'S PENSION

Benefit per child expressed as a percentage of widow's pension:

Less than 20% 20%

Between 20% and 25% 80%

Maximum number of children per member qualifying for the benefit:

3 40%

4 60%

Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit:

Less than 50% 20%

60% – 69% 40%

80% – 89% 20%

More than 100% 20%

Maximum age at which children's pension ceases:

Age 18 40%

Age 21 40%

Age 18, but with extension to age 21 in case of full-time studies 20%

#### O. DEATH AFTER RETIREMENT

No provision 30%

Widow's pension 30%

Widow's and children's pension 40%

Widow's pension expressed as a percentage of member's pension before commutation:

33,33% – 39% 14%

50% – 59% 56%

#### P. CHILDREN'S PENSION AFTER RETIREMENT

Benefit per child expressed as a percentage of widow's pension:

Less than 20% 25%

20% – 25% 75%

Maximum number of children per member qualifying for the benefit:

3 50%

4 50%



Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

Kleiner as 50%	25%
50% – 59%	50%
60% – 89%	25%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 18	75%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	25%

#### Q. BEËINDIGING VAN WEDUWEPENSIEN

By dood alleen	89%
By dood of hertroue	11%

#### R. SIEKTEPENSIEN

Minimum dienstydsperk vir kwalifisering	10%
Geen minimum dienstydsperk vir kwalifisering	90%

Inkomste gebaseer op salaris alleen	80%
Inkomste gebaseer op salaris en diens	20%

#### S. UITDIENSTREDINGSVOORDELE

Reorganisasie	
Eie bydraes plus rente	100%
Wyswilling	
Eie bydraes plus rente	100%
Afstemming	
Eie bydraes plus rente	100%

Maksimum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit:

Less than 50%	25%
50% – 59%	50%
60% – 89%	25%

Maximum age at which children's pension ceases:

Age 18	75%
Age 18, but with extension to age 21 in case of full-time studies	25%

#### Q. CESSATION OF WIDOW'S PENSION

At death only	89%
At death or remarriage	11%

#### R. ILL HEALTH PENSION

Minimum period of service required to qualify	10%
No minimum period of service required to qualify	90%

Benefit based on salary only	80%
Benefit based on salary and service	20%

#### S. WITHDRAWAL BENEFITS

Reorganisation	
Own contributions plus interest	100%
Voluntary	
Own contributions plus interest	100%
Dismissal	
Own contributions plus interest	100%

**PENSIOENFONDSE VAN KORPORASIES**

**A. DEELNAME**

Alle rasse	70%
Blanke alleen	30%

**B. KWALIFISERINGVEREISTES**

1. Geen, behalwe permanente diens	80%
2. Volgens ouderdom alleen	-
3. Volgens dienstrydperk alleen	10%
4. Volgens salaris alleen	-
5. Kombinasi 2, 3 en 4	30%

**C. LEDEBYDRAES**

	Mans	Dames
Minder as 5%	-	10%
6%, maar nog nie 7% nie	40%	30%
7%, maar nog nie 8% nie	30%	30%
8% of meer	10%	10%
Wisselend	20%	20%

**D. WERKGEWERBYDRAE**

	Mans	Dames
6%, maar nog nie 8% nie	10%	10%
8%, maar nog nie 10% nie	10%	10%
10%, maar nog nie 12% nie	10%	10%
12%, maar nog nie 14% nie	10%	10%
14%, maar nog nie 16% nie	20%	20%
Onbekend	40%	40%

**E. AFTREE-OUDERDOM**

	Mans	Dames
60 jaar	10%	70%
63 jaar	20%	20%
65 jaar	70%	10%

**F. AFTREEVOORDELE (NORMALE AFTREDE)**

	Mans	Dames
Pensioenskaal		
1/50	40%	50%
Beter as 1/50	40%	30%
Wisselend	20%	20%

**G. REG OP KOMMUTASIE**

Ja	100%
Nee	-

**PENSION FUNDS OF CORPORATIONS**

**A. PARTICIPATION**

All races	70%
Whites only	30%

**B. QUALIFICATION REQUIREMENTS**

1. None, except appointment to permanent staff	80%
2. According to age only	-
3. According to period of service only	10%
4. According to salary only	-
5. Combination 2, 3 and 4	30%

**C. CONTRIBUTION RATE OF MEMBERS**

	Males	Females
Less than 5%	-	10%
6%, but less than 7%	40%	30%
7%, but less than 8%	30%	30%
8% or more	10%	10%
Varying	20%	20%

**D. CONTRIBUTION RATE OF EMPLOYER**

	Males	Females
8%, but less than 8%	10%	10%
8%, but less than 10%	10%	10%
10%, but less than 12%	10%	10%
12%, but less than 14%	10%	10%
14%, but less than 16%	20%	20%
Unknown	40%	40%

**E. RETIREMENT AGE**

	Males	Females
Age 60	10%	70%
Age 63	20%	20%
Age 65	70%	10%

**F. RETIREMENT BENEFITS (NORMAL RETIREMENT)**

	Males	Females
Pension scale		
1/50	40%	50%
Better than 1/50	40%	30%
Varying	20%	20%

**G. RIGHT TO COMMUTATION**

Yes	100%
No	-

## H. VROEGE AFTREDE

Minimum dienst vereist voor vroeg aftrede	30%
Geen minimum dienst vereist voor vroeg aftrede	70%
Maksimum periode voor normale aftrededatum waartydens vroeg aftrede mag worden	
5 jaar	40%
10 jaar	60%
Voordele op vroeg aftrede:	
Geen vermindering in gevestigde pensioen	20%
Vermindering volgens neergelegde persentasie	80%

## I. LAAT AFTREDE

Bydraes eindig op normale aftrededatum	67%
Bydraes gaan voort tot werklike aftrede	33%
Verhoging in pensioen benevens addisionele diensjare aangekoop deur langer dienst:	
Geen	22%
Vaste persentasie	45%
Aktuariele basis	33%

## J. PENSIENGROEI

Vaste persentasie	60%
Ad hoc	40%

## K. MAKSIMUM PENSIEN

Nie van toepassing	80%
Van toepassing	20%

## L. MINIMUM PENSIEN

Nie van toepassing	100%
Van toepassing	-

## M. STERFTE VOOR AFTREDE

Enkelbedrag alleen	30%
Weduwe- en kinderpensioen alleen	10%
Enkelbedrag plus weduwepensioen	20%
Enkelbedrag plus weduwe- en kinderpensioen	40%
Enkelbedrag gekoppel met weduwe- en kinderpensioen:	
Kleiner as 1 x jaarlike salaris	17%
1 x jaarlike salaris	17%
2 x jaarlike salaris	17%
2,5 x jaarlike salaris	17%
3 x jaarlike salaris	32%

## H. EARLY RETIREMENT

Minimum service required to qualify for early retirement	30%
No minimum service required to qualify for early retirement	70%
Maximum period before the normal retirement date during which early retirement may take place	
5 years	40%
10 years	60%
Benefits of early retirement:	
No reduction in pension secured	20%
Pension secured reduced by a fixed percentage	80%

## I. DEFERRED RETIREMENT

Contributions cease at normal retirement date	67%
Contributions continue till date of actual retirement	33%
Increase in pension over and above pension accrued as a result of longer service:	
None	22%
Fixed percentage	45%
Actuarial basis	33%

## J. GROWTH IN PENSIONS

Fixed percentage	60%
Ad hoc	40%

## K. MAXIMUM PENSION

Not applicable	60%
Applicable	20%

## L. MINIMUM PENSION

Not applicable	100%
Applicable	-

## M. DEATH BEFORE RETIREMENT DATE

Lump sum only	30%
Widow's and children's pension	10%
Lump sum plus widow's pension	20%
Lump sum plus widow's and children's pension	40%
Lump sum linked to widow's and children's pension:	
Less than 1 x annual salary	17%
1 x annual salary	17%
2 x annual salary	17%
2,5 x annual salary	17%
3 x annual salary	32%

<b>Enkelbedrag alleen:</b>	
5 x jaarlikse salaris	33%
6 x jaarlikse salaris	33%
Wisselend	34%
<b>Weduwepensioen bereken as:</b>	
Percentage van salaris	-
Percentage van lid se prospective pensioen	100%
<b>Weduwepensioen uitgedruk as persentasie van lid se prospective pensioen tot normale aftrededatum:</b>	
50%	72%
51% – 60%	14%
Wisselend	14%

## N. KINDERPENSIOEN

<b>Voordele per kind uitgedruk as persentasie van weduwepensioen:</b>	
Tussen 20% en 25%	60%
31% en 35%	40%
<b>Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:</b>	
2	60%
3	20%
4	20%
<b>Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:</b>	
Minder as 50%	20%
60% – 69%	60%
90% – 100%	20%
<b>Maksimum ouderdom waarop kinderpensioen eindig:</b>	
Ouderdom 18	40%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltyds-studie	20%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltyds studie	20%
Ander	20%

## O. STERFTE NA AFTREDE

Geen voorsiening	50%
Weduwepensioen	50%
Weduwe- en kinderpensioen	40%
<b>Weduwepensioen uitgedruk as persentasie van lid se pensioen voor kommutasie:</b>	
50% – 59%	100%

<b>Lump sum only:</b>	
5 x annual salary	30%
6 x annual salary	20%
Varying	34%
<b>Widow's pension expressed as:</b>	
Percentage of salaries	-
Percentage of member's prospective pension	100%
<b>Widow's pension expressed as a percentage of member's prospective pension till normal retirement date:</b>	
50%	72%
51% – 60%	14%
Varying	14%

## N. CHILDREN'S PENSION

<b>Benefit per child expressed as a percentage of widow's pension:</b>	
Between 20% and 25%	60%
Between 31% and 35%	40%
<b>Maximum number of children per member qualifying for the benefit:</b>	
2	60%
3	20%
4	20%
<b>Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit:</b>	
Less than 50%	20%
Between 60% and 69%	60%
Between 90% and 100%	20%
<b>Maximum age at which children's pension ceases:</b>	
Age 18	40%
Age 18, but with extension to age 21 in case of full-time studies	20%
Age 18, but with extension to age 25 in case of full-time studies	20%
Other	20%

## O. DEATH AFTER RETIREMENT

No provision	10%
Widow's pension	50%
Widow's and children's pension	40%
<b>Widow's pension expressed as a percentage of member's pension before commutation:</b>	
Between 50% and 59%	100%

**P. KINDERPENSIOEN NA AFTREDE**

Voordele per kind uitgedruk as persentasie van weduwepensioen:

20% – 25%	25%
31% – 35%	50%
46% – 50%	25%

Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:

2	75%
4	25%

Maksimum voordeel uitgedruk as persentasie van weduwevoor-  
deel indien elke kwalifiserende kind die voordeel ontvang:

50% – 69%	50%
90% – 100%	50%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 18	25%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	50%
Ouderdom 18, maar met verlenging tot 26 in geval van heeltydse studie	25%

**Q. BEÏNDIGING VAN WEDUWEPENSIOEN**

By dood alleen	80%
By dood of hertrou	20%

**R. SIEKTEPENSIOEN**

Minimum dienstydsperk vir kwalifisering	10%
Geen minimum dienstydsperk vir kwalifisering	90%

Inkomste gebaseer op salaris alleen	30%
Inkomste gebaseer op salaris en diens	70%

**S. UITDIENSTREDINGSVOORDEEL**

Herorganisasie	
Minder as eie bydraes plus rente	–
Eie bydraes plus rente	80%
Meer as eie bydraes plus rente	20%

Vrywillig	
Minder as eie bydraes plus rente	–
Eie bydraes plus rente	100%
Meer as eie bydraes plus rente	–

Afdanking	
Minder as eie bydraes plus rente	10%
Eie bydraes plus rente	90%
Meer as eie bydraes plus rente	–

**P. CHILDREN'S PENSION AFTER RETIREMENT**

Benefit per child expressed as a percentage of widow's pension:

Between 20% and 25%	25%
Between 31% and 35%	50%
Between 46% and 50%	25%

Maximum number of children per member qualifying for the benefit:

2	75%
4	25%

Maximum benefit expressed as a percentage of widow's pension if  
every qualifying child receives the benefit:

Between 60% and 69%	50%
Between 90% and 100%	50%

Maximum age at which children's pension ceases:

Age 18	25%
Age 18, but with extension to age 21 in case of full time studies	50%
Age 18, but with extension to age 26 in case of full time studies	25%

**Q. CESSATION OF WIDOW'S PENSION**

At death only	80%
At death or remarriage	20%

**R. ILL HEALTH PENSION**

Minimum period of service required to qualify	10%
No minimum period of service required to qualify	90%

Income based on salary only	30%
Income based on salary and service	70%

**S. WITHDRAWAL BENEFITS**

Reorganisation	
Less than own contributions plus interest	–
Own contributions plus interest	80%
More than own contributions plus interest	20%

Voluntarily	
Less than own contributions plus interest	–
Own contributions plus interest	100%
More than own contributions plus interest	–

Dismissal	
Less than own contributions plus interest	10%
Own contributions plus interest	90%
More than own contributions plus interest	–

## PENSIOENFONDSE VAN FINANSIËLE INSTELLINGS

### A. DEELNAME

Alle rasse	81%
Blankes alleen	19%

### B. KWALIFISERINGVEREISTES

1. Geen, behalve permanente diens	50%
2. Volgens ouderdom alleen	13%
3. Volgens dienstrydeperk alleen	6%
4. Volgens salaris alleen	6%
5. Kombinasie 2, 3 en 4	25%

### C. LEDEBYDRAES

	Mans	Dames
Minder as 5%	–	6%
6%, maar nog nie 7% nie	38%	44%
7%, maar nog nie 8% nie	31%	44%
8% of meer	25%	–
Wisselend	6%	6%

### D. WERKGEWERBYDRAE

	Mans	Dames
6%, maar nog nie 8% nie	13%	13%
8%, maar nog nie 10% nie	20%	27%
10%, maar nog nie 12% nie	7%	–
14%, maar nog nie 16% nie	7%	7%
16% of meer	7%	7%
Onbeseind	46%	46%

### E. AFTREE-OUDERDOM

	Mans	Dames
55 jaar	–	6%
58 jaar	–	13%
60 jaar	31%	62%
63 jaar	38%	19%
65 jaar	31%	–

### F. AFTREEVOORDELE (NORMALE AFTREDE)

	Mans	Dames
Pensioenskaal		
1/60	25%	25%
1/50	25%	25%
Beter as 1/50	13%	13%
Wisselend	31%	31%
Ander	6%	6%

## PENSION FUNDS OF FINANCIAL INSTITUTIONS

### A. PARTICIPATION

All races	81%
Whites only	19%

### B. QUALIFICATION REQUIREMENTS

1. None, except appointment to permanent staff	50%
2. According to age only	13%
3. According to period of service only	6%
4. According to salary only	6%
5. Combination 2, 3 and 4	25%

### C. CONTRIBUTION RATE OF MEMBERS

	Males	Females
Less than 5%	–	6%
6%, but less than 7%	38%	44%
7%, but less than 8%	31%	44%
8% or more	25%	–
Varying	6%	6%

### D. CONTRIBUTION RATE OF EMPLOYER

	Males	Females
6%, but less than 8%	13%	13%
8%, but less than 10%	20%	27%
10%, but less than 12%	7%	–
14%, but less than 16%	7%	7%
16% or more	7%	7%
Unknown	46%	46%

### E. RETIREMENT AGE

	Males	Females
Age 50	–	6%
Age 58	–	13%
Age 60	31%	62%
Age 63	38%	19%
Age 65	31%	–

### F. RETIREMENT BENEFITS (NORMAL RETIREMENT)

	Males	Females
Pension scale		
1/60	25%	25%
1/50	25%	25%
Better than 1/50	13%	13%
Varying	31%	31%
Other	6%	6%

**G. REG OP KOMMUTASIE**

Ja	100%
Nee	-

**H. VROEGE AFTREDE**

Minimum diens vereis voor vroeë aftrede	58%
Geen minimum diens vereis voor vroeë aftrede	44%
Maksimum periode voor normale aftree-ouderdom waarby diens vroeë afgetree mag word:	
5 jaar	50%
8 jaar	6%
10 jaar	31%
Onbekend	13%
Voordele op vroeë aftrede:	
Geen vermindering in gevestigde pensioen	12%
Vermindering volgens aktuariese basis	25%
Vermindering volgens neergelegde persentasie	50%
Wisselend	13%

**I. LAAT AFTREDE**

Bydraes eindig op normale aftreedatum	53%
Bydraes gaan voort tot werklike aftrede	47%
Verhoging in pensioen benevens addisionele diensjare aangekoop deur langer diens:	
Geen	33%
Vaste persentasie	47%
Aktuariese basis	20%

**J. PENSIOENGROEI**

Geen groei	31%
Vaste persentasie	6%
Ad hoc	63%

**K. MAKSIMUM PENSIOEN**

Nie van toepassing	87%
Van toepassing	13%

**L. MINIMUM PENSIOEN**

Nie van toepassing	100%
Van toepassing	-

**M. STERFTE VOOR AFTREDE**

Weduwe- en kinderpensioen alleen	38%
Enkelbedrag plus weduwe- en kinderpensioen	62%

**G. RIGHT TO COMMUTATION**

Yes	100%
No	-

**H. EARLY RETIREMENT**

Minimum service required to qualify for early retirement	58%
No minimum service required to qualify for early retirement	44%
Maximum period before the normal retirement date during which early retirement may take place:	
5 years	30%
8 years	6%
10 years	31%
Unknown	13%
Benefits on early retirement:	
No reduction in pension secured	12%
Pension secured reduced actuarially	25%
Pension secured reduced by a fixed percentage	50%
Varying	13%

**I. DEFERRED RETIREMENT**

Contributions cease at normal retirement date	53%
Contributions continue till date of actual retirement	47%
Increase in pension over and above pension secured as a result of longer service:	
None	33%
Fixed percentage	47%
Actuarial basis	20%

**J. GROWTH IN PENSIONS**

None	31%
Fixed percentage	6%
Ad hoc	63%

**K. MAXIMUM PENSION**

Not applicable	87%
Applicable	13%

**L. MINIMUM PENSION**

Not applicable	100%
Applicable	-

**M. DEATH BEFORE RETIREMENT DATE**

Widow's and children's pension	38%
Lump sum plus widow's and children's pension	62%

<b>Enkelebedrag gekoppel aan weduwe- en kinderpensioen:</b>	
1 x jaarlikse salaris	50%
2 x jaarlikse salaris	30%
3 x jaarlikse salaris	20%
<b>Weduwepensioen bereken as:</b>	
Prosentasie van salaris	19%
Prosentasie van lid se prospektiewe pensioen	81%
<b>Weduwepensioen uitgedruk as persentasie van lid se prospektiewe pensioen tot normale aftredatum:</b>	
50%	68%
Tussen 50% en 60%	8%
Groter as 60%	23%

## N. KINDERPENSIOEN

<b>Voordeel per kind uitgedruk as persentasie van weduwepensioen:</b>	
Kleiner as 20%	6%
Tussen 20% en 25%	25%
26% en 30%	6%
31% en 35%	38%
Groter as 35%	6%
Ander	19%
<b>Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:</b>	
2	19%
3	31%
4	31%
Onbekend	19%
<b>Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:</b>	
50% – 59%	6%
60% – 69%	13%
70% – 79%	6%
80% – 89%	13%
90% – 100%	30%
Meer as 100%	13%
Onbekend	19%
<b>Maksimum ouderdom waarop kinderpensioen eindig:</b>	
Ouderdom 18	37%
Ouderdom 21	19%
Ouderdom 24	6%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	13%

<b>Lump sum linked to widow's and children's pension:</b>	
1 x annual salary	50%
2 x annual salary	30%
3 x annual salary	20%
<b>Widow's pension expressed as:</b>	
Percentage of salary	19%
Percentage of member's prospective pension	81%
<b>Widow's pension expressed as a percentage of member's prospective pension:</b>	
50%	68%
Between 50% and 60%	8%
Higher than 60%	23%

## N. CHILDREN'S PENSION

<b>Benefit per child expressed as a percentage of widow's pension:</b>	
Less than 20%	6%
Between 20% and 25%	25%
Between 26% and 30%	6%
Between 31% and 35%	38%
More than 35%	6%
Other	19%
<b>Maximum number of children per member qualifying for the benefit:</b>	
2	19%
3	31%
4	31%
Unknown	19%
<b>Maximum benefit expressed as percentage of widow's pension if every qualifying child receives the benefit:</b>	
50 – 59%	6%
60% – 69%	13%
70% – 79%	6%
80% – 89%	13%
90% – 100%	30%
More than 100%	13%
Unknown	19%
<b>Maximum age at which children's pension ceases:</b>	
Age 18	37%
Age 21	19%
Age 24	6%
Age 18, but with extension to age 21 in case of full-time studies	13%



Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	19%
Ouderdom 18, maar met verlenging tot 26 in geval van heeltydse studie	6%

#### O. STERFTE NA AFREDE

Geen voorsiening	6%
Weduwe- en kinderspensioen	94%
Weduwepensioen uitgedruk as persentasie van lid se pensioen voor kommitasie:	
33,33% – 39%	20%
40% – 49%	13%
50% – 59%	47%
60% – 66,66%	13%
Groter as 66,66%	7%

#### P. KINDERSPENSIEN NA AFREDE

Voordeel per kind uitgedruk as persentasie van weduwepensioen	
Kleiner as 20%	7%
20% – 25%	26%
26% – 30%	7%
31% – 35%	40%
Groter as 35%	7%
Anders	13%
Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer	
2	21%
3	33%
4	33%
Onbekend	13%
Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang	
50% – 59%	7%
60% – 69%	13%
70% – 79%	7%
80% – 89%	13%
90% – 100%	34%
Meer as 100%	13%
Onbekend	13%
Maksimum ouderdom waarop kinderspensioen eindig	
Ouderdom 18	42%
Ouderdom 21	13%
Ouderdom 24	6%

Age 18, but with extension to age 23 in case of full-time studies	19%
Age 18, but with extension to age 26 in case of full-time studies	6%

#### D. DEATH AFTER RETIREMENT

No provision	6%
Widow's and children's pension	94%
Widow's pension expressed as a percentage of member's pension before commutation:	
Between 33,33% and 39%	20%
Between 40% and 49%	13%
Between 50% and 59%	47%
Between 60% and 66,66%	13%
Higher than 66,66%	7%

#### F. CHILDREN'S PENSION AFTER RETIREMENT

Benefit per child expressed as a percentage of widow's pension	
Less than 20%	7%
Between 20% and 25%	26%
Between 26% and 30%	7%
Between 31% and 35%	40%
More than 35%	7%
Other	13%
Maximum number of children per member qualifying for the benefit	
2	21%
3	33%
4	33%
Unknown	13%
Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit	
50% – 59%	7%
60% – 69%	13%
70% – 79%	7%
80% – 89%	13%
90% – 100%	34%
More than 100%	13%
Unknown	13%
Maximum age at which children's pension ceases	
Age 18	42%
Age 21	13%
Age 24	6%

Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	13%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	20%
Ouderdom 18, maar met verlenging tot 26 in geval van heeltydse studie	6%

#### Q. BEÏNDIGING VAN WEDUWEEPENSIOEN

By dood alleen	56%
By dood of hertrou	25%
By dood of hertrou voor 'n sekere ouderdom	19%

#### R. SIEKTEPENSIOEN

Minimum dien tydperk vir kwalifisering	25%
Geen minimum dien tydperk vir kwalifisering	69%
Geen voordeel	6%

Inkomste gebaseer op salaris alleen	13%
Inkomste gebaseer op salaris en diens	80%
Voordeel siegs 'n gratifikasie	7%

#### S. UITDIENSTREDINGSVOORDELE

<i>Herorganisasie</i>	
Minder as eie bydraes plus rente	6%
Eie bydraes plus rente	69%
Meer as eie bydraes plus rente	25%

<i>Vrywillig</i>	
Minder as eie bydraes plus rente	6%
Eie bydraes plus rente	75%
Meer as eie bydraes plus rente	19%

<i>Afdanking</i>	
Minder as eie bydraes plus rente	19%
Eie bydraes plus rente	81%
Meer as eie bydraes plus rente	-

Age 18, but with extension to age 21 in case of full-time studies	13%
Age 18, but with extension to age 23 in case of full-time studies	20%
Age 18, but with extension to age 26 in case of full-time studies	6%

#### Q. CESSATION OF WIDOW'S PENSION

At death only	56%
At death or remarriage	25%
At death or remarriage before a certain age	19%

#### R. ILL HEALTH PENSION

Minimum period of service required to qualify	25%
No minimum period of service required to qualify	69%
No benefit provided	6%

Income based on salary only	13%
Income based on salary and service	80%
Gratuity only	7%

#### S. WITHDRAWAL BENEFITS

<i>Reorganisasie</i>	
Less than own contributions plus interest	6%
Own contributions plus interest	69%
More than own contributions plus interest	25%

<i>Voluntary</i>	
Less than own contributions plus interest	6%
Own contributions plus interest	75%
More than own contributions plus interest	19%

<i>Dismissal</i>	
Less than own contributions plus interest	19%
Own contributions plus interest	81%
More than own contributions plus interest	-

**PENSIOENFONDSE VAN DIE STAAT EN  
PLAASLIKE OWERHEDE**

**A. DEELNAME**

All rasse	56%
Blanks alleen	44%

**B. KWALIFISERINGVEREISTES**

1. Geen, behalwe permanente diens	56%
2. Volgens ouderdom alleen	33%
3. Volgens diens tydperk alleen	-
4. Volgens salaris alleen	-
5. Kombinasie 2, 3 en 4	11%

**C. LEDEBYDRAES**

	Mans	Dames
Minder as 5%	-	11%
5%, maar nog nie 6% nie	-	11%
6%, maar nog nie 7% nie	11%	22%
7%, maar nog nie 8% nie	22%	-
8% of meer	56%	45%
Wisselend	11%	11%

**D. WERKGEWERBYDRAE**

	Mans	Dames
6%, maar nog nie 8% nie	11%	11%
8%, maar nog nie 10% nie	-	-
10%, maar nog nie 12% nie	11%	11%
12%, maar nog nie 14% nie	11%	34%
14%, maar nog nie 16% nie	11%	11%
16% of meer	34%	11%
Onbekend	22%	22%

**E. AFTREE-OUERDOM**

	Mans	Dames
55 jaar	-	11%
60 jaar	-	11%
65 jaar	44%	33%
Wisselend	56%	45%

**F. AFTREEVOORDELE (NORMALE AFTREDE)**

	Mans	Dames
Pensioenskala	78%	78%
Beter as 100	-	-
Wisselend	22%	22%

**PENSION FUNDS OF THE GOVERNMENT AND  
LOCAL AUTHORITIES**

**A. PARTICIPATION**

All races	56%
Whites only	44%

**B. QUALIFICATION REQUIREMENTS**

1. None, except appointment to permanent staff	56%
2. According to age only	33%
3. According to period of service only	-
4. According to salary only	-
5. Combination 2, 3 and 4	11%

**C. CONTRIBUTION RATE OF MEMBERS**

	Males	Females
Less than 5%	-	11%
5%, but less than 6%	-	11%
6%, but less than 7%	11%	22%
7%, but less than 8%	22%	-
8% or more	56%	45%
Varying	11%	11%

**D. CONTRIBUTION RATE OF EMPLOYER**

	Males	Females
6%, but less than 8%	11%	11%
8%, but less than 10%	-	-
10%, but less than 12%	11%	11%
12%, but less than 14%	11%	34%
14%, but less than 16%	11%	11%
16% and higher	34%	11%
Unknown	22%	22%

**E. RETIREMENT AGE**

	Males	Females
Age 55	-	11%
Age 60	-	11%
Age 65	44%	33%
Varying	56%	45%

**F. RETIREMENT BENEFITS (NORMAL RETIREMENT)**

	Males	Females
Pension scale	78%	78%
Better than 100	-	-
Varying	22%	22%

**G. REG OP KOMMUTASIE**

Ja 100%  
 Nee –

**H. VROEE AFTREDE**

Minimum diens vereis voor vroeë aftrede 33%  
 Geen minimum diens vereis voor vroeë aftrede 96%  
 Onbekend 11%  
 Maksimum periode voor normale aftree-ouderdom waartydens vroeë aftrede mag word:  
 5 jaar 11%  
 7 jaar 22%  
 10 jaar 32%  
 Onbekend 45%  
 Voordele by vroeë aftrede:  
 Geen vermindering in gevestigde pensioen 44%  
 Vermindering volgens neergelegde persentasie 56%

**I. LAAT AFTREDE**

Bydraes eindig op normale aftreedatum –  
 Bydraes gaan voort tot werklike aftrede 100%  
 Verhoging in pensioen benevens addisionele diensjare aangekoop deur langer diens:  
 Geen 89%  
 Vaste persentasie 11%

**J. PENSIENGROEI**

Geen groei 45%  
 Vaste persentasie 22%  
 Ad hoc 33%

**K. MAKSIMUM PENSIEN**

Nie van toepassing 100%  
 Van toepassing –

**L. MINIMUM PENSIEN**

Nie van toepassing 89%  
 Van toepassing 11%

**M. STERFTE VOOR AFTREDE**

Enkelbedrag plus weduwepensioen 33%  
 Enkelbedrag plus weduwe- en kinderpensioen 67%

**G. RIGHT TO COMMUTATION**

Yes 100%  
 No –

**H. EARLY RETIREMENT**

Minimum service required to qualify for early retirement 33%  
 No minimum service required to qualify for early retirement 96%  
 Unknown 11%  
 Maximum period before the normal retirement date during which early retirement may take place:  
 5 years 11%  
 7 years 22%  
 10 years 32%  
 Unknown 45%  
 Benefits of early retirement:  
 No reduction in pension secured 44%  
 Pension secured reduced by a fixed percentage 56%

**I. DEFERRED RETIREMENT**

Contributions cease at normal retirement date –  
 Contributions continue till date of actual retirement 100%  
 Increase in pension over and above pension secured as a result of longer service:  
 None 89%  
 Fixed percentage 11%

**J. GROWTH IN PENSIONS**

None 45%  
 Fixed percentage 22%  
 Ad hoc 33%

**K. MAXIMUM PENSION**

Not applicable 100%  
 Applicable –

**L. MINIMUM PENSION**

Not applicable 89%  
 Applicable 11%

**M. DEATH BEFORE RETIREMENT DATE**

Lump sum plus widow's pension 33%  
 Lump sum plus widow's and children's pension 67%

**Zakenbedrag gekoppeld aan weduwe- en kinderpensioen:**

Kleiner als 1 x jaarlijkse salaris	44%
Onbekend	56%

**Weduwepensioen bereken als**

Percentage van salaris	-
Percentage van lid se prospectieve pensioen	100%

**Weduwepensioen uitgedrukt as persentasie van lid se prospectieve pensioen tot normale aftreeftatum:**

Kleiner as 50%	44%
50%	44%
Groter as 60%	12%

**N. KINDERPENSIOEN**

Voordeel per kind uitgedrukt as persentasie van weduwepensioen:	
Tussen 20% en 25%	67%
26% en 30%	33%

**Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:**

2	35%
3	35%
4	17%
5	17%

**Maksimum voordeel uitgedrukt as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang**

60% - 69%	33%
70% - 79%	33%
90% - 100%	34%

**Maksimum ouderdom waarop kinderpensioen eindig:**

Ouderdom 18	17%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	66%
Ouderdom 18, maar met verlenging tot 26 in geval van heeltydse studie	17%

**O. STERFTE NA AFTREDE**

Weduwepensioen	33%
Weduwe- en kinderpensioen	67%

**Weduwepensioen uitgedrukt as persentasie van lid se pensioen voor kumulase:**

33,33% - 39%	11%
40% - 49%	35%
50% - 59%	45%
Hoër as 66,66%	11%

**Lump sum linked to widow's and children's pension:**

Less than 1 x annual salary	44%
Unknown	56%

**Widow's pension expressed as**

Percentage of salary	-
Percentage of member's prospective pension	100%

**Widow's pension expressed as a percentage of the member's prospective pension till normal retirement date:**

Less than 50%	44%
50%	44%
More than 60%	12%

**N. CHILDREN'S PENSION**

Benefit per child expressed as a percentage of widow's pension:	
20% - 25%	67%
26% - 30%	33%

**Maximum number of children per member qualifying for the benefit:**

2	35%
3	35%
4	17%
5	17%

**Maximum benefit expressed as percentage of widow's pension if every qualifying child receives the benefit:**

60% - 69%	33%
70% - 79%	33%
90% - 100%	34%

**Maximum age at which children's pension ceases:**

Age 18	17%
Age 18, but with extension to age 21 in case of full-time studies	66%
Age 18, but with extension to age 26 in case of full-time studies	17%

**O. DEATH AFTER RETIREMENT**

Widow's pension	33%
Widow's and children's pension	67%

**Widow's pension expressed as a percentage of member's pension before commutation:**

33,33% - 39%	11%
40% - 49%	35%
50% - 59%	45%
More than 66,66%	11%

## P. KINDERPENSIOEN NA AFTREDE

Voordeel per kind uitgedruk as persentasie van weduwepensioen:

20% – 25%	67%
26% – 30%	33%

Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:

2	33%
3	33%
4	17%
5	17%

Maksimum voordeel uitgedruk as persentasie van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:

60% – 65%	33%
70% – 75%	33%
90% – 100%	34%

Maksimum ouderdom waarop kinderpensioen eindig:

Ouderdom 18	17%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	66%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltydse studie	17%

## Q. BEÏNDIGING VAN WEDUWEPENSIOEN

By dood alleen	33%
By dood of hertrou	33%
By dood of hertrou voor 'n sekere ouderdom	34%

## R. SIEKTEPENSIOEN

Minimum dien tydperk vir kwalifisering	100%
Geen minimum dien tydperk vir kwalifisering	-

Inkomste gebaseer op salaris alleen	-
Inkomste gebaseer op salaris en diens	100%

## S. UITDIENSTREDINGSVOORDELE

Herorganisasie	-
Minder as eie bydraes plus rente	-
Eie bydraes plus rente	78%
Meer as eie bydraes plus rente	22%
Vrywillig	-
Minder as eie bydraes plus rente	-
Eie bydraes plus rente	100%
Meer as eie bydraes plus rente	-

## P. CHILDREN'S PENSION AFTER RETIREMENT

Benefit per child expressed as a percentage of widow's pension:

20% – 25%	67%
26% – 30%	33%

Maximum number of children per member qualifying for the benefit:

2	33%
3	33%
4	17%
5	17%

Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit:

60% – 65%	33%
70% – 75%	33%
90% – 100%	34%

Maximum age at which children's pension ceases:

Age 18	17%
Age 18, but with extension to age 21 in case of full-time studies	66%
Age 18, but with extension to age 25 in case of full-time studies	17%

## Q. CESSATION OF WIDOW'S PENSION

At death only	33%
At death or remarriage	33%
At death or remarriage before a certain age	34%

## R. ILL HEALTH PENSION

Minimum period of service required to qualify	100%
No minimum period of service required to qualify	-

Income based on salary only	-
Income based on salary and service	100%

## S. WITHDRAWAL BENEFITS

Reorganisation	-
Less than own contributions plus interest	78%
Own contributions plus interest	22%
More than own contributions plus interest voluntarily	-
Less than own contributions plus interest	-
Own contributions plus interest	100%
More than own contributions plus interest	-

**Afdanking**

Minder as eie bydraes plus rente

Eie bydraes plus rente

Meer as eie bydraes plus rente

33%

67%

-

**Diskontas**

Less than own contributions plus interest

Own contributions plus interest

More than own contributions plus interest

33%

67%

-

**PENSIOENFONDSE VAN NUTS- EN  
VERVAARDIGINGMAATSKAPPE**

**A. DEELNAME**

Alle rasse	81%
Blankes alleen	15%
Alle rasse uitgesonderd Swartes	4%

**B. KWALIFISERINGVEREISTES**

1. Geen, behalwe permanente diens	56%
2. Volgens ouderdom alleen	4%
3. Volgens dienstdyperk alleen	4%
4. Volgens salaris alleen	11%
5. Kombinasie 2, 3 en 4	26%

**C. LEDEBYDRAES**

	Mans	Dames
5%, maar nog nie 6% nie	22%	22%
6%, maar nog nie 7% nie	33%	41%
7%, maar nog nie 8% nie	26%	18%
Wisselend	19%	19%

**D. WERKGEWERBYDRAE**

	Mans	Dames
Minder as 6%	4%	4%
6%, maar nog nie 8% nie	19%	19%
8%, maar nog nie 10% nie	22%	22%
10%, maar nog nie 12% nie	4%	4%
12%, maar nog nie 14% nie	7%	7%
16% of hoër	4%	4%
Onbekend	40%	40%

**E. AFTREE-OUDERDOM**

	Mans	Dames
55 jaar	-	4%
58 jaar	-	4%
60 jaar	7%	55%
63 jaar	22%	7%
65 jaar	67%	26%
Ander	4%	4%

**F. AFTREEVOORDELE (NORMALE AFTREDE)**

Pensioenskaal	Mans	Dames
160	22%	22%
155	11%	11%

**PENSION FUNDS OF UTILITY AND  
MANUFACTURING COMPANIES**

**A. PARTICIPATION**

All races	81%
Whites only	15%
All races except blacks	4%

**B. QUALIFICATION REQUIREMENTS**

1. None, except appointment to permanent staff	55%
2. According to age only	4%
3. According to period of service only	4%
4. According to salary only	11%
5. Combination 2, 3 and 4	26%

**C. CONTRIBUTION RATE OF MEMBERS**

	Males	Females
5%, but less than 6%	22%	22%
6%, but less than 7%	33%	41%
7%, but less than 8%	26%	18%
Varying	19%	19%

**D. CONTRIBUTION RATE OF EMPLOYER**

	Males	Females
Less than 6%	4%	4%
6%, but less than 8%	19%	19%
8%, but less than 10%	22%	22%
10%, but less than 12%	4%	4%
12%, but less than 14%	7%	7%
16% or more	4%	4%
Unknown	40%	40%

**E. RETIREMENT AGE**

	Males	Females
Age 55	-	4%
Age 58	-	4%
Age 60	7%	55%
Age 63	22%	7%
Age 65	67%	26%
Other	4%	4%

**F. RETIREMENT BENEFITS (NORMAL RETIREMENT)**

Pension scale	Males	Females
160	22%	22%
155	11%	11%



150	34%	34%
Wisselend	7%	7%
Ander	26%	26%

#### G. REG OP KOMMUTASIE

Ja	96%
Nee	4%

#### H. VROÛE AFTREDE

Minimum diens vereis voor vroeë aftrede	33%
Geen minimum diens vereis voor vroeë aftrede	67%
Maximum periode voor normale aftree-ouderdan waartydens vroeg afgetree mag word:	
5 jaar	37%
10 jaar	55%
13 jaar	4%
Onbekend	4%
Voordele by vroeë aftrede:	
Geen vermindering in gevestigde pensioen	7%
Vermindering volgens aktuariele basis	39%
Vermindering volgens neergelegde persentasie	74%

#### I. LAAT AFTREDE

Bydiens eindig op normale aftreedatum	48%
Bydiens gaan voort tot werklike aftrede	40%
Onbekend	12%
Verhoging in pensioen benevens addisionele diensjare aangekoop deur langer diens:	
Geen	16%
Vaste persentasie	60%
Aktuariele basis	16%
Onbekend	8%

#### J. PENSIOENGROEI

Geen groei	44%
Vaste persentasie	4%
Ad hoc	52%

#### K. MAKSIMUM PENSIOEN

Nie van toepassing	74%
Van toepassing	26%

150	34%	34%
Varying	7%	7%
Other	26%	26%

#### G. RIGHT TO COMMUTATION

Yes	96%
No	4%

#### H. EARLY RETIREMENT

Minimum service required to qualify for early retirement	33%
No minimum service required to qualify for early retirement	67%
Maximum period before the normal retirement date during which early retirement may take place:	
5 years	37%
10 years	55%
13 years	4%
Unknown	4%
Benefits at early retirement:	
No reduction in pension secured	7%
Pension secured reduced actuarially	39%
Pension secured reduced by a fixed percentage	74%

#### I. DEFERRED RETIREMENT

Contributions cease at normal retirement date	48%
Contributions continue till date of actual retirement (unknown)	40%
Increase in pension over and above pension secured as a result of longer service:	
None	16%
Fixed percentage	60%
Actuarial basis	16%
Unknown	8%

#### J. GROWTH IN PENSIONS

None	44%
Fixed percentage	4%
Ad hoc	52%

#### K. MAXIMUM PENSION

Not applicable	74%
Applicable	26%

## L. MINIMUM PENSIOEN

Nie van toepassing	96%
Van toepassing	4%

## M. STERFTE VOOR AFTREDE

Enkelbedrag alleen	30%
Weduwepensioen alleen	4%
Weduwe- en kinderpensioen alleen	18%
Enkelbedrag plus weduwepensioen	4%
Enkelbedrag plus weduwe- en kinderpensioen	44%

Enkelbedrag gekoppeld aan weduwe- en kinderpensioen:

Kleiner as 1 x jaarlijkse salaris	31%
1 x jaarlijkse salaris	38%
2 x jaarlijkse salaris	23%
Wisselend	8%

Enkelbedrag alleen:

2 x jaarlijkse salaris	25%
2.5 x jaarlijkse salaris	12%
4 x jaarlijkse salaris	38%
5 x jaarlijkse salaris	25%

Weduwepensioen bereken as:

Prosentasje van salaris	5%
Prosentasje van lid se prospektiewe pensioen	95%

Weduwepensioen uitgedruk as prosentasje van lid se prospektiewe pensioen tot normale aftrededatum:

Kleiner as 50%	17%
50%	66%
51% – 60%	11%
Wisselend	6%

## N. KINDERPENSIOEN

Voordeel per kind uitgedruk as prosentasje van weduwepensioen:

Kleiner as 20%	6%
Tussen 20% en 25%	53%
26% en 30%	12%
31% en 35%	29%

Maksimum aantal kinders per lid wat vir voordeel kwalifiseer:

2	41%
3	35%
4	19%
5	8%

## L. MINIMUM PENSION

Not applicable	96%
Applicable	4%

## M. DEATH BEFORE RETIREMENT DATE

Lump sum only	30%
Widow's pension	4%
Widow's and children's pension	18%
Lump sum plus widow's pension	4%
Lump sum plus widow's and children's pension	44%

Lump sum linked to widow's and children's pension:

Less than 1 x annual salary	31%
1 x annual salary	38%
2 x annual salary	23%
Varying	8%

Lump sum only:

2 x annual salary	25%
2.5 x annual salary	12%
4 x annual salary	38%
5 x annual salary	25%

Widow's pension expressed as:

Percentage of salary	5%
Percentage of member's prospective pension	95%

Widow's pension expressed as a percentage of member's prospective pension till normal retirement date:

Less than 50%	17%
50%	66%
51% – 60%	11%
Varying	6%

## N. CHILDREN'S PENSION

Benefit per child expressed as a percentage of widow's pension:

Less than 20%	6%
20% – 25%	53%
26% – 30%	12%
31% – 35%	29%

Maximum number of children per member qualifying for the benefit:

2	41%
3	35%
4	19%
5	8%

**Maksimum voordeel uitgedrukt as persentasie van weduwevoorsiening indien elke kwalifiserende kind die voordeel ontvang:**

Minder as 50%	6%
50% – 59%	6%
60% – 69%	35%
70% – 79%	23%
80% – 89%	12%
90% – 100%	18%

**Maksimum ouderdom waarop kindpensioen eindig:**

Ouderdom 18	18%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	23%
Ouderdom 18, maar met verlenging tot 22 in geval van heeltydse studie	6%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	35%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltydse studie	6%
Ouderdom 21, maar met verlenging tot 24 in geval van heeltydse studie	12%

#### O. STERFTE NA AFTREDE

Geen voorziening	22%
Weduwepensioen	11%
Weduwe- en kindpensioen	63%
Ander	4%

**Weduwepensioen uitgedruk as persentasie van lid se pensioen voor kommunikasie:**

33,33% – 39%	20%
50% – 59%	60%
60% – 66,66%	15%
Wisselend	5%

#### P. KINDERPENSIOEN NA AFTREDE

**Voordeel per kind uitgedruk as persentasie van weduwevoorsiening:**

Kleiner as 20%	12%
20% – 25%	35%
26% – 30%	12%
31% – 36%	35%
Onder as 25%	6%

**Maksimum Benefit expressed as a percentage of the widow's pension if every qualifying child receives the benefit:**

Less than 50%	5%
50 – 59%	4%
60% – 69%	35%
70% – 79%	23%
80% – 89%	12%
90% – 100%	18%

**Maksimum age at which children's pension ceases:**

Age 18	18%
Age 18, but with extension to age 21 in case of full-time studies	23%
Age 18, but with extension to age 22 in case of full-time studies	6%
Age 18, but with extension to age 23 in case of full-time studies	35%
Age 18, but with extension to age 25 in case of full-time studies	6%
Age 21, but with extension to age 24 in case of full-time studies	12%

#### O. DEATH AFTER RETIREMENT

No provision	22%
Widow's pension	11%
Widow's and children's pension	63%
Other	4%

**Widow's pension expressed as a percentage of member's pension before contribution:**

33,33% – 39%	20%
50% – 59%	60%
60% – 66,66%	15%
Varying	5%

#### P. CHILDREN'S PENSION AFTER RETIREMENT

**Benefit per child expressed as a percentage of widow's pension:**

Less than 20%	12%
20% – 25%	35%
26% – 30%	12%
31% – 36%	35%
More than 25%	6%

**Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:**

2	47%
3	29%
4	18%
5	6%

**Maksimum voordeel uitgedruk as persentasie van weduwevoor-  
deel indien elke kwalifiserende kind die voordeel ontvang:**

Kleiner as 50%	6%
50% – 59%	12%
60% – 69%	35%
70% – 79%	17%
80% – 89%	12%
90% – 100%	17%

**Maksimum ouderdom waarop kinderpensioen eindig:**

Ouderdom 18	12%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	29%
Ouderdom 18, maar met verlenging tot 22 in geval van heeltydse studie	6%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	35%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltydse studie	6%
Ouderdom 21, maar met verlenging tot 24 in geval van heeltydse studie	12%

**Q. BEËINDIGING VAN WEDUWEPENSIEN**

By dood alleen	52%
By dood of hertroue	35%
By dood of hertroue voor 'n sekere ouderdom	9%
Onbekend	4%

**R. SIEKTEPENSIEN**

Minimum dienstydperk vir kwalifisering	19%
Geen minimum dienstydperk vir kwalifisering	76%
Geen voorsiening vir enige voordeel	3%
Inkomste gebaseer op salaris alleen	4%
Inkomste gebaseer op salaris en diens	85%
Voordeel slegs 'n gratifikasie	11%

**S. UITDIENSTREDINGSVOORDELE**

Herorganisasie	-
Minder as eie bydraes plus rente	-

**Maximum number of children per member qualifying for the benefit:**

2	47%
3	29%
4	18%
5	6%

**Maximum benefit expressed as a percentage of widow's pension if  
every qualifying child receives the benefit:**

Less than 50%	6%
50% – 59%	12%
60% – 69%	35%
70% – 79%	17%
80% – 89%	12%
90% – 100%	17%

**Maximum age at which children's pension ceases:**

Age 18	12%
Age 18, but with extension to age 21 in case of full-time studies	29%
Age 18, but with extension to age 22 in case of full-time studies	6%
Age 18, but with extension to age 23 in case of full-time studies	35%
Age 18, but with extension to age 25 in case of full-time studies	6%
Age 21, but with extension to age 24 in case of full-time studies	12%

**Q. CESSATION OF WIDOW'S PENSION**

At death only	52%
At death or remarriage	35%
At death or remarriage before a certain age	9%
Unknown	4%

**R. ILL HEALTH PENSION**

Minimum period of service required to qualify	19%
No minimum period of service required to qualify	76%
No provision for any benefit	3%
Income based on salary only	4%
Income based on salary and service	85%
Gratuity only	11%

**S. WITHDRAWAL BENEFITS**

Reorganisation	-
Less than own contributions plus interest	-

Eie bydraes plus rente	74%
Meer as eie bydraes plus rente	26%
<b>Vrywillig</b>	
Minder as eie bydraes plus rente	-
Eie bydraes plus rente	100%
Meer as eie bydraes plus rente	-
<b>Afdanking</b>	
Minder as eie bydraes plus rente	22%
Eie bydraes plus rente	78%
Meer as eie bydraes plus rente	-

Own contributions plus interest	74%
More than own contributions plus interest	26%
<b>Voluntary</b>	
Less than own contributions plus interest	-
Own contributions plus interest	100%
More than own contributions plus interest	-
<b>Overhaul</b>	
Less than own contributions plus interest	22%
Own contributions plus interest	78%
More than own contributions plus interest	-

**PENSIOENFONDSE VAN GROOT EN  
KLEINHANDELMAATSKAPPY**

**A. DEELNAME**

Aller rasse	80%
Blankes alleen	10%
Aller rasse uitgesonderd Swartes	10%

**B. KWALIFISERINGVEREISTES**

1. Geen, behalwe permanente diens	30%
2. Volgens ouderdom alleen	10%
3. Volgens dienetydperk alleen	20%
4. Volgens salaris alleen	-
5. Kombinasie 2, 3 en 4	40%

**C. LEDEBYDRAES**

	Mans	Dames
5%, maar nog nie 6% nie	20%	20%
6%, maar nog nie 7% nie	30%	30%
7%, maar nog nie 8% nie	30%	30%
Wisselend	20%	20%

**D. WERKGEWERBYDRAE**

	Mans	Dames
6%, maar nog nie 8% nie	10%	10%
8%, maar nog nie 10% nie	10%	10%
Onbekend	80%	80%

**E. AFTREE-OUERDOM**

	Mans	Dames
60 jaar	30%	60%
63 jaar	30%	30%
65 jaar	40%	10%

**F. AFTREEVOORDELE (NORMALE AFTREDE)**

	Mans	Dames
Pensioenskaal		
1/90	30%	30%
1/55	10%	10%
1/50	50%	50%
Wisselend	10%	10%

**G. REG OP KOMMUTASIE**

Ja	100%
Nee	-

**H. VROEE AFTREDE**

Minimum diens vereis voor vroeë aftrede	30%
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**PENSION FUNDS OF WHOLESALE AND  
RETAIL COMPANIES**

**A. PARTICIPATION**

All races	80%
Whites only	10%
All races except blacks	10%

**B. QUALIFICATION REQUIREMENTS**

1. None, except appointment to permanent staff	30%
2. According to age only	10%
3. According to period of service only	20%
4. According to salary only	-
5. Combination 2, 3 and 4	40%

**C. CONTRIBUTION RATE OF MEMBERS**

	Males	Females
5%, but less than 6%	20%	20%
6%, but less than 7%	30%	30%
7%, but less than 8%	30%	30%
Varying	20%	20%

**D. CONTRIBUTION RATE OF EMPLOYER**

	Males	Females
6%, but less than 8%	10%	10%
8%, but less than 10%	10%	10%
Unknown	80%	80%

**E. RETIREMENT AGE**

	Males	Females
Age 60	30%	60%
Age 63	30%	20%
Age 65	40%	10%

**F. RETIREMENT BENEFITS (NORMAL RETIREMENT)**

	Males	Females
Pension scale		
1/60	30%	30%
1/55	10%	10%
1/50	50%	50%
Varying	10%	10%

**G. RIGHT TO COMMUTATION**

Yes	100%
No	-

**H. EARLY RETIREMENT**

Minimum service required to qualify for early retirement	30%
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Geen minimum dienst vereist voor vroegtijdige aftrede	60%	No minimum service required to qualify for early retirement	60%
Onbekend	10%	Unknown	10%
Maksimum periode voor normale aftree-oudertom waarbij vroegtijdige mag word:		Maximum period before the normal retirement date during which early retirement may take place:	
5 jaar	40%	5 years	40%
10 jaar	50%	10 years	50%
Onbekend	10%	Unknown	10%
Voordele bij vroegtijdige aftrede:		Benefits at early retirement:	
Geen vermindering in gevestigde pensioen	10%	No reduction in pension accrued	10%
Vermindering volgens actuariële basis	10%	Pension accrued reduced actuarially	10%
Vermindering volgens reëgelegde persentasie	80%	Pension accrued reduced by a fixed percentage	80%
<b>I. LAAT AFTREDE</b>		<b>I. DEFERRED RETIREMENT</b>	
Bydraes eindig op normale aftreedatum	50%	Contributions cease at normal retirement date	50%
Bydraes gaan voort tot werklike aftrede	30%	Contributions continue till date of actual retirement	30%
Onbekend	20%	Unknown	20%
Verhoging in pensioen benevens addisionele diensjare aangekond deur langer diensj:		Increase in pension over and above pension accrued as a result of longer service:	
Geen	-	None	-
Vaste persentasie	90%	Fixed percentage	90%
Actuariële basis	10%	Actuarial basis	10%
<b>J. PENSIOENGROEI</b>		<b>J. GROWTH IN PENSIONS</b>	
Geen groei	50%	None	50%
Vaste persentasie	-	Fixed percentage	-
Ad hoc	50%	Ad hoc	50%
<b>K. MAKSIMUM PENSIOEN</b>		<b>K. MAXIMUM PENSION</b>	
Nie van toepassing	80%	Not applicable	80%
Van toepassing	20%	Applicable	20%
<b>L. MINIMUM PENSIOEN</b>		<b>L. MINIMUM PENSION</b>	
Nie van toepassing	90%	Not applicable	90%
Van toepassing	10%	Applicable	10%
<b>M. STERFTE VOOR AFTREDE</b>		<b>M. DEATH BEFORE RETIREMENT DATE</b>	
Enkelbedrag alleen	30%	Lump sum only	20%
Enkelbedrag plus weduwe- en kinderpensioen	50%	Lump sum plus widow's and children's benefits	50%
Geen	20%	None	20%
Enkelbedrag gekoppel aan weduwe- en kinderpensioen:		Lump sum linked to widow's and children's benefits:	
Kleiner as 1 x jaarlike salaris	40%	Less than 1 x annual salary	40%
1 x jaarlike salaris	60%	1 x annual salary	60%

<b>Enkelbedrag alleen:</b>	
3 x jaarlijkse salaris	33%
5 x jaarlijkse salaris	33%
Wisselend	34%
<b>Weduwepensioen bereken als</b>	
- Persentase van salaris	-
- Persentase van lid se prospectieve pensioen	100%
<b>Weduwepensioen uitgedrukt als persentase van lid se prospectieve pensioen tot normale aftredatum:</b>	
50%	100%

#### N. KINDERPENSIOEN

<b>Voordeel per kind uitgedrukt als persentase van weduwepensioen:</b>	
Kleiner as 20%	20%
20% – 25%	40%
31% – 35%	20%
Ander	20%

**Maksimum aantal kinderen per lid wat vir voordeel kwalifiseer:**

2	20%
4	60%
Onbekend	20%

**Maksimum voordeel uitgedrukt als persentase van weduwevoordeel indien elke kwalifiserende kind die voordeel ontvang:**

Kleiner as 50%	20%
50% – 59%	20%
60% – 69%	20%
90% – 100%	40%

**Maksimum ouderdom waarop kinderpensioen eindig:**

Ouderdom 16	40%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	40%
Ouderdom 18, maar met verlenging tot 24 in geval van heeltydse studie	20%

#### O. STERFTE NA AFTREDE

Geen voorstering	30%
Weduwe- en kinderpensioen	50%
Weduwepensioen	10%
Ander	10%
<b>Weduwepensioen uitgedrukt as persentase van lid se pensioen voor kommutasie:</b>	
50% – 59%	100%

#### P. KINDERPENSIOEN NA AFTREDE

<b>Voordeel per kind uitgedrukt as persentase van weduwepensioen:</b>	
20% – 25%	60%
31% – 35%	20%
Onbekend	20%

<b>Lump sum only:</b>	
3 x annual salary	33%
5 x annual salary	33%
Varying	34%
<b>Widow's pension expressed as:</b>	
- Percentage of salary	-
- Percentage of member's prospective pension	100%
<b>Widow's pension expressed as a percentage of member's prospective pension till normal retirement date:</b>	
50%	100%

#### N. CHILDREN'S PENSION

<b>Benefit per child expressed as a percentage of widow's pension:</b>	
Less than 20%	20%
20% – 25%	40%
31% – 35%	20%
Other	20%

**Maximum number of children per member qualifying for benefit:**

2	20%
4	60%
Unknown	20%

**Maximum benefit expressed as percentage of widow's pension if every qualifying child received the benefit:**

Less than 50%	20%
50 – 59%	20%
60% – 69%	20%
90% – 100%	40%

**Maximum age at which children's pension ceases:**

Age 16	40%
Age 18, but with extension to age 21 in case of full time studies	40%
Age 18, but with extension to age 24 in case of full time studies	20%

#### Q. DEATH AFTER RETIREMENT

No provision	30%
Widow's and children's pension	50%
Widow's pension	10%
Other provision	30%
<b>Widow's pension expressed as a percentage of member's pension before commutation:</b>	
50% – 59%	100%

#### P. CHILDREN'S PENSION AFTER RETIREMENT

<b>Benefit per child expressed as a percentage of widow's pension:</b>	
20% – 25%	60%
31% – 35%	20%
Unknown	20%



<b>Maksimum aantal kinders per lid wat vir die voordeel kwalifiseer:</b>	
2	20%
4	60%
Onbekend	20%
<b>Maksimum voordeel uitgedruk as persentasie van weduwevoor- deel indien elke kwalifiserende kind die voordeel ontvang:</b>	
50% – 59%	20%
60% – 69%	20%
90% – 100%	60%
<b>Maksimum ouderdom waarop kinderpensioen eindig:</b>	
Ouderdom 18	20%
Ouderdom 18, maar met verlenging tot 21 in geval van heeltydse studie	20%
Ouderdom 18, maar met verlenging tot 23 in geval van heeltydse studie	20%
Ouderdom 18, maar met verlenging tot 24 in geval van heeltydse studie	20%
Ouderdom 18, maar met verlenging tot 25 in geval van heeltydse studie	20%

#### **Q. BEËINDIGING VAN WEDUWEPENSIËN**

By dood alleen	17%
By dood of hertrou	83%

#### **R. SIEKTEPENSIËN**

Minimum dien tydperk vir kwalifisering	20%
Geen minimum dien tydperk vir kwalifisering	90%
Inkomste gebaseer op salaris alleen	40%
Inkomste gebaseer op salaris en diens	40%
Voordeel slegs 'n gratifikasie	10%
Onbekend	10%

#### **S. UITDIENSTREDINGSVOORDELE**

<b>Herorganisasie</b>	
Minder as eie bydraes plus rente	-
Eie bydraes plus rente	70%
Meer as eie bydraes plus rente	30%
<b>Vryewig</b>	
Minder as eie bydraes plus rente	-
Eie bydraes plus rente	90%
Meer as eie bydraes plus rente	10%
<b>Afslanking</b>	
Minder as eie bydraes plus rente	20%
Eie bydraes plus rente	80%
Meer as eie bydraes plus rente	-

<b>Maximum number of children per member qualifying for benefit:</b>	
2	20%
4	60%
Unknown	20%
<b>Maximum benefit expressed as a percentage of widow's pension if every qualifying child receives the benefit:</b>	
50% – 59%	20%
60% – 69%	20%
90% – 100%	60%
<b>Maximum age at which children's pension ceases:</b>	
Age 18	20%
Age 18, but with extension to age 21 in case of full-time studies	20%
Age 18, but with extension to age 23 in case of full-time studies	20%
Age 18, but with extension to age 24 in case of full-time studies	20%
Age 18, but with extension to age 25 in case of full-time studies	20%

#### **Q. CESSATION OF WIDOW'S PENSION**

At death only	17%
At death or remarriage	83%

#### **R. ILL HEALTH PENSION**

Minimum period of service required to qualify	20%
No minimum period of service required to qualify	80%
Income based on salary only	40%
Income based on salary and service	40%
Gratuity only	10%
Unknown	10%

#### **S. WITHDRAWAL BENEFITS**

<b>Reorganisasie</b>	
Less than own contributions plus interest	-
Own contributions plus interest	70%
More than own contributions plus interest	30%
<b>Volkrent</b>	
Less than own contributions plus interest	-
Own contributions plus interest	90%
More than own contributions plus interest	10%
<b>Overlasing</b>	
Less than own contributions plus interest	20%
Own contributions plus interest	80%
More than own contributions plus interest	-