

# SIYAPHAMBILI MEMBER NEWS



**TRANSPORT**  
Sector Retirement Fund

Moving Towards A Better Future



**MOVING TOWARDS A BETTER FUTURE**

## WORDS OF WELCOME

As we reach the end of the first quarter of 2022, we reflect on the last two challenging years of navigating the Covid-19 pandemic and now the war between Russia and the Ukraine. We have come to learn, firsthand, **that we cannot always control what happens in life. Though this is true, we can surely control how we react** to events that leave us feeling uncomfortable and scared.

Instead of becoming complacent and accepting of our current situation we should tackle this year with zest and determination, believing that better things are coming our way. **Let us see our challenges as opportunities. We are all responsible for the energy that we bring into any situation. There are no rules to life; you can make the best or worst of it...the choice is yours.**

We call on members to move out of their comfort zones this year and to make sure they take control of their finances and to make sure that they are saving enough for retirement.

**PLENTY SITS STILL,  
HUNGER IS A WANDERER \***

– Zulu Proverb

**\* Meaning: You must be ready to work for what you desire unless what you already have satisfies you.  
To be successful you must try to remain uncomfortable.**

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## MESSAGE FROM YOUR PRINCIPAL OFFICER JOE LETSWALO

I am pleased to confirm that **the Fund is in a sound financial position and has received a clean audit for the 9th consecutive year. Good governance, business integrity and ethical practices are of high importance to the Fund and its various service providers.** The Board of Trustees ("the Board") embraces its fiduciary duty to act in good faith, with due diligence and care, to avoid conflicts of interests and act with impartiality in respect of all its members, being ultimately accountable and responsible for the performance and affairs of the Fund. **We believe that the strong governance of the Fund is a result of the Board of Trustees, who themselves are members of the Fund, understanding, meeting and exceeding member expectations.**

...continued overleaf

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## MESSAGE FROM YOUR PRINCIPAL OFFICER *continued...*

The TSRF manages its investment risk proactively which allows us to mitigate risks timeously. ***The Fund has diversified its investment strategy in order to carefully navigate both good and bad economic and investment environments. In these turbulent times the Fund continues to grow in line with its long-term targets.*** The Fund's well designed and diversified life stage investment strategy enabled the Fund to recover well from the short-term market decline, due to Covid-19, and has ***provided 11.13% growth over the period 1 March 2021 to 28 February 2022.***

***Our single-minded drive to benefit members, as they are our shareholders, informs the Fund's investment strategy and transformation agenda.*** The TSRF is committed to the ongoing transformation of South Africa's economy to become more inclusive by supporting service providers in the investment value chain that contribute significantly to the targeted economic empowerment of black South Africans.

The Fund does not believe in incubation for black asset managers but rather in black talent management especially since only 10% of the assets under management in South Africa are controlled by black managers. South Africa's second-quarter unemployment rate of 34.4% is a stark reminder of the economic challenges facing the country. The South African economy needs to grow to raise living standards and achieve the goals of the National Development Plan.

***The Fund policy is to have not less than 75% of its domestic assets of the Fund managed by Black-owned and controlled investment management companies as defined in the Financial Services Charter and the Black Broad Based Economic Empowerment Codes of Good Practice.*** The Fund contributed immensely to the ***transformation of the asset management industry.*** To date 85% of the Fund's assets are invested with Black-owned and transformed managers of which 75% are rated at level 1 BBBEE as per the new DTI codes.

○ ***The Fund has been able to grow its assets while pursuing its transformation objectives.***

***As a true corporate citizen, the Fund, through impactful investment, drives socially inclusive growth, and environmentally friendly initiatives, creates jobs and alleviates poverty by incorporating ESG principles in its investments.***

***The integration of ESG factors into our investment strategy is one of the main reasons that the Fund has invested in the development of a township economy, agricultural projects and the Truckstop Fund.*** Investments which improve the lives of our people in communities and ensure the money of our members contributes to the development of marginalised communities and generates better returns for our members retirement savings.

***The Fund has been gradually increasing its impact investing as well as ESG standards and our combined value is now 22.7% in line with Regulation 28.*** This is a mixed bag of direct and indirect infrastructure investment i.e.; some are via private equity investments and some are directly on the Fund's balance sheet. Going forward the Fund will still consider infrastructure investments as part of the Fund's strategic asset allocation.

The Board of Trustees of the Transport Sector Retirement Fund remains thankful that many of us are still healthy during this time. ***Our heartfelt thoughts go out to everyone who has lost a loved one during the Covid-19 pandemic.***

We would like to thank the Board of Trustees for their vision, leadership and support during the year under review. Until we meet again, stay strong, remain positive and take care of yourself and your loved ones.

***And remember: We stand in solidarity with you.***

***Joe Letswalo - Principal Officer of the Fund***



## TRANSPORT SECTOR RETIREMENT FUND

### HOW TO CORRECTLY COMPLETE A CLAIM FORM

When a claim form is incorrectly completed it will cause unnecessary delays in the payment process. **In general, the following issues**, with regards to the **correct completion** of the **claim form**, can lead to **mistakes** and **subsequent delays**:

#### ASK FOR YOUR EMPLOYERS' ASSISTANCE

- Please ask for your **employers' input** when completing a claim form.
- It remains **your and their responsibility to correctly complete** this document.
- **You and the employer must sign the document** and the **employer needs to stamp** your form.
- The **employer must inform the Fund** that you are leaving.
- **The employer will send the completed form to the Front Office (Sanlam) that perform a quality check** and only when it is complete for processing and all criteria are met, it will be sent to the back office (Salt EB) for payment.

#### UNDERSTAND YOUR EXIT DATE

- Always take into consideration **your date of exit or last working day**.
- **For example**, if your exit date was at the end of March 2021 then the Fund has to wait until the 20th of the next month (20 April 2021) for the last contribution to be received from your employer before the Fund can start with the processing of the claim.
- **Very often the Fund also receives extra contributions after the member's exit date** and when this happens

the claim payment is stopped and the **claim form is sent back to the employer to correct**.

- **Many claims are delayed** when additional contributions are received after the exit date of the member.

#### VERIFY YOUR TAX NUMBER AND BANK ACCOUNT BEFORE SUBMITTING A CLAIM

- **Tax numbers** that are **not valid** will result in the **delay of any payment to you**.
- Often **bank details** supplied by members, expire before the money can be paid out.
- Ensure that you have your **correct tax number** and that you supply **valid bank account details**.
- Also make sure that you **maintain a minimum balance in your bank account** so that the bank does not close your account before your benefit can be paid by the Fund.

**Please refer to the Claim Form Guide included in this newsletter that will offer you step by step guidance when completing a claim form.** See pages 5, 6, 7 and 8

#### PLEASE NOTE

When a **claim form** is **incorrectly completed** it will cause **unnecessary delays in the payment process**





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## THE CLAIMS PROCESS

### STEP 1: Where to get a claim form:



[www.transportsectorfund.co.za](http://www.transportsectorfund.co.za)



**Call:** 011 544 8300 or  **visit the TSRF walk-in-centres** in Braamfontein, Durban and Bellville (Cape Town);



Employer's **HR department**



**Fill in the claim form.** All claim documents to be **sent to** [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)



The claim form **includes a list of supporting documents** that must be **attached when sending in the claim**.

### STEP 2: Get the employer to sign the claim form.



**Your employer or HR department will need to complete and sign the claim form** so that the claim can be processed and payment made.



**Disability claims** require a medical certificate (confidential Medical Report completed by a physician) to be verified by the Funds appointed medical provider.



**Death and Funeral Claims** require certified copies of the Death certificate for verification and supporting documents as required on the claim form.

### STEP 3: Submit Claim:



**Submit the signed and stamped claim form** with the required **supporting documents** to the **TSRF walk-in centres** in Braamfontein, Durban or Bellville; or



**Submit via fax or e-mail:**  **Email:** [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)  **Fax:** 086 593 0006



**Kindly address** all Transport Sector Retirement Fund claim related **enquiries** to: [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)



**Claim queries** can be made via the **Call Centre:** Tel: 011 544 8300

## The claim process:

- All documents are **received and verified by Sanlam**
- Sanlam forwards** completed documents **to SALT EB**
- SALT EB** requests **bank verification**
- Tax directive** is applied for **via SARS by SALT EB**
- Payment is made by SALT EB**



## TRANSPORT SECTOR RETIREMENT FUND

### TSRF CLAIM FORM GUIDE - (PLEASE READ PAGE 05 TO PAGE 08)

Please  
select  
one of  
these  
options

Below are **guidelines on completing the claim form** as well as types of supporting documents required. To ensure timeous processing of claims and avoid any delays ***please ensure to comply with the requirements when submitting a claim pack.*** We have highlighted the most common problem areas which we encounter in this guide.

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#### TRANSPORT SECTOR RETIREMENT FUND RETIREMENT / WITHDRAWAL NOTIFICATION

**salt**  
EMPLOYEE BENEFITS

#### TYPE OF CLAIM (Mark with "X")

Retirement		
Ill-Health Early Retirement		
Abscondment		
Dismissal		
End of Contract		
Involuntary Retrenchment		
Liquidation		
Paid-up*		
Resignation		
Section 14 Transfer Out		
Transfer to Approved Fund		
Partial Transfer to Approved Fund		
Voluntary Retrenchment		

\* PAID-UP MEMBER means a MEMBER who has made an election to leave his benefit in the FUND on termination of SERVICE for reasons other than retirement, provided that PAID-UP MEMBERS shall not be covered for the multiple of PENSIONABLE SALARY on death or disability

**All fields below are compulsory ESPECIALLY the member's tax number.** No claim will be paid without this. **Tax number MUST be 10 digits** and must begin with 0 – 6, NOT 7 which is the PAYE number. Incomplete forms and claim packs will fail the quality assurance check and be returned to the employer and will not be processed until all information and required documents have been received.

**PASSPORT HOLDERS:** Complete the member's **CURRENT** passport number. The number completed must correspond with the certified copy you will attach. The letter from SARS and bank confirmation letter required (see below) must reflect the member's CURRENT passport number.

**A. CURRENT EMPLOYER INFORMATION**

Name of Employer				Levy Number	
Employer Address					
Region		Contact Person's Cell No			
Contact Person's Name		Contact Person's Tel. No			
Contact Person's Email Address		Contact Person's Fax No			

**B. MEMBER DETAILS**

Surname Of Member																			
Full Names of Member																			
Member's Physical Address						Country						Code							
Member's Postal Address						Country						Code							
Employer No						System Number													
Gender (Female/Male)						ID/Passport No													
Date of Birth	D	D	M	M	Y	Y	Y	Y	Date Joined Fund			D	D	M	M	Y	Y	Y	Y
Date of Last Contribution	D	D	M	M	Y	Y	Y	Y	Member's Last Contribution Amount	R	0	0	0	0	0	0	0	0	0
Date of Exit from Fund																			
Member's Tax Number	Tax number must be 10 digits and must begin with 0 - 6																		
						Member's Email Address													
						Member's Tel/Cell No													

**NB!** Please check that the last contribution date corresponds with your payroll schedule indicating the member's last contribution and that exit date from fund corresponds with the members actual exit date at your company. Should the person at the company completing the claim form differ from the person submitting the online returns please liaise with each other to confirm the correct dates before submitting the claim form. If Date of last contribution and date of exit from fund differs, please provide, on a company letterhead, reason for the difference.

Please submit with the claim form a CLEAR copy of the member's ID / **CURRENT** Passport. Copy has to be certified copy and not older than three months. If the member has a smart ID card, both sides are required and needs to be certified. **Passport holders needs to submit a letter from SARS** confirming their **CURRENT** passport number linked to their TAX number. Should supporting documents not be submitted with the claim form it will fail the quality assurance check and cause delays in claims. No claim will be submitted without the necessary supporting documents.

The member has the following three options when exiting: transfer funds to a different fund, keep member share in fund or cash pay-out. Please complete all fields for the specific selection made by the member.

**C. PAYMENT DETAILS (Please select either option C.1, C.2 or C.3)****C.1 MEMBER TRANSFERRING FUND DETAILS**

Your benefit will be transferred via a recognition of transfer form to the below institution's bank account

Name of Account Holder		Name of Bank	
Name of Branch		Type of Account	
Account No		Branch Code	
Fund Name		Fund Type	
FSCA Registration Number		Name of Institution	
Contact Person's Email Address		Contact Person's Tel. No	

**C.2 DEFER PAYMENT OF EXIT BENEFIT UNTIL REQUEST IS MADE FOR PAYMENT****YES****NO**

Your Member Share will remain in the Fund until you instruct the Fund's administrator to either pay it to you in cash or transfer it to another approved retirement fund in terms of the Fund's rules. You will be issued with a Deferred Membership Certificate

**C.3 MEMBER CASH PAYMENT DETAILS**

Name of Account Holder		Name of Bank	
Name of Branch		Type of Account	
Account No		Branch Code	

In addition to the ID and SARS documents required, when a member has decided on option 3 in the selection above, all claim packs must then also be accompanied by three month's bank statement of the member, stamped by the bank, not older than then three months. Passport holders needs to submit a bank confirmation letter confirming their **CURRENT** passport number linked to their bank account number. Should supporting documents not be submitted with the claim form it will fail the quality assurance check and cause delays in claims. No claim will be submitted without the necessary supporting documents

## TSRF CLAIM FORM GUIDE - (PLEASE READ PAGE 05 TO PAGE 08)

### C. 4 RETIREMENT AFTER 01 MARCH 2021

**Note:** As a member, you must familiarise yourself with the options available and the respective benefits and implications of each of these options prior to exercising your payment option. If you retire, you have the option to commute a maximum of one third of your benefit in cash, unless your benefit amount is less than the de minimis amount published by the Minister from time to time. You are required to purchase a pension with the residual capital. many options, alternatives and various products are available to seek professional assistance before making a choice.

Vested Benefit as at 01 March 2021	Tick ✓		Non-Vested Benefit as at 01 March 2021	Tick ✓
Full Cash Payout		<i>*This option is only available to members who were 55 years and older on 01 March 2021</i>	Full Cash Payout*	
Part Cash payout, annuity purchase with balance		<i>*Full cash payout is only available for members whose benefits do not exceed the de minimis amount published by the Minister from time to time currently R247 500.00</i>	Part Cash payout, annuity purchase with balance	
Tax Free portion cash payout, annuity purchase with balance			Tax Free portion cash payout, annuity purchase with balance	
Full annuity purchase, no cash payout			Full annuity purchase, no cash payout	
If part cash payout, indicate % or Rand amount to be paid				

The **employer** MUST indicate yes or no on each of these four questions at section D. Incomplete forms and claim packs will fail the quality assurance check and be returned to the employer and will not be processed until all information and required documents have been received.

### D. PERMISSABLE DEDUCTIONS

Answer "YES" or "NO" should any of the following deductions be applicable and provide the relevant supporting documentation, i.e. final divorce and or maintenance order, court order obtained against the member or a signed acknowledge of debt by the member

Divorce order(s) against the Fund in respect of the member	YES	NO
Maintenance order(s) against the Fund in respect of the member	YES	NO
Housing loan against the Fund in respect of the member	YES	NO
Any pending claim in respect of fraud, misconduct or theft against member?	YES	NO

**If marked yes**, then the following documents must be submitted with the claim form together with the requested supporting documents

#### COPY OF DIVORCE / MAINTENANCE ORDER

#### PROOF OF INDEBTEDNESS IN TERMS OF SECTION 19 (5) (a) (PENSION BACKED HOUSING LOAN)

#### PROOF OF INDEBTEDNESS IN TERMS OF SECTION 37D OF THE PENSION FUNDS ACT (COURT ORDER OR SIGNED ACKNOWLEDGEMENT BY MEMBER)

The **member** must **complete and sign section E**.

Incomplete forms and claim packs will fail the quality assurance check and be returned to the employer and will not be processed until all information and required documents have been received.



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## TSRF CLAIM FORM GUIDE - (PLEASE READ PAGE 05 TO PAGE 08)

### E. MEMBER DECLARATION

I, \_\_\_\_\_, (full name) a member of the Transport Sector Retirement Fund (Fund) ID / Passport Number \_\_\_\_\_, hereby confirm my exit from the Fund and declare that: All information provided in this Claim Notification, together with all supporting documents / information, is true and correct. This Claim Notification was completed by me personally, or with the assistance of another person with my approval. I understand the information provided and confirm that same is true and correct. I have not withheld any information that will have relevance to the acceptance / declining of this claim. Should any documents / information be found to be fraudulent, the Fund and / or Fund Service Providers reserve the right to proceed with the appropriate action against me as the liability to provide accurate and complete information rests with me. In the event of any loss suffered as a result of any detail, provided on this Claim Notification and supporting documents, being inaccurate, incomplete or fraudulent, neither the Fund nor the Fund Service Providers will be liable for such loss. I understand that the benefit may be subject to tax in terms of the applicable tax legislation.

Signature of Member: \_\_\_\_\_ Date Signed: \_\_\_\_\_

The **employer must complete and sign section H.**

Incomplete forms and claim packs will fail the quality assurance check and be returned to the employer and will not be processed until all information and required documents have been received.

**DESIGNATION = JOB TITLE AT COMPANY – DO NOT LEAVE BLANK**

### H. EMPLOYER DECLARATION

**Form to be stamped here with company stamp.** If the company does not make use of stamp, the company needs to confirm, on a company letterhead, that they do not make use of a company stamp.

Declaration by employer (authorised personnel only):

I, \_\_\_\_\_ (full name), in the capacity of \_\_\_\_\_ (designation), hereby certify that all information provided in this Claim Notification and supporting documents are true and correct to the best of my knowledge and belief. I confirm that the options in terms of the Rules of the Fund have been fully explained to the member and the member is aware of the contents of the Claim Notification and any liabilities that he / she may have in this regard. In the event of any loss suffered as a result of any details provided on this Claim Notification and supporting documents, being inaccurate, incomplete or fraudulent, neither the Fund nor the Fund Service Providers will be liable for such loss.

Signature of Authority: \_\_\_\_\_ Date Signed: \_\_\_\_\_

SALT Employee Benefits (Pty) Ltd is an authorised Financial Services provider in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 ("FAIS Act") with FSP Number 18929. SALT Employee Benefits is committed to compliance with the requirements prescribed in the FAIS Act. All Disclosures are available on request.

In short: to ensure timeous processing of the member's claim **all required fields to be completed and all supporting documents to be submitted together with the claim form** to [members@rflpf-sanlam.co.za](mailto:members@rflpf-sanlam.co.za)

Should you have any questions or require assistance with this process please send an e-mail to [members@rflpf-sanlam.co.za](mailto:members@rflpf-sanlam.co.za) and one of our agents will get back to you.





## TRANSPORT SECTOR RETIREMENT FUND

### FREQUENTLY ASKED QUESTIONS FROM MEMBERS WITH REGARDS TO CLAIMS

#### **How long do claims take to be paid?**

**It depends on the type of claim.** For exits (resignations) claims are paid within 14 days after the last contribution for the member has been receipted by the Fund and the Fund has received complete and final documentation. Remember that your last month's contribution to the Fund will only be paid by your employer by the 20th of the following month.

**The Fund can only start processing your claim towards the end of the month after you have resigned, and then only if all your documents have been received, your tax clearance has been received from SARS and your bank account details have been verified.**

#### **Example:**

**If you resign at the end of February the Fund will only receive your February contribution by the 20th of March.**

After your contribution has been receipted and invested the Fund can only start to process your claim.

- **Death claims** are paid within **12 months**.
- **Funeral claims** are paid within **48 hours**.
- **Disability claims** are paid within **3 months**.

#### **What are the things that can go wrong that will prevent my claim from being paid?**

- a) If your employer does not inform the Fund that you have left (often claim forms are only received by the Fund a few months after the member's last working day);
- b) If the member and employer does not sign the form, or the employer has not stamped the form;
- c) If the employer does not complete and send the correct forms;

- d) If the Fund does not have a valid tax number for the member;
- e) If the employer makes an additional payment of a contribution after you have left;
- f) If you get another job and are back working in the industry the month after you left your previous employer;
- g) If your employer is non-compliant in paying over your contributions to the Fund.

#### **When should I get the SMS to say you have received my documents?**

The Fund receives between 4000 and 7000 claim forms per month. These are sent directly to Sanlam Front Offices. They make sure that the documents are complete. Sanlam will send an sms to the members to confirm that document have been received and will ask for outstanding information if that is needed.

#### **What supporting documents do I need for a claim?**

The claim form includes a list of supporting documents that must be attached when sending in the claim (**see How to complete the claim form in this newsletter**).

#### **My employer will not sign my exit form what must I do?**

Please inform the Fund by either calling the

**Call Centre** on **011 544 8300** or send an

**email** to: [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)

...continued overleaf

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## FREQUENTLY ASKED QUESTIONS FROM MEMBERS WITH REGARDS TO CLAIMS

### ***I was fired/ retrenched and my employers are missing. How can I claim?***

Please inform the Fund by either calling the **Call Centre** on **011 544 8300** or send an **email** to: [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za) or **visiting** one of the **Fund's** walk-in centres.

### ***Does the Fund only make 1 payment on a claim?***

**In the case of a death claim** - each dependent/nominee that receives money will receive a payment into their own account. **So, in this case, more than 1 payment is made.**

**In case of a retirement claim or exit claim usually only 1 payment is made. The exception is** where the **employer is behind in the payment of contributions**. Then the Fund will make a follow-up payment to the member once the employer pays the outstanding contributions. **This means that the Fund will pay your benefit when you claim and will then make another payment once your employer as paid over outstanding contributions.**

### ***My money is short. How much tax do I pay?***

At retirement only the first R500 000 is tax free.

When you resign and exit the Fund before retirement only the first R25 000 is tax free.

These tax-free amounts are cumulative over your whole life time. If you have resigned before and received the R25 000 tax free it means that with a subsequent exit all your money will be taxed.

### ***Can I claim if I am still working in the industry?***

No, if you continue to work for an employer that belongs to the Fund you will remain a member of the Fund and your benefits will not be paid.

### ***I need to get my ITC3 certificate. How can I access it?***

**A payment letter and IT3 certificate is posted to the address you gave on your exit form.**

If you did not receive yours you can **Call: 011 544 8300**

## ***Where can I find a walk-in centre/client-contact centre?***

JOHANNESBURG	CAPE TOWN/BELLVILLE	DURBAN
<b>Client Contact Centre</b>	<b>Client Contact Centre</b>	<b>Client Contact Centre</b>
Samro Place	Suite 2, Edward building 1	300 Anton Lembede Street
8th Floor	116 Edward Street	6th Floor, Office 606
20 De Korte Street	1Oakdale	Delta Towers
Braamfontein	Belville	Durban





## TRANSPORT SECTOR RETIREMENT FUND

### IMPACT INVESTMENT

At the Transport Sector Retirement Fund, we are always looking for ways to grow our members' retirement assets to ultimately provide them with the best return on their investments and long-term financial security. Apart from creating sustainable futures through our investment strategies and policies, the Fund is also committed to facilitate transformation in South Africa.

***Aligned with the UN's Sustainable Development Goals (SDG's) i.e., good health and environment, the Fund strives to provide the community with a quality environment with the ultimate goal of improving the quality of the lives of the people living in the community.***

In this regard ***the Fund's assets of R9 billion are carefully invested to reach its investment targets whilst at the same time empowering its members.*** In this endeavour, infrastructure development is an important asset class; one which the Fund believes not only provides direct benefits to the Fund's members, but which also assists to drive economic development and job creation.

Some of the TSRF's infrastructure projects include the development of good quality truck stops along certain of our country's major transport networks. ***In recognition of the fact that by far the majority of TSRF's members are truck drivers, the Fund resolved to invest in our trucking sector. Our aim is to create safe and efficient transport hubs along our major routes. The TSRF is a shareholder in the Highway Property Group which owns the Highway Junction Truckstop near Harrismith on the N3 Corridor.*** Within this joint venture with the private sector, the facilities at Highway Junction were upgraded and expanded to create the first multibrand facility of its kind on the continent.

The Highway Junction project is proving so successful that the TSRF has decided to expand the concept to four earmarked sites near ***Cape Town, East London, Colesberg and Musina.*** The Fund has applied for the necessary licensing permits and once these are obtained will commence with the Cape Town and East London sites. TSRF's infrastructure investment strategy aligns with the CSIR's research findings and recommendations, including more and better rest areas; facilities for regular safety checks; improved integration of road safety and fleet management systems; and improved regulation.

**The Fund's Impact Investment projects** in the following industries: Housing, Retail and Office Space, Agriculture, Infrastructure and Manufacturing, will be featured in upcoming newsletters.



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## CONNECTING WITH THE FUND VIA SOCIAL MEDIA

### “LIKE” US ON FACEBOOK: [@TransportSectorRetirementFund](https://www.facebook.com/TransportSectorRetirementFund)

As a member of the TSRF you have access to the Fund Facebook page where regular news stories and informative and insightful messages are posted to keep you informed. You can access this service anytime, day or night. All you have to do is to click the “Like” button to become part of this new community and gain immediate access to all Fund-related information and important notifications. Use the **#INSIDE TSRF** for any comments or posts you want to make.

### “TALK TO US” ON OUR WEBSITE: [www.transportsectorfund.co.za](http://www.transportsectorfund.co.za)

You will have access to the following information:

- **Fund Benefits**
- **Claims Process**
- **Important Contact Details**
- **Latest Fund News**
- **Latest Fund Newsletters**
- **Pension Backed Home Loans**
- **Fund Videos**
- **Claim Forms to download**

**Complete the: “Talk to Us” option and we will make contact with you!**



## TSRF CONTACT INFORMATION

- National Call Centre: 011 544 8300**
- Email: [members@rflipf-sanlam.co.za](mailto:members@rflipf-sanlam.co.za)**
- Fax: 086 593 0006**
- Web: [www.transportsectorfund.co.za](http://www.transportsectorfund.co.za)**
- Facebook: [@TransportSectorRetirementFund](https://www.facebook.com/TransportSectorRetirementFund)**

**Fund no:** 12/8/37811

**Disclaimer:** In cases where communication and Fund rules differ, the TSRF rules will apply.

***“As a true corporate citizen, the Fund, through impactful investment, drives socially inclusive growth, and environmentally friendly initiatives, creates jobs and alleviates poverty by incorporating ESG principles in its investments.”***

**Joe Letswalo - Principal Officer**