

Indaba

Publication for the Transnet Second Defined Benefit Fund

TSDBF
TRANSNET SECOND
DEFINED BENEFIT FUND

Welcome note

Dear Members,

As South Africans across the country continue to brave the cold, we are pleased to welcome you to another issue of *Indaba*. Even during the winter months, we are surrounded by so much beauty. We are especially spoilt for choice when it comes to flowers that thrive under harsh conditions. The next time you are at a nursery, pick up some Namaqualand daisies or alyssum to brighten up your garden or vases.

It gives us great joy to see our Pensioners enjoying a long life, as we continue to ring in the 100-year birthday celebrations. In light of this, all Pensioners who turn 100 will receive a R5 000 ad hoc bonus in the month of this incredible milestone. Enjoying a long and healthy life starts with giving your body the attention it deserves, so you can get the most out of these golden years. We encourage our Members to take care of their bodies and minds, and to use their annual GP check-ups to ask as many questions as possible.

It is easy to become distracted by all the negativity, but let us continue to focus on the good. Spectacular landscapes, welcoming people, abundant wildlife and rich cultural diversity. What are you thankful for as a South African?

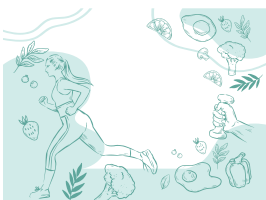
Stay safe.

Board of Trustees of the Transnet Second Defined Benefit Fund

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Fund news



August 2023 pension increase

Following the finalisation of the implementation of the class action settlement agreement in August 2022, the TSDBF Board of Trustees, with the approval of the principal employer Transnet SOC, has approved a pension increase to the value of 70% of CPI. This means that from August 2023 each pensioner's monthly pension will increase by 4.91%, which will be paid in two stages: 2% at the anniversary date and the additional 2.91% in August.

We trust the improved pensions payable to the pensioners as of August 2023 will alleviate the financial tension currently experienced by all.

Any future bonuses in December will be based on the Fund's affordability as calculated by the actuary and approval by Transnet as the guarantor of the Fund.



100-year pensioner celebratory bonus



The Transnet Second Defined Benefit Fund (TSDBF) Board of Trustees, with the recommendation from the Executive Committee, investigated the option to recognise pensioners who reach the age of 100 years. The Board resolved that such pensioners be paid an ad hoc bonus to the value of R5 000 in the month this milestone

is achieved, effective 1 January 2023. The Board of Trustees accepts that the ex gratia amount will continue as approved by Transnet, and the actuary is comfortable with the affordability of the Fund.

We wish all Pensioners good and healthy lives.

Fund membership as at 30 June 2023

Principal	8 089
Spouses	25 707
Children	113
Total	33 909



If you would like to update
your personal information,
contact the new Fund
Administrator
on telephone: Call share number
087 330 1295 or email:
Info@TSDBF.Net

Talk to us

TSDBF Pensioner Trustee Elections March 2024

With the current pensioner-elected Trustees' term coming to an end on 31 March 2024, the Fund anticipates starting the nomination for new Trustees in October 2023 and finalising the election within the first quarter of 2024.

In terms of the rules of the Transnet Second Defined Benefit Fund, it is governed by a Board of Trustees comprising of eight Trustees: four elected by the Pensioners and four appointed by Transnet. The election process will enable all beneficiaries (excluding minors and mentally handicapped persons) to participate in the nomination and election of four pensioner Trustees.

Each beneficiary of the Fund can nominate up to four candidates to stand in the election. Candidates must receive at least 10 nominations to qualify for eligibility in the election.

Trustees have the responsibility of looking after your pension benefits and ensuring the Fund is administered in an economically and administratively sound manner. Taking part in the upcoming election therefore means you have a say in its management.

As required in terms of the Rules of the Fund, and to ensure a free and fair election, an independent body will be appointed to facilitate the election process. The Fund will be able to share the appointed body

and the finalised plan for the election period in the September 2023 issue of Indaba.



New Administrators: VERSO Financial Services

"On behalf of Verso and all my colleagues, I extend a warm welcome to the Transnet Second Defined Benefit Fund and its Pensioners. We are delighted to be part of such a distinguished Fund and look forward to serving you. We understand that the news of the change in Fund Administrators may have caused some concerns and left you wondering about your monthly pension payments. We want to assure you this change will not affect your membership to the Fund or the pension you are entitled to. It simply means that Verso will now be responsible for administering the Fund, taking over the functions previously performed by Momentum. If you were receiving a pension in June without any suspensions, you will continue to receive your pension in July. Your pension value will remain unchanged unless it is your anniversary month for a 21 increase. The only difference is that Verso is now responsible for paying your pension on behalf of the Fund."

So what will change?

- 1) Your pension number:** Your pension number was changed as reflected in the July pay run, but Verso is happy to change back to the old pension number, as we have learned it holds great significance to the pensioners.
- 2) Contact details:** The following contact details must be used in future:

Call Centre: 021 943 5310
Share Call: 087 330 1295
WhatsApp: 0716 796 2626

Email: Info@TSDBF.Net
Death Claims: deathclaims@TSDBF.Net
Website: WWW.TSDBF.Net
Certificate of existence: COE@TSDBF.NET

Physical Address is: Belmont Office Park, Twist Street, Bellville, 7530
Postal Address: P O Box 4300, Tyger Valley, 7536

3) Online access: You can log into your new online access through the Fund's website, www.TSDBF.net, or you can download the Verso app from the app store on your mobile device: search 'Indaba by Verso'.

4) Your payslip: This will be emailed to you or sent to your mobile device if you don't have an email address on record. The Fund will no longer use the postal service for delivering payslips. Please ensure the Fund has your updated email address or cell phone number. Your payslip will also have a different format from the one you received in the past. To comply with POPIA, we will encrypt your payslip. To open your payslip, please use your South African ID number, unless stated otherwise.

5) Walk-in centres: The Fund's website will provide locations of the new walk-in centres. We plan to expand the number of walk-in centres once we receive approval from Transnet. The current walk-in centres are as follows:

Bellville – Cape Town	Belmont Office Park, Twist Street, Bellville, 7530
East London	Unit 3, 3 Princes Road, Vincent, East London, 5247
Pretoria	Alenti Office Park, Block A, 457 Witherite Road, The Willows, 0040

6) Website: The Fund has its own brand-new website (www.TSDBF.net). You can find forms for changing banking details and notification of deaths on the site, as well as pension pay days for the entire year and other important Fund information.

We hope this communication effectively clarifies the changes and addresses any concerns you may have. At Verso, our primary goal is to provide excellent service, and we aim to bring a fresh and innovative approach without disrupting the existing processes and practices that have served you well in the past.

Give your body the attention it deserves

You have worked hard most of your adult life and now you get to reap the joys of retirement. Be sure to take care of your body so you can get the most out of these golden years.

Stay active

Daily exercise helps you to stay strong and healthy. This will lower your risk of obesity, heart disease, stroke, diabetes and even cancer. Staying active can also improve your sleep and give you more energy. It is suggested that older adults do 150 minutes of moderately intensive activity per week, as well as strengthening exercises twice a week, if possible. If that sounds like a lot, start small and work your way up.

Look after your teeth

Brush your teeth twice a day and floss daily. Floss helps to prevent gum disease by removing pieces of food and plaque from between the teeth. If this is left to build up, you might notice sore

or bleeding gums. Gum disease can be linked to diabetes, strokes, heart disease and rheumatoid arthritis. Have regular check-ups and, if you wear dentures or have a bridge, ask your dentist to check they fit properly.

Watch what you eat and drink

An ideal diet should be low in saturated fat, with lots of fruit and vegetables, wholegrains, oily fish and small amounts of low-fat dairy and lean meat. Don't forget to top-up with lots of water to avoid dehydration, which can make you feel tired and confused. Tea, coffee and fruit juice will help you to stay hydrated, but avoid sugary fizzy drinks.

Take care of your feet

Look after your feet by applying moisturiser to prevent dry skin and cutting your toenails straight across. Make sure your footwear fits properly and supports your feet. If your feet are sore, you may be tempted to stay in slippers, but a pair of trainers could be a good option as they are more supportive.

Sort out your sleep

Many of us have trouble getting – or staying – asleep as we get older. This can leave you feeling tired and grumpy. Cut down on daytime naps, establish a bedtime routine, and go to bed at the same time each night. Try a warm drink such as chamomile tea or hot milk before you go to bed.

Keep well

Let's get crafty

As the temperature dips to freezing point, it is best to stay indoors. Get your supplies ready and try these do-it-yourself crafts to keep busy.

Creative
DIY



GLASS GEM SUNCATCHER

Add brightness, colour and fun to any window. Suncatchers also make fabulous gifts.

You will need:

Clear plastic lid (size and shape is up to you)
Glass gems (available at most craft stores)
Clear glue
Thick sewing pin
Twine or yarn

How to:

1. Start by arranging the gems on the clear plastic lid. This can be done in any pattern or form. If glass gems in multiple colours are used, the patterns will be more detailed.

2. Once the gems are in the pattern, squeeze clear glue all around the gems. Every part of the clear lid should be covered in clear glue to ensure the gems stay in place.

3. Set the suncatcher in a safe place where the glue can dry. This may take a few hours or even days to completely set. You want to ensure that all the glue is totally dry and set, or the next step may not turn out right.

4. Using the thick needle or pin, separate the dried glue from the lid. It should separate rather easily.



LUMINARIES

Make some simple DIY luminaries to light up your darkest corners. It's just a recycled can wrapped in yarn and you cannot get much simpler than that.

You will need:

Used cans, cleaned and dry
Colourful yarn, even yarn scraps will do
Glue

How to:

Use your yarn scraps, a little glue here and there and wrap. If you want some variety in texture, crochet a simple chain and wrap that, or if you don't know how to crochet, make a braid and use that.

Use to hold flowers, candles and other items. They also make good containers for giving small gifts of home-baked goodies or for storage.



CINNAMON STICK CANDLE HOLDERS

What's better than a cute candle holder? A cute candle holder that you made all by yourself, of course.

You will need:

Cinnamon sticks
Hot glue
Glass candle holder
Ribbon
Scissors

How to:

1. Cut your cinnamon sticks to a length that is slightly higher than the height of your glass candle holder. Then start gluing them carefully onto the glass. We suggest making the glue lines on the glass itself, rather than applying the glue to the cinnamon sticks. This way, you have a little more control over whether the lines are straight.

2. As you make lines of glue on the glass, press the individual cinnamon sticks into the lines, holding them for a few seconds each to make sure they really settle into the glue and stick. Repeat this process all the way around until the whole glass is covered in cinnamon sticks.

3. Add a pop of colour by tying a ribbon around the middle. Simply wrap it around and tie it in a tight bow.

4. Light your candle and smell that wonderful scent.



Flowers to spruce up your winter

Pop of
colour

Does your summer flower garden start to fizzle out as soon as the cooler weather arrives? If so, you need a new plan to keep your beds blooming, and one which does not cost a fortune.

African or Namaqualand daisies are good water-wise annuals and are resistant to even severe frost. They love full sun and grow quickly to about 35cm tall. Best for planting when the soil temperatures have dropped significantly.

Aquilegias grow in semi-shade to sun and are resistant to frost but are not suited to humid or very dry regions. They remain firm favourites to plant in shade gardens and flower in late spring and summer. Plant them in mixed flower borders, or



behind spring flowering bulbs for a delicate contrast. The dwarf varieties are perfect for planting in pots and window boxes.

Alyssum is hardy to frost and available in lovely shades of pink, rose, purple, mauve, white and yellow. It grows best in full sun but takes light shade. Their tiny seeds can be planted directly into well-prepared garden beds or seedling trays.

Bellis or English daisies grow well throughout South Africa, provided they are watered well in dry regions. They are hardy to frost and will grow 10 to 15cm tall, in semi-shade to full sun. They are loved for their double daisy flowers in all shades of pink to rose, scarlet and white.

Homemade recipes

Tried & trusted



Impress your family this winter with these recipes from trusted home cooks.

Tamatiebredie

SIMONE HERMANS

INGREDIENTS

1 onion, sliced
3-4 garlic cloves, diced
2 cinnamon sticks
1-1,5kg stewing beef
2 x 50g sachets tomato paste
2 x 400g tins diced tomatoes
2 tsp (10ml) mixed herbs
1 tsp (5ml) dried chillies
Salt to taste
Water when needed

METHOD

Braise onion in oil until soft. Add garlic and cinnamon sticks and give it a stir.

Add meat and cook for about 30 minutes.

Add tomato paste, tomatoes, mixed herbs, dried chillies and salt. Let it simmer for about 1½ hours.



Curries

RAZIA MYERS

INGREDIENTS: MINCE CURRY

5 tbsp (75ml) oil
2 onions, chopped
2 stems curry leaves
1 tbsp (15ml) Durban masala
1½ tbsp (22,5ml) turmeric
4 whole dried red chillies
4 cloves garlic, crushed
1 thumb-sized piece of ginger, crushed
500g mince
5 potatoes, cubed
1 cup (250ml) peas
1 cup (250ml) coriander, chopped

METHOD

Fry onions and curry leaves in oil. Add masala, turmeric and dried chillies.

Sauté the garlic and ginger and add to mixture.

Now add mince to the mixture and fry. Add potatoes and peas and cook until soft.

Garnish with chopped coriander.

INGREDIENTS: POTATO AND PEA CURRY

5 tbsp (75ml) oil
2 onions
2 stems curry leaves
1 tbsp (15ml) Durban masala
1½ tbsp (22,5ml) turmeric
4 whole dried red chillies
4 cloves garlic, crushed
1 thumb-sized piece of ginger, crushed
2 tomatoes, diced
4 potatoes, cubed
1 cup (250ml) peas
1 cup (250ml) coriander, chopped

METHOD

Fry onions and curry leaves in oil. Add masala, turmeric and dried chillies.

Sauté the garlic and ginger and add to the mixture.

Add tomatoes and fry with mixture – let it simmer.

Then add potatoes and peas and cook until soft.

Garnish with chopped coriander.

