

## Volume 213

### Dear Human Resource Officers

Finally, the end of 2020 is in sight and I am sure you agree that we are not sorry to see the end of this year!

Usually, this time of the year we bring information of how to deal with claims during the festive season when our offices are closed for a couple of days. However, this year everything will continue as normal as our office will not be closed except for on the public holidays.

Our 2020 activities basically came to a halt as a result of Covid-19, but please continue reading this newsletter for a sneak preview of what we have planned for the first few months in 2021.

### Trustee/Financial Wellness Roadshow 2021

Our annual Financial Wellness Roadshow was one of the events that were cancelled in 2020. We have rescheduled our first roadshow for February 2021 and will be combining the Trustee Roadshow and Financial Wellness Roadshow subject to the Covid-19 restrictions. These workshops will be scheduled at all the main centres from February to April and we will be relying on your kind assistance to secure venues for us.

### Councillor Elections 2021

CRF is available to all Councillors. When new councillors are elected, please don't hesitate to invite us for an induction to explain how the CRF can help them reach their retirement goals.

### HR Training

We have an exciting HR training program where we equip you with vital information on the disability claim procedure. We will be in contact with you to arrange the training telephonically, via MST or in a face-to-face training session. We look forward to seeing you!

### Risk Category D – Please remind members of the deadline!

As confirmed in the **November 2020 HR newsletter**, the Trustees negotiated a special window period for all members on Risk Category D to change to any of the available risk categories without having to undergo medical underwriting. It is important to remember the following:

- Deadline to submit their change in risk category forms is **31 December 2020**. This form must be emailed to [support@crfund.co.za](mailto:support@crfund.co.za) and will be effective 1 January 2021.

- Please remember that members older than 65 years but younger than 75 years old, have the option to make provision for death cover by choosing risk category F.
- Pre-existing conditions will apply. This means that if a member claims for disability within 12 months of the change in risk category, the disability claim may be declined as a result of a condition that the member was treated for or knew about, or could reasonably have been expected to know about or if the member sought medical advice in the 6 months prior to changing to a higher risk category.

## In-House, Minor Beneficiary Payment Administration

In the event of a death benefit being allocated to a minor child in-line with Section 37C of the Pension Funds Act, that benefit would normally be allocated to a Trust or Beneficiary Fund. With effect from the 1<sup>st</sup> of July 2020, the Board of Trustees resolved that this function would move in-house, at a lower cost for the beneficiaries. The benefit will therefore be held in a “beneficiary administration pocket” within the Fund and monthly instalments will be paid to the guardian of the minor beneficiary/beneficiaries. The finer details, process and protocols are still being bedded down but once this has been finalised, we will provide you with more information.

## Daily Reminders!

- Remember CRF members retiring from the Fund, have the option to become a lifelong CRF pensioner. Encourage members to phone our Retirement Benefit Counsellors for assistance.
- Reminder for all CRF members to check and review their risk categories before 30 April 2021.
- All our CRF claim forms are available on our website on [www.crfund.co.za](http://www.crfund.co.za).
- You can cut out this section and place it on your notice board for easy access to important CRF contact details and where to send claim forms and supporting documentation to

## Contact us!

### • Important mailboxes:

- [support@crfund.co.za](mailto:support@crfund.co.za)
  - ALL CRF forms and supporting documents including funeral, disability and dread disease claim forms
- [crfcontributions@crfund.co.za](mailto:crfcontributions@crfund.co.za)
  - Contribution schedules
  - New member application forms
  - Notification of payments
  - Arrear contribution payments
  - Payment of late payment interest contributions
  - Beneficiary nomination forms
- [crfswitches@crfund.co.za](mailto:crfswitches@crfund.co.za)
  - All initial investment choices or investment choice changes

### • Important contact numbers

- Call Centre: 0861 CRFund (0861 273 863)
- WhatsApp: 021 915 3500



Warm regards

Your Consolidated Retirement Fund Communication Team

Board of Trustees: Mr SA Mokweni (Chairman), Mr JJ Wagner (Deputy Chairman), Mr PJS Gouws, Cllr IR Iversen, Mr TA Loko, Cllr PJF Louw, Mr L Mbandazayo, Cllr C Meyer, Mr AM Owen, Mr ET Scott, Cllr SN Toni, Mr FA Willemse  
Principal Officer: Mr RC Wentworth

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