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## Dear Human Resources Officer

Thank you for taking the time to participate in our Employer Survey. Your feedback ensures that we keep on improving on our service to you and our members. Congratulations to Roslin Du Toit from Theewaterskloof Municipality in Caledon who is the lucky winner of the Employer Survey lucky draw.

We trust that you will find the information in this newsletter pertaining to dread disease and disability benefit helpful. Should you require more details regarding any of the featured articles, please feel free to contact myself or our call centre on 021 943 5306.

Kind regards  
Charne Breedt  
Member Education Manager

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## Well Done!

At a recent Board of Trustee meeting, Momentum, the underwriter of the Fund's risk benefits, confirmed an increase in successful processing and acceptance of permanent disability claim applicants due to:

- Claim forms are being submitted within the required deadline (180 days from days of impairment).
- Claim forms received by the insurer are completed accurately and is accompanied by the required supporting documents.

Thank you for your assistance! You can ensure ongoing success by checking that the following sections of the claim booklet are completed when submitting a disability claim:

- ✓ Statement by the employee
- ✓ Statement by the employer
- ✓ Statement by the member's attending Specialist
- ✓ Statement by the member's General Practitioner

It is also important to remember that where copies of documents are required, only documents that have been certified as an original copy by a Commissioner of Oaths, will be accepted.

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## We are the only Fund in Local Government to offer Dread Disease Cover!

The dread disease benefit offered by the Cape Retirement Fund can be seen as a financial assistance benefit. Qualifying members do not have to end their employment when they are diagnosed with a dread disease. Members are able to use this benefit to pay for the unforeseen expenses that arise after being diagnosed.

This benefit is applicable to members that have elected risk benefit categories A, B C or E and can be claimed for by members who have been diagnosed with one of the following diseases, provided that they were not suffering from the disease during the 12 months prior to joining the Fund, and do not claim for such condition within 24 months of joining the Fund:

- Stroke
- Cancer

- Heart Attack
- Coronary Artery Surgery
- Blindness
- Renal Failure
- Paralysis
- Major Organ Transplants

In the unfortunate event of members having to claim for this benefit, the dread disease application form can be downloaded from the Fund's website on [www.caperf.co.za](http://www.caperf.co.za). The completed claim form must be submitted to the Fund within 3 months of diagnoses and the specialist reports and supporting test results must be submitted to the Fund within 6 months of diagnoses.

Once the claim form is received, it is submitted to the Insurer for an assessment. The payment of the dread disease benefit is subject to policy conditions. Members of the Fund are able to claim for up to two unrelated illnesses.

## Investment Options Workshops kick off!

Our Investment Option Workshops for members 50 years or older will kick off in East London on the 7<sup>th</sup> of May. These important workshops enable members closer to retirement to relook their current investment strategy and, where necessary, move to an investment portfolio with lower risk, securing protection against unnecessary losses.

The table below contains a short summary of the available investment portfolios:

Portfolio	Objective	Risk of capital loss	Return over the long term	Possible candidates
Growth Portfolio	The objective of the Growth portfolio is to reach the best possible growth over the long term, but can be volatile in the short term.	Medium to High	Medium to High	Members who have 10 or more years left before reaching their retirement.
Moderate Portfolio	The objective of this portfolio is to transfer the responsibility of the assets allocation decision from the member to an investment committee.	Low to Medium	Low to Medium	This portfolio could be suited to members nearing retirement (from age 50) who may require more stability in investment returns.
Protection Portfolio	This portfolio offers capital protection.	Low	Low	This portfolio should <b>only</b> be considered by members who have less than 3 months left before retiring.

We realise that each member's financial situation is unique and this decision must be made in conjunction with the member's overall retirement planning. We recommend that members contact a financial advisor at Verso Investment Services to analyse their financial needs should they not have a private advisor.

For more information on our workshops, please visit our events calendar on [www.caperf.co.za](http://www.caperf.co.za). Thank you to all of you who assisted us with arranging venues and making these workshops possible.

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