



WOOLWORTHS GROUP RETIREMENT FUND

MAKING THE DIFFERENCE TO YOUR RETIREMENT

A-Z FOR WHEN YOU RETIRE

**AT RETIREMENT YOU WILL
HAVE THE OPPORTUNITY
TO REAP THE FRUITS OF
YOUR HARD WORK.**

YOU WILL HAVE THE TIME TO
LEAD A LEISURELY LIFESTYLE
AND BE ABLE TO PURSUE
ALL SORTS OF REWARDING
ACTIVITIES.

**LOOK FORWARD TO THE
GOOD TIMES AHEAD...**



This A-Z recaps your benefits and provides you with some of the information you may need to make a smooth transition from employee to retiree.

A ACTIVITIES

Reminiscing is pleasant with people of your own age, as long as you don't yearn for the return of the old times. Look forward in anticipation to better times ahead, but do not live in the past. Retirement should be the most enjoyable part of your life, so **remember to lead a balanced lifestyle.**

- **Get involved in activities** where you can meet people with similar interests.
- **Prepare your mind** so that you will not be old, bored, lonely, sick or a burden to your family and friends.
- **Develop a zest for life** so that when you are free from working, you can enjoy the happy days ahead.

F FAREWELL PARTY

You can hold a farewell party when you leave. These retirement parties come out of the line/store manager's cost centre, which must be budgeted for annually.

- **You, the retiree, must decide on the type of function and number of guests** to be invited. The number of guests includes your colleagues and your family.
- A maximum of 20 guests **can be invited to a restaurant.** The line/store manager must make payment arrangements prior to the function **OR**
- A maximum of 50 guests can be **invited to an in-house function OR**
- All store staff plus 10 guests can be **invited to a lunch or cocktail party at the store.**

THINK BIG. START SMALL. ACT NOW!

F FUNERAL BENEFITS

Momentum

- When you retire, **you can keep your funeral cover with Momentum.**
- Your premium will remain the same.
- There is no paid-up benefit with this policy.

Unison Insurance

- Your funeral policy **becomes a paid-up policy at the age of 63.**
- A family member will be covered under the paid-up policy if they have been on the policy for five years or more.

Old Mutual Platinum Pension

- This policy is structured to provide you with a **R2 000 death benefit** which will be paid to your estate when you die.

Woolworths Funeral Cover

- **Your R20 000 Funeral Cover with Woolworths falls away at retirement,** so please make sure that you have funeral cover in place.



G GAP COVER

You have the option of continuing your membership.

G GRATUITY PAYMENT

Your gratuity payment consists of:

- **Leave pay** (if applicable) • **Bonus** (if applicable)
- **R3 000 leaving gift** (you qualify if you have been with the company for 10 years or longer)
- **Pro rata Long-service Award** (if applicable).

Your gratuity will be paid directly into your bank account after all balances have been settled, i.e. Woolworths card, Woolworths loan, dining room, food shop, sample shop, hairdresser and car wash. Payment will be settled after we receive a tax directive from SARS.

G GROUP LIFE ASSURANCE (GLA)

When you retire, free life cover is provided, calculated at **70% of your annual pensionable salary** at retirement. This is paid to your beneficiaries in the event of your death.

It is important that Retirement Services has an up-to-date Nomination of Beneficiary form to ensure that your beneficiaries are paid according to your wishes. **Should your beneficiaries change at any stage, please contact Retirement Services to make the necessary changes.**

H HAIRDRESSER AT HEAD OFFICE

Retirees qualify for a **50% discount** at the hairdresser. This is for treatments only and excludes products.

I INSURANCE – UNISON

You have the **option to continue paying a monthly premium** for home, household contents and car insurance.

M MEAL VOUCHER AT HEAD OFFICE

Retirees qualify for **ONE free meal voucher** during the months of **February to November** at Head Office. Please collect your voucher from Retirement Services between 11:00 and 13:45.

No meal vouchers will be handed out during the months of **December and January.**

M MEDICAL AID – DISCOVERY

You may continue your membership. You will pay the full contribution (your contribution plus the company's contribution).

M MEDICAL AID – WOOLTRU HEALTHCARE

- If you were a Healthcare member **up to 31 October 2000,** you will be eligible to receive the company's contribution.
- If you joined Healthcare **after 31 October 2000,** you will be responsible for the full contribution (your contribution plus the company's contribution).
- Your option (Core/Plus/Extended) can only be changed in December of each year.

Once you resign from Healthcare, you will not be able to join again.



P PAYROLL – ALEXANDER FORBES

- If you select a pension other than the Old Mutual Platinum Pension administered by Alexander Forbes, your chosen insurer will be responsible for paying your monthly pension and supplying you with an annual tax certificate.
- Alexander Forbes will be responsible for your monthly deductions, e.g. Unison, Healthcare, the payment of your 12% discount, etc.
- **At retirement you will be given a debit order form to complete.** This will give Alexander Forbes the authority to debit your bank account.
- The transaction cost of the first deduction is R10 and an additional R1.50 for every deduction thereafter.



P PENSIONER IDENTITY CARD

This card gives you access to Head Office and stores to purchase waste and secures pensioner discounts when available.

P PENSION NUMBER

You will keep your existing employee number.

This number will serve as your reference number for Woolworths and Alexander Forbes.

R RETIRED STAFF ASSOCIATION

Retirees meet for tea on a regular basis.

You may attend any of these events.

S SAMPLE SHOP AT HEAD OFFICE

Retirees who have a debit in place with Alexander Forbes may continue to shop at the Sample Shop.

U UIF

The following documents are required when registering for unemployment benefits at retirement:

- Your 13-digit barcoded **identity document** or your **smart card ID**.
- **UI19 form** – to be completed by the Retiree Administrator.
- **UI28 form** – to be completed at your bank.
- Copy of your **Retirement Policy**.

If everything is in order, you should start receiving money from the Fund within eight weeks of registering. The money will then be paid every four weeks, until all the benefits are used up.

EARLY RETIREMENT

- **UI2.11 form** – to be completed by the Retiree Administrator.

W WASTE

Waste can be purchased at all stores. The waste policy of that particular store applies.

W WOOLWORTHS IN-STORE CARD AND DISCOUNT

Retirees get to keep their existing Woolworths In-store card and continue to receive a 12% discount on food, Connect merchandise (including airtime and Woolworths gift cards) as well as a 20% discount on fashion, beauty and homewear.

Y YEAR-END FUNCTION

You will be invited to the retirees' year-end function at the end of every year.

Y YEAR-END GIFT

All non-TCOE employees **receive a gift of R100** paid into their bank accounts at the end of November.



FINANCIAL PLANNING CONSULTANTS – ALEXANDER FORBES

REGION	FINANCIAL PLANNER	TELEPHONE	EMAIL
Western Cape	Ken Russell	021 401 9351	russellk@aforbes.co.za
Johannesburg	Joslyne Kasongo	011 269 1630	kasongoj@aforbes.co.za
Pretoria	Nompumelelo Mbuyane	012 452 7039	mbuyanen@aforbes.co.za
Port Elizabeth	Roy Morgan	041 392 8345	morganr@aforbes.co.za
East London	Shiree Coetzer	043 701 4841	coetzersh@aforbes.co.za
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Bloemfontein	Ockert Claassens	051 403 6526	claassenso@aforbes.co.za
Garden Route	Elbie Pretorius	044 801 9517	pretoriuselb@aforbes.co.za

IMPORTANT CONTACT DETAILS

RETIREMENT SERVICES

Head Office

Jenny Wolhuter – Healthcare and Retirement Fund Manager
 jennywolhuter@woolworths.co.za
 Tel: **021 407 7434** Fax: **021 407 9821**
 Cell: **083 300 0071**

Division 1

Danisile Malefo – Retiree Administrator
 danisilemalefo@woolworths.co.za
 Tel: **012 641 5163** Fax: **086 579 2134**
 Cell: **083 703 7678**

Division 2

Sandra Lario – Retiree Administrator
 sandralario@woolworths.co.za
 Tel: **012 641 5185** Fax: **086 626 2118**
 Cell: **083 411 5362**

Division 3, 4 and East Coast

Priscilla Abrahams – Retiree Administrator
 priscillajacobs@woolworths.co.za
 Tel: **021 407 2289** Fax: **021 407 9830**
 Cell: **083 399 1389**
 Shared Call Line: **086 022 0403**

AFRICAN UNITY HEALTH GAP COVER

gapadmin@auhealth.co.za
 Tel: **086 0100 296** Fax: **086 6885 285**

UNISON INSURANCE

Trudy McKie

trudy.mckie@urma.co.za
 Tel: **021 464 4965** Fax: **086 660 3481**

David Manonga

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Bomkazi Kontyo

bomkazi.kontyo@urma.co.za
 Tel: **021 464 4983** Fax: **086 601 6394**

DISCOVERY KEY CARE

Tel: **086 099 8877**

WOOLTRU HEALTHCARE

Nicky Ongansie

nongansie@mhg.co.za
 Tel: **021 480 4683** Fax: **021 480 4759**

Claudine Khan

ckhan@mhg.co.za
 Tel: **021 480 4675** Fax: **021 480 4675**

Client Services

(Accounts and Chronic Care Queries)

Tel: **080 222 8922**

Specialist Referrals

Tel: **080 076 5432**

Hospital Pre-authorization

Tel: **080 011 8666**

Maternity and Oncology

Tel: **080 011 8666**

HIV

Tel: **086 188 8300**

DEPARTMENT OF LABOUR

Head Office

UIF Building, Cnr Church & Schubardt streets, Pretoria 0052
 Tel: **012 337 1680 / 012 337 1700**

Eastern Cape

3 Hill Street, East London 5201
 Tel: **043 701 3128**

Free State

Laboria House, 43 Maitland Street, Bloemfontein 9300
 Tel: **051 505 6200**

Gauteng

77 De Korte Street, Braamfontein, Johannesburg 2000
 Tel: **011 853 0300**

KwaZulu-Natal

267 Anton Lembede (Smith Street), Royal Building, 11th floor, Durban 4000
 Tel: **031 366 2000**

Limpopo

42A Schoeman Street, Polokwane 0700
 Tel: **015 290 1744**

Mpumalanga

Cnr Hofmeyer Street and Beatty Avenue, Witbank 1035
 Tel: **013 655 8700**

North West

2nd Floor, Provident House, University Drive, Mmabatho 2735
 Tel: **018 387 8100**

Northern Cape

Cnr Compound and Pniel Road, Kimberley 8300
 Tel: **053 838 1500**

Western Cape

4th-6th Floors, West Bank Building, Cnr Riebeeck and Long streets, Cape Town 8000
 Tel: **021 441 8000**



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Fund queries: For more information, you can contact us on **021 407 7434**

Email us: jennywolhuter@woolworths.co.za

Or write to the Retirement Fund Post Box: Woolworths Group Retirement Fund, PO Box 680, Cape Town 8000

WWW.WGRF.CO.ZA