Pensioenaris
Nuusbrief
NOV 2012
VOL 9

'N UITSTEKENDE VERHOGING!

Dit is baie aangenaam om julle mee te deel dat die Raad van Trustees besluit het om 'n verhoging van 100% van die VPI (5,5%) toe te staan, effektief 1 Maart 2013. Dit is in ooreenstemming met die Fonds se doelwit (vervolgens die pensioenarisverhogingsbeleid) en gebaseer op die VPI van die vorige finansiële jaar (1 Julie 2011 tot 30 Junie 2012). Let asseblief daarop dat pensioenarisse wat vir minder as 'n jaar inkomste uit die Fonds ontvang, pro rata-verhogings sal kry.

Die Raad sal op 7 Desember by vanjaar se Trusteevergadering besluit of bonusse betaal sal word. As 'n bonus toegestaan word, sal dit op u Desember-betaalstrokie gekommunikeer word.

BELANGRIKE KENNISGEWING oor verhogings en bonusse: Volgens die pensioenarisverhogingsbeleid, moet die Fonds jaarliks 'n oorsig doen om 'n pensioenverhoging te teiken wat gelykstaande is aan 100% van die Verbruikersprysindeks (VPI) van die vorige jaar; dié verhoging tree jaarliks op 1 Maart in werking. Dit is belangrik om te onthou dat hierdie verhogings en bonusse onderhewig is aan bekostigbaarheid, en dat die Raad die aktuariële valuasie van die pensioenarisrekening moet oorweeg voordat hulle daaroor kan besluit.

UITSTEKENDE OPBRENGSTE OP PENSIOENARISPORTEFEULJE

Die pensioenarisportefeulje is van toepassing op pensioenarisse, hulle kwalifiserende gades en kinders wat 'n maandelikse inkomste uit die Fonds ontvang. In Maart 2011 is 'n nuwe beleggingstrategie vir hierdie portefeulje geïmplementeer. Dit maak voorsiening dat die bates in laer-risikoprodukte belê word. Dit is aangenaam om te kan rapporteer dat hierdie nuwe strategie 'n uitstekende opbrengs van 11,24% vir die finansiële jaar 1 Julie 2011 tot 30 Junie 2012 gelewer het. Die doelwit van die strategie is om in bates te belê wat beter met die onderliggende pensioenarisaanspreeklikhede tred hou. Wanneer die waarde van die aanspreeklikhede dus verhoog, verhoog die waarde van die bates ook.

PENSIOENBETAALDATUMS VIR 2013

22 Januarie	22 Mei	20 September
22 Februarie	21 Junie	22 Oktober
22 Maart	22 Julie	22 November
22 April	22 Augustus	13 Desember

JOU FONDS WEN TOEKENNINGS!

By die galadinee van die Instituut vir Aftreefondse wat in September gehou is, het die Kaapse Aftreefonds in die kommunikasie-uitdaging 'n toekenning ontvang in die kategorie vir "Die beste praktyke in die ontwikkeling van ondersteunende materiaal vir finansiële verslagdoening".

Voltooi die woord en wen!

Raai die woord en staan 'n kans om een van die volgende opwindende pryse te wen:
1ste prys: Kaapse Aftreefonds "Body Warmer"
2de prys: Kaapse Aftreefonds T-hemp & beker

1	P_NS_O_N
2	P_RTE_EUL_E
3	P_ES_A_I_
4	A_TR_D_
5	B_TAA_D_TUMS
6	B_NUSS_
7	JA_R_E_SL_G
8	FIN_N_I_LE V_RS_AG
9	VER_RUI_ERSP_YS_N_EKS
10	OP_OE_SENT_UM

Leidraad: Al die woorde kom in hierdie nuusbrief voor.
U kan u inskrywing faks na 021 917 4115, e-pos na support@caperf.co.za of pos aan **Kaapse Aftreefonds (Pensioenariskompetisie)**, Posbus 4300, Tygervallei, 7536. Alle inskrywings moet ons voor 31 Januarie 2013 bereik.

Slegs pensioenarisse van die Kaapse Aftreefonds mag inskryf. Slegs een inskrywing per lid word toegelaat. Die name van die wenners sal in ons volgende nuusbrief gepubliseer word. Die beoordelaars se besluit sal finaal wees. Kompetisie sluit 31 Januarie 2013.

Liewe Pensioenaris

Ons is aan die einde van 2012, met minder as 'n maand oor voordat die feesseisoen begin. Dit is ons laaste nuusbrief vir die jaar, en dit voel goed om die uitstekende beleggingsprestasie van die pensioenarisportefeulje met u te deel; dit het daartoe bygedra dat die Raad besluit het om 'n volle inflasiegekoppelde verhoging toe te ken, effektief 1 Maart 2013.

Jou fonds het by die Instituut vir Aftreefondse se toekenningsplegtigheid in September 'n toekenning ontvang in die kategorie "Beste praktyke in die ontwikkeling van ondersteunende materiaal vir finansiële verslagdoening". Dit is 'n gesogte toekenning as erkenning dat die Fonds altyd verseker dat lede 'n volledige finansiële oorsig ontvang. Wees asseblief op die uitkyk vir die 2012-Jaarverslag wat in Januarie gepos sal word.

Die betaaldatum vir Desember is die 14de hierdie jaar, en die 2013-betaaldatums word in hierdie nuusbrief uiteengesit. Onthou asseblief om altyd u betalingstrokie na te gaan vir enige spesiale kennisgewings en as u enige vrae het, kan u gerus ons Oproepsentrum by 021 943 5306 skakel, of 'n e-pos stuur na support@caperf.co.za.

Namens my en my medetrustees wens ek jou en jou familie 'n vreugdevolle en vreedsame feesseisoen toe.

Lekker lees!

Brian William Shepherd
Voorsitter

KAAPSE AFTREEFONDS
VIR PLAASLIKE REGERING

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support@caperf.co.za, www.caperf.co.za

Vrywaringsverklaring: Die Kaapse Aftreefonds vir Plaaslike Regering aanvaar geen aanspreeklikheid vir enige verlies, skade of onkoste wat as 'n direkte gevolg of uitvloeisel van vertroue op die inligting in hierdie dokument gely of aangegaan word nie. Indien daar enige konflik tussen die inligting in hierdie dokument en die Reëls van die Fonds is, sal die Reëls van die Fonds geld.

Raad van Trustees: BW Shepherd (Voorsitter), SA Mokweni (Ondervoorsitter), JP Beukman, AH Cawood, AP Gqabi, IR Iversen, ET Scott, AJ Smith, JL Steyn, HH van der Merwe, WW van Gass. Hoofbeampte: Adv. JF Koekemoer

Pensioner Newsletter

NOV 2012
VOL 9

AN EXCELLENT INCREASE!

We are happy to report that the Board of Trustees made a decision to grant a 100% of CPI increase (5.5% increase), effective 1 March 2013. This is line with the Fund's target (as per the pensioner increase policy) and is based on CPI for the preceding financial year (1 July 2011 to 30 June 2012). Please note that pensioners in receipt of an income from the Fund for less than one year will be paid pro-rata increases.

The Board will be making a decision on whether bonuses will be paid this year at the Trustee Meeting that will take place on the 7th of December. If a bonus is granted, it will be communicated to you on the December payslip.

IMPORTANT NOTE on Increases and Bonuses: Every year, the Fund needs to perform a review to target a pension increase of 100% of Consumer Price Index (CPI), effective 1 March. It is important to remember that these increases and bonuses are subject to affordability and the Board has to consider the actuarial valuation of the pensioner account before a decision is made.The increases and bonuses may change from one year to the next and are also based on how financial markets perform. Therefore, a bonus paid in one year is no guarantee that a bonus will be paid in subsequent years.

EXCELLENT RETURNS ON PENSIONER PORTFOLIO

The pensioner portfolio is applicable to pensioners, their eligible spouses and eligible children who receive a monthly income from the Fund. A new investment strategy for this portfolio was implemented in March 2011. It provides for the assets to be invested in lower-risk products. We are happy to report that this new strategy has delivered an excellent return of 11.24% for the financial year 1 July 2011 to 30 June 2012. The strategy aims to invest in assets that will closely track the value of the underlying pensioner liabilities. So, when the value of the liabilities increases the value of the assets also increases.

PENSION PAY DATES FOR 2013

22 January	22 May	20 September
22 February	21 June	22 October
22 March	22 July	22 November
22 April	22 August	13 December

YOUR FUND WINS AWARDS!

At the Institute of Retirement Funds gala dinner held in September, the Cape Retirement Fund won an award in the Communication Challenge in the category "Best Practices in Developing Supporting Material around Financial Reporting".

Complete the word and win!

Guess the word and stand a chance to win one of the following exciting prizes:
1st Prize: Cape Retirement Fund Body Warmer
2nd Prize: Cape Retirement Fund T-Shirt & Mug

1	P_NS_ _N
2	P_RTF_L_O
3	P_RF_R_MANC_
4	RE_IRE_EN_
5	PA_ D_T_S
6	B_NUS_S
7	AN_ _ _L R_P_RT
8	FIN_N_I_L REP_RT_NG
9	CON_UM_R PR_C_ IN_EX
10	CA_L C_NT_E

Clue: All the words are used in this Newsletter. You can submit your entry via fax to (021) 917 4115, e-mail it to support@caperf.co.za or post it to **Cape Retirement Fund (Pensioner Competition)**; PO Box 4300, Tyger Valley, 7536. All entries much reach us by no later than 31 January 2013.

Only pensioners of the Cape Retirement Fund may enter. Only one entry per pensioner will be allowed. The names of the winners will be published in our next newsletter. The judges' decision will be final. Competition closes 31 January 2013.

Dear Pensioner

We are in the final stretch of 2012, with less than a month to go before the festive season starts. This is our last newsletter for the year and we are happy to report on the pensioner portfolio's excellent investment performance, which has contributed to the Board's decision to grant a full inflation-linked increase, effective 1 March 2013.

Your Fund also received an award in the category Best Practices in Developing Supporting Material around Financial Reporting at this year's Institute of Retirement Fund Award ceremony. This is a prestigious award which recognises that the Fund always ensures that you receive a complete financial overview. Please be on the lookout for the 2012 Annual Report that will be in the mail in January.

The payment date for December will be on the 14th this year and the 2013 payment dates are included in this newsletter. Please remember to always check your payment advice for any special notifications and if you have any questions, please feel free to contact our friendly Call Centre on (021) 943 5306 or send us an e-mail to support@caperf.co.za.

On behalf of myself and my fellow Trustees, I would like to wish you and your family a joyous and peaceful festive season.

Enjoy reading further!

Brian William Shepherd
Chairperson

CAPE RETIREMENT FUND FOR LOCAL GOVERNMENT

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Indemnity Statement: The Cape Retirement Fund for Local Government does not accept liability for any loss, damage or expense that may be incurred as a direct result or consequence of reliance upon the information in this document. If any conflict arises as a result of information in this document, the actual Rules of the Fund will prevail.

Board of Trustees: BW Shepherd (Chairperson), SA Mokweni (Deputy Chairperson), JP Beukman, AH Cawood, AP Gqabi, IR Iversen, ET Scott, AJ Smith, JL Steyn, HH van der Merwe, WW van Gass. Principal Officer: Adv JF Koekemoer