December 2021
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ndaba

Publication for the Transnet Second Defined Benefit Fund

TSDBF TRANSNET SECOND DEFINED BENEFIT FUND

From the Fund

The countdown to the festive season has officially started. Aptly known as the silly season, it is the time of year when everyone is in a mad rush: in a rush to get to their holiday destination, in a rush to buy last-minute gifts, and in a rush to do those projects at home that you just didn't get around to doing. So much haste when, in fact, this time of year should be a period of slowing down. It should be a time when we take a break from everyday life and gather with close family and friends. It should be a time when we pause and reflect on the year that passed.

In this issue of *Indaba*, we offer some very important safety checks before you hit the open road (page 2). Whether you are planning a road trip or packing for a flight these December holidays, when it comes to travelling you want everything to be organised, efficient and useful. This goes for your luggage, too. Don't miss our handy packing tips for travelling by road or taking a flight (page 3). While you are busy commuting and shopping, please be mindful of criminal activity, especially theft and card fraud, which are usually on the rise during this period. We have put together some expert tips to help you stay vigilant and recognise scams (page 3). Of course, no festive issue would be complete without a few delicious recipes for you to try out. This time, we feature tried and tested recipes from home cooks courtesy of *Koe'sister* magazine (page 4). For the plant enthusiasts, we have a few low-maintenance indoor plants to look out for in the new year that makes for the ideal gift (page 4).

Regarding the Fund, you can read up on who qualifies for unclaimed pensions and what you need to know about spouse and child beneficiaries (page 1). You can also get up to speed on the final lump sum payment and pensioner salary date for December (page 1) as well as on overview of our Annual Results (page 2).

We wish all our Members a wonderful festive season and a prosperous new year. Enjoy your time with loved ones and we hope to see everyone in 2022.

Don't forget to observe all Covid-19 safety precautions such as wearing a face mask in public, proper hand sanitising, and maintaining social distancing.

Stay safe!

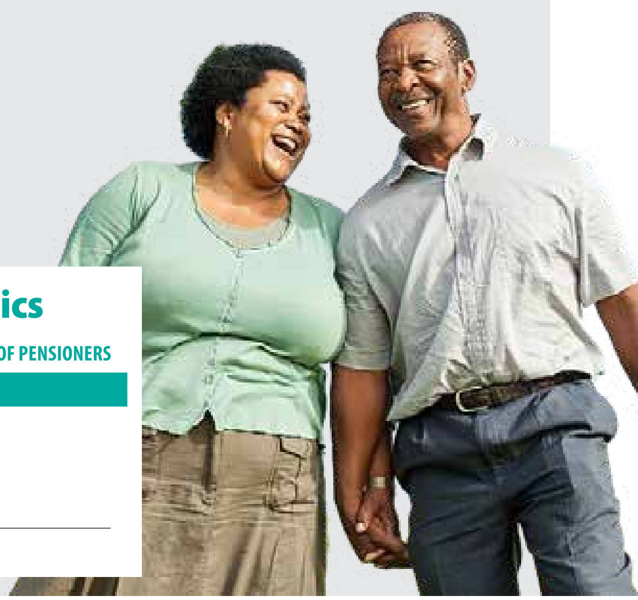
THE TRANSNET SECOND DEFINED BENEFIT FUND BOARD OF TRUSTEES

If you want to update your personal information, contact the Fund Administrator Centre on telephone: Toll free number 0860 33 34 40 or email: MRA.TRFDOCS @momentum.co.za

Talk to us

IMAGES: FREEPIK, RAWPIXEL

Fund news



Pensioner statistics

FUND	NUMBER OF PENSIONERS
TSDBF	**37 708**
Child	111
Pensioner	9 712
Spouse	27 885
GRAND TOTAL	**37 708**

Nominate your beneficiaries as part of your New Year's resolution

Beneficiaries can be any of the following:

- Spouse who was entitled immediately after retirement but before 1 April 2006.
- Life partner whom you cohabitated with before your retirement and before the 1 April 2008 Rule Amendment date.
- Children under the age of 18 years, children who are of age but studying, or children with disabilities.

Who qualifies for unclaimed pensions?

Do you know of a beneficiary of a Pensioner who transferred from the Transport Pension Fund (TPF) in terms of section 14B of the Act and who received a benefit from the TPF prior to such transfer to the Fund and are not in receipt of a pension from the Transnet Second Defined Benefit Fund (TSDBF)? Give them the Fund's contact details so they can claim their benefit.

The pension payable to a spouse or beneficiary shall be the pension to which they were entitled immediately prior to the 2006 Rule Amendment date, increased from time to time as may be determined in terms of the rules of the Fund.

QUALIFYING SPOUSE

According to the Fund rules and definitions, a spouse is a person who was a party to a recognised marriage with a Pensioner. Recognised marriage means, in relation to a Pensioner:

(i) a civil marriage or customary marriage or a marriage by religious rites; or

(ii) a union as defined in the Civil Union Act 17 of 2006; or

(iii) cohabitation between a Pensioner and another person which the Board in its discretion has determined to be a recognised marriage.

In the event there is only one spouse and no children, such spouse shall receive 70% of the benefit that was payable to the deceased Pensioner at the date of their death.

In the event that there is more than one spouse and children, the Board shall have the discretion to pay such benefit as is referred to in rule 23(3) to any one of the spouses or to all of the spouses in the proportion as the Board deems fit.

QUALIFYING CHILDREN BENEFICIARY

Child means:

(i) a child born to a Pensioner; or

(ii) a child who as at the 2008 Rule Amendment Date was a stepchild or adopted child of a Pensioner, and who

(1) has survived the Pensioner, and is not more than 18 years of age; or

(2) has survived the Pensioner, and is more than 18 years of age and in respect of whom it has been demonstrated to the satisfaction of the Board that;

(a) they are engaged in full-time tuition at an education institution registered as such with the Department of Education, since the commencement of such full-time tuition prior to 18 years of age, and is not more than 26 years of age; or

(b) they are mentally or physically incapable of supporting themselves.

The total benefit payable to such child or children in terms of these rules shall not exceed 56% of the benefit that was payable to the deceased Pensioner at the date of their death.

Final lump sum and pension date for December

The final R10 000 lump sum as per the Class Action settlement will be made on 8 December 2021 and the normal pension salaries will be made by 20 December 2021.

ANNUAL RESULTS

Transnet Second Defined Benefit Fund annual report to Members for the year ended 31 March 2021.

General Fund information
Participating employer: Transnet SOC Limited

Board of Fund
E – Employer
Appointed P – Pensioner Elected

TRUSTEES	DESIGNATION	RESIGNATION DATE AND COMMENCEMENT
Mr T Dunn	P	4 February 2020
Mr S Kekana	E	1 September 2020
Ms D Potgieter	E	17 August 2021 commencement date
Mr V Ramlugaan	E	17 August 2021 commencement date
Ms N Khumalo	E	17 August 2021 commencement date
Ms H Makhathini	E	17 August 2021 commencement date
Mr K Phahlamohlaka	E	17 August 2021 commencement date
Ms B Nkayi	E	17 August 2021
Dr B Suckling	P	Acting Chairman
Mr C Fichardt	P	
Ms L Cronje	P	

In the interim, before a new Chairperson is appointed, an Acting Chairperson is appointed at each meeting.

SERVICE PROVIDERS

Principal Officer	Mr PJJ Maritz
Actuary	Mr A Pienaar – Alexander Forbes
Asset Consultants	Mr D Hugo – Willis Towers Watson
Auditors	Ms R Van Graan – Deloitte
Administrators	Mr S Ndimande – Momentum Metropolitan Holdings Limited

Fund Membership

1 APRIL 2020 TO 31 MARCH 2021		
	2020	2021
Number at beginning of year	43 896	46 988
New beneficiaries and reinstatements	1 005	638
Deaths	4 015	3 730
Number at end of year	40 888	43 896

ROAD SAFETY

Safety checks before you hit the open road

Mzansi's beauty is unmatched. From the Midlands to the Winelands, the beaches to the mountains, there is so much to explore in South Africa. The trusted battery specialists at Battery Centre have a few tips to make sure your car is road-trip ready as you explore South Africa's 7 200 kilometres of tarred road, and everything in between.

Check the oil and fluid levels

Oil and water, along with many other components, allow the car's engine to function properly. Check these levels before your trip to avoid any damage to the car.

Check the tyres

Check the tyres and spare regularly to make sure they are inflated to the recommended levels. This will help spread the vehicle's weight evenly so that the car and tyres are steady. Also, make sure you can access the spare tyre easily during an emergency.

Keep extra safety supplies

Covid-19 is still a reality, which is why it is important to keep your distance from other people, especially when at a tourist or rest stop. Always keep soap, hand sanitiser or disinfectant wipes in the cubbyhole, and don't forget your face mask when you get out of the car.

Get a battery check

A faulty car battery can put an end to a road trip even before it begins. Visit any Battery Centre nationwide for a battery check. They will do a comprehensive test and look at the car's starter and alternator to ensure the vehicle and battery are up for the trip. What is more, they will only replace a battery if it's necessary.

Packing and travel tips for the festive season

Whether you are planning a road trip or packing for a flight these summer holidays, when it comes to travelling you want everything to be organised, efficient and useful. This goes for your luggage, too.

If you are flying, the first question is whether you are going to check luggage into the hold or keep it with you. This will guide you on what size bag to take, as airlines have certain weight and height restrictions – it is important to check these details before you buy or fly). Then, are you going for a weekend, or for a month? It probably goes without saying, but this will largely determine what bag you use.

Checked-in luggage is best if you:
- Tend to be a prepared-for-anything packer.
- Plan to go on a shopping spree or are going to buy souvenirs and gifts for loved ones.
- Are a lazy packer. If your bag is packed neatly on the way there, but clothing is shoved in on the way back, a bigger checked-in bag will save you having to buy additional luggage just to get everything home.

Carry-on luggage is best if you:
- Want a stress-free airport experience. You can skip additional queues so your turnaround time at the airport is reduced.
- Change accommodation frequently on your trip.
- Want instant access to your belongings.

Any road trip requires taking a lot of gear with you and you will need to ensure that all your luggage fits into your car. If not, either pare down or look into a roof box or cargo carrier to help with the load. The extra space means you can take everything you need on your travels. Alternatively, opt for a towbar-mounted cargo carrier that fits on the rear of the car and still gives you access to the boot.

Quick packing hacks

When flying, personalise your bag with a bold sticker or ribbon for easy identification, especially if it's a common type of bag. It is advisable to attach a luggage tag with your contact details.

When packing, keep the most useful stuff on top. Keep your valuables in your carry-on luggage. Keep prescription medication on you in case your luggage gets lost, and if you have space, pack a change of clothes and underwear. Take samples or mini sizes of toiletries, lint rollers and fabric refreshers so that your clothing can be re-worn if necessary. Choose a hanging toiletry bag with water resistant and see-through pockets for convenience.

On a long drive or flight, take at least more than one battery pack for phones or tablets.

What you can do to keep your money safe from card fraud

Card fraud remains a rising risk for consumers, more so for senior consumers who are often the most vulnerable to fraudulent attempts. Therefore, the need to remain vigilant when using or managing your bank card remains key to protecting yourself against fraudsters.

Protecting yourself is not simply limited to your physical banking card; it includes being observant and practising safe banking behaviour at ATMs and over the phone. This also applies to card data that can be used to buy goods online. It's important to emphasise that if you are negligent in protecting your banking details, you could unfortunately find yourself liable for debt racked up by criminals who have accessed your bank card information fraudulently.

Managing your money is a collective effort between you as the customer and the bank. However, criminals are aware that banks continue to invest in security systems, which is why they target customers when attempting to defraud. Often, the victims are senior citizens who either welcome unsolicited help or those who are unaware of these scams.

Take note of card safety measures from your bank

There is a lot of misinformation about how people can prevent card fraud, but it is always best to follow your bank's recommendations on card safety. Do not listen to anyone who suggests using reckless measures that could damage the quality and functionality of your card.

Do not keep your card together with your PIN

This is one of the golden rules of card safety, but it is often ignored. Rather be safe than sorry and memorise your PIN instead of writing it on a piece of paper or saving it on your phone.

Do not disclose sensitive information to anyone pretending to be calling from the bank

People claiming to be phoning from the bank might not actually be from the bank. Always know who you are dealing with. Fraudsters might contact you pretending to be phoning from your bank's fraud department to assist you with a fraudulent transaction or debit order. The purpose of the fraudulent call is to obtain sensitive information from you such as your one-time pin (OTP). Your bank will never ask you for an OTP, your ATM pin, or the CVV number on the back of your card.

Immediately report stolen and/or lost cards

You can easily cancel your cards or report possible fraudulent activity on your cards by calling your bank, using cellphone or online banking, or by popping into a branch if you able to.

Take advantage of contactless payments

The introduction of new payment technologies such as contactless payments give consumers far more control over their bank cards, meaning you don't have to part ways with your card when making payments at stores that accept contactless payments. All you have to do is to look out for the contactless sign and simply tap without handing over your card.

Be vigilant when purchasing online

When buying goods and services online, it is important to ensure you are dealing with a reputable service provider before sharing your card details. Do not simply click on the first link you come across; rather type the web address of the service provider you intend to use.

GREEN CORNER

Top *five indoor plants* to look out for in the new year

Indoor plants have been a big part of most of our lives in lockdown. Being confined to our homes saw a huge uptake in things that improve the look and feel of the spaces we inhabit. Plants not only bring life and beauty into our homes, but caring for them is also rewarding.

Why not embrace 2022 by bringing some fresh new leafy greens into your home? Here is a list of the top five indoor plants to liven up your space.

1 Satin vine

The matte, green foliage of a satin vine is 'painted' with silver, making for a stunning but easy-to-care-for vine. Its beautifully patterned leaves are hard not to love. Plenty of bright light will ensure satin vines remain strong, and all they require is a deep water once the top 2-5cm of potting mix is dry.

2 Silver leaf monstera

This is a beautiful and elusive vine. Like all monsteras, they are easy to grow and apart from the occasional water, they are very easy-to-grow plants.

3 Peace lily domino

The domino is very easy to care for and its crinkly patterned leaves will bring interest and a quirky touch to your plant collection.

4 Ficus umbellata

The plant's large, ribbed, heart-shaped leaves will thrive in a position with plenty of bright indirect light and a moderate amount of water.

5 Kauri pines

These grand pines can grow to enormous heights, but they also don't mind staying small inside. In terms of care, they prefer filtered to bright light. As a guide, water them once a fortnight in the cooler months and once a week in the warmer months.

Source: homestolove.com.au

LIFESTYLE

Festive treats

Koe'sister magazine features recipes from ordinary South Africans, passed down from generation to generation. Published by Mikateko Media, the magazine is available quarterly at SPAR and Woolworths stores nationwide. You can also purchase a copy online via: **mikatekomedia.co.za**

Copper Penny Salad

BENITA LUDWIG

- 500 g carrots, peeled and sliced into discs (the pennies)
- 30 ml olive/vegetable oil
- 3 ml salt
- 1 small onion, chopped
- 1 bell pepper (green or red), chopped
- Handful of basil leaves (optional)

MARINADE
- 250 ml tomato soup/tomato juice/smooth blended tomatoes
- 100 g (125 ml) sugar
- 125 ml olive/vegetable oil
- 200 ml vinegar
- 5 ml Worcester sauce
- 5 ml Dijon mustard (alternatively, use 2,5 ml dry mustard)
- Salt and pepper to taste

Preheat the oven to 180 °C. Mix the carrots, oil and salt well in a bowl. Spread out on a baking tray lined with a baking sheet and bake for 10–15 minutes until tender. Allow to cool. In a bowl, combine with the onion, pepper and basil leaves, if using.

MARINADE
Bring all the ingredients to a boil in a pot while stirring continuously. Remove from the heat when it starts to boil and leave to cool. Stir in the carrot mixture while still warm, mix well and season. The sauce has to cover the carrots. Marinate overnight. Serve cold or reheat to serve warm. You can also spoon it into airtight jars to keep in the fridge.

Roast Chicken

RAZIA MYERS

- 1 chicken
- 45 ml Portuguese chicken spice
- 1 lemon, sliced in half
- 2 sprigs fresh rosemary
- 115 g (125 ml) butter
- 3 garlic cloves, crushed
- 90 ml cream cheese
- 3 potatoes, cut into wedges
- 1 onion, sliced
- 3–4 carrots, peeled
- Olive oil

Preheat the oven to 180 °C. Sprinkle Portuguese spice all over the chicken. Place the lemon inside the cavity. Remove the leaves from the rosemary sprigs and combine with the butter, garlic, cream cheese and a teaspoon of Portuguese spice. Carefully lift the skin on the breasts and rub the mixture onto the breast meat. Be careful not to break the skin. Place in a large oven dish. Arrange the potatoes, onion and carrots around the chicken and drizzle with a little olive oil. Roast for 30 minutes.

Steamed Christmas Pudding

RAY HARTLE

- 500 ml fruit-cake mix
- 125 ml glacé cherries
- 125 ml glacé ginger
- 200 g (250 ml) sugar
- 250 ml water
- 60 ml brandy
- 80 g (90 ml) butter
- 5 ml salt
- 5 ml mixed spice
- 15 ml bicarbonate of soda
- 280 g (500 ml) flour, sifted
- 250 ml mixed nuts
- 2 eggs, beaten

Add the fruit cake mixture, cherries, ginger, sugar, water, brandy (or orange juice), butter, salt and mixed spice to a large pot and bring to the boil. Let it boil for a few minutes and leave to cool off. Once cooled, stir in first the bicarbonate of soda, then the flour, nuts and eggs. Mix well and pour the batter into a greased or non-stick plastic or tin container with a clip-on lid. You can also use a glass bowl covered tightly with foil or wax-proof paper. Place the container in a large saucepan and add water. Cover and cook for about 90 minutes.