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News Snippets 6/2015

Friday, 20 March 2015

Quote of the issue:

"Let us always meet each other with smile, for the smile is the beginning of love".

Mother Teresa

Read More at http://www.brainyquote.com/quotes/topics/topic_love.html

Sector briefs

Personal care

For the first time in the history of the personal Care Sector, the Union had to declare a deadlock during wage negotiations. The Conciliation at the CCMA took place on 12 March 2015. The only issue still in dispute is the matter of back-pay retrospectively to January 2015. The Employer Organization is having their AGM the weekend of 21st March and will revert back to the union on 26 March 2015. We are looking at ways and means to break the deadlock to the benefit of our members.

Vital Health Foods

Members mandate is 8% and management's final offer is 6% and we are now in deadlock. The owner requested a session with the union. After the meeting, any proposals from the owners will be explored with the members and shop stewards and our membership but in the meantime we will continue with the process to declare a dispute.

Huis Le Roux

Wage negotiations took place and an agreement has been reached for 7% plus the uniform clothing allowance that has been increased from R800 to R1 000. In addition, the night shift allowance been increased from R35 to R40 per shift and in terms of moonlighting (Acting) preference will be given to internal staff.

Tanqua Voere

Wage negotiations took place and an agreement has been reached on 10% for those members below R5,000 per month and 9% for those above R10,000 per month and all 3 temporary staff been appointed as full time employees.

Ceres Tuiste

Wage negotiations took place and an agreement has been reached on 9% wage increase and management

agreed to have 2 alternative nursing staff for night shift.

It's time to make UASA even stronger!

Workers have a natural built-in sense of solidarity, realising that there is strength in unity and numbers. The fruits of the unity of workers get optimised when a union such as UASA can harness the collective power of its members through proper administration, intelligent leadership and effective organisation. And then there is power in numbers. The more members we have the stronger we are.

There are many ordinary members who are helping the union grow even stronger by the day by recruiting members. You can do it too! Simply apply now to become an official recruiter. By recruiting members, you do not only help to make UASA stronger, but recruiters get a recruitment fee of R60.00 per member as soon as the first membership fee of a new member has been deducted.

Click here to register as a recruiter. NB! Only existing UASA members may register as recruiters.

<http://uasa.co.za/images/pdf/RecruiterForm.pdf>

ATTENTION



RECRUITERS

GET DOUBLE (GREATER) REWARDS!

- Get R60.00 for each new member recruited
- Get paid after the first membership deduction has been received by UASA

Rules:

The R60.00 "DOUBLE REWARD" recruitment fee will be paid in respect of first deductions for new members received by UASA between 1 March and 30 June 2015 only

Win cash

R10 000 plus more up for grabs

Exciting new "Search for a Discount" competition.



It's easy!

Competition question:

What discount does UASA members get when they buy KEEDO KIDS garments through the UASA Discount Mall?

Where to find the answer:

Log on to the UASA website; click on the UASA Discount Mall; Once in the Mall site, click on Go Kids and then click on Keedo Kids. There you will see the discount.

It is easy to enter"

Sms UASA, followed by your answer to 32545

How many prizes are there:

There are fifteen prizes to be won.

Who will win?

The names of all entries will go into a lucky draw and the first lucky winner will win a cash prize of R5000.00, the second R3000.00 and the third winner will win R2000.00 cash. The remaining 12 lucky winners will each win a UASA cooler bag.

Closing date for this competition will be 29 April 2015.

Enter now! Do not delay!

UASA Maternity benefit increased



way of a maternity leave benefit of
R1 400 (for babies born after 1 March
2015), subject to terms
and conditions.

FREE
TO UASA
MEMBERS





Media Release
13 March 2015

Eskom inquiry must get to the bottom of maintenance crisis

The suspension of Eskom's top executives has to be dealt with on two separate levels.

The suspension may have come at the wrong time taking into account the challenges Eskom faces, but on the other hand, there may be a positive outcome if the upcoming inquiry is done for the right reasons.

The focus of the inquiry should be to get to the bottom of what is wrong at Eskom.

First and foremost, a proper maintenance audit needs to be conducted to find answers as to the exact status of maintenance cycles. More importantly, a clear picture needs to be found in respect of the quality of maintenance performed. Various subject matter experts have warned that outages occur mostly after maintenance work has been performed. This could point to problems with staffing levels, skills shortages and budgetary constraints.

Secondly, while the construction of the Kusile and Medupi power stations is yet to be finalised, it is still uncertain whether we will have sufficient reserves after completion. The inquiry should therefore clearly identify the current and the desired state in respect of our future growth requirements.

Thirdly, there is the threat of looming tariff increases. Statistics just released show that mining and manufacturing contributions have dropped significantly, which to a large extent is attributable to the unstable electricity supply. Topping this situation with tariff increases will severely hamper economic growth prospects.

UASA welcomes the inquiry and expresses the hope that it will have a positive outcome and will not turn out to be just another talk shop.

It will be interesting to note if the board of inquiry will really have “unfettered access” to information as promised by Zola Tsotsi, chairman of the Eskom board.



Media Release
9 March 2015

UASA warns SA Airways about unprocedural restructuring

In a strong reaction to media reports the trade union UASA cautions SAA management not to try and side-line the union by communicating directly with its members. UASA represents approximately 30% of the ground staff and cabin crew at SAA.

In an internal communication to SA Airways staff – the so-called MYSAA "executive brief", dated 6 March 2015 –

acting CEO Nico Bezuidenhout inter alia stated that the unions have been informed of the impending consultation process, which will commence within the next two weeks in terms of the Labour Relations Act. In a strongly worded letter to the management of SA Airways, UASA categorically denied that it has been informed of the consultation process.

The professional and ethical action would be for SA Airways to give proper notice in terms of section 189 of the Labour Relations Act and to discuss the matter with the nominated agent of the workers, who in this case is UASA, before communicating directly with the employees. The actions of SA Airways management are viewed as an insult to both the workers and their recognised union. By communicating directly with the workers, SA Airways now run the risk of causing panic and fear amongst employees, making them restless just before wage negotiations are about to start.

UASA called upon SA Airways management to convene an urgent meeting of the Restructuring Labour Caucus Forum to discuss the matter and to further clarify the purpose of annual salary negotiations, especially in view of retrenchments that may occur.



Media Release
2 March 2015

Government's unpatriotic and disgraceful actions show lack of financial accountability

The trade union UASA views as unpatriotic and disgraceful Government's action of employing Cuban nationals as engineers and mechanics while South Africans virtually beg for job opportunities and training.

The country boasts one of the highest unemployment rates in the world, with millions of desperate hopefuls

looking for employment and skills.

UASA has joined numerous institutions in condemning Government's employment of 34 Cuban engineers through the Department of Water Affairs and Sanitation as well as the employment of some 100 Cuban mechanics to repair SAMIL trucks as part of the so-called "Operation Caribbean".

It is understood that the provisional budget for the latter will be R200 million. It is further understood that the mechanics will be paid in the region of R1 000 per day, that their contract is valid for the next three years, or, if it turns out that there is more work, their tenure is extendable indefinitely "at the discretion" of the decision makers.

The program apparently involves the exchange of expertise and can also mean that South African mechanics are trained in Cuba.

No doubt there are thousands of South Africans who already have the required qualifications, and secondly, Government has a track record of wasting our hard earned taxes due to poor decision-making. The fact that South Africa has the required skills to fix our water crisis and repair the SAMIL trucks, while it is questionable that the imported Cubans do, is a perfect example of a poor and unpatriotic decision.

While it is wonderful that the ruling party has high levels of gratitude towards the Cubans emanating from the Angolan war, there comes a time to realise that charity in fact begins at home, a time to support those that voted the ANC into power and a time to look after South Africans' needs and wellbeing by creating jobs that will lead them into a better, more prosperous future. The budgeted R200 million could have done a lot of good towards this end.

Surely our own people should receive preference when they are starving without any gainful employment.

[The latest on UASA Facebook: \(UASA.ZA\)](#)



UASA
Organization

Liked Follow Message

Timeline | About | Photos | Likes | More ▾

PEOPLE >

853 likes

Post Photo / Video

Write something on this Page...



UASA

March 16 at 8:15pm · 🌐

Internship opportunity

The opportunity presented itself for UASA to sponsor six interns – three with post matric human resources qualifications and three with a post matric customer service qualifications.

Applications from the designated group will receive preference.

Anyone Interested should forward his/her CV and proof of qualification to Sadika Singh at sadika@uasa.org.za.

UASA will assist interns to gain practical work experience so as to be more successful when enteri... [See More](#)

Like · Comment · Share · 👍 1



UASA

March 13 at 4:08pm · 🌐

What is your Pension fund credit now???

Ingé Lamprecht writes that in the early 1990s, Lucas Maree sang “Ek sou kon doen met ’n miljoen” (loosely translated as “It would be nice to have a million bucks”).

Speaking at the Ready Set Retire Conference hosted by Alexander Forbes, Bruce Cameron, founding editor of Personal Finance, said R1 million is not a lot of money when it comes to retirement.

This is the monthly income pensioners can expect from a guaranteed annuity with a ... See More

Like · Comment · Share · 👍 3



UASA

March 13 at 4:06pm · 🌐

Eskom inquiry must get to the bottom of maintenance crisis
The suspension of Eskom's top executives has to be dealt with on two separate levels.
The suspension may have come at the wrong time taking into account the challenges Eskom faces, but on the other hand, there may be a positive outcome if the upcoming inquiry is done for the right reasons.
The focus of the inquiry should be to get to the bottom of what is wrong at Eskom.
First and foremost, a proper maintenance aud... See More

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[UASA on Twitter](#)

TWEETS	FOLLOWING	FOLLOWERS
237	225	218

Tweets [Tweets & replies](#) [Photos & videos](#)

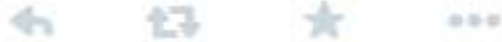
 **UASA** @UASA_the_Union · Nov 20
Industry partners set qualification standards in the beauty industry:
facebook.com/uasa.za

👤 🔄 ★ ⋮



UASA @UASA_the_Union · Sep 18

GW vd Linde tot take over deceased Alex Scott's practice to attend to Klerksdorp Medical Provident Fund liquidation. facebook.com/uasa.za



UASA @UASA_the_Union · Sep 2

Africa's largest beauty expo attracted more than 20000 visitors: facebook.com/uasa.za



UASA @UASA_the_Union · Aug 27

Only 4 days left until Africa's largest beauty industry expo: facebook.com/uasa.za



UASA @UASA_the_Union · Aug 25

MineSAFE Conference 2014 brings mining industry's role players together: facebook.com/uasa.za



UASA @UASA_the_Union · Aug 21

Get insight in recent Mining Lekgotla: facebook.com/UASA.ZA/photos...



UASA @UASA_the_Union · Aug 14

UASA identified several key labour-relations challenges that came to the fore during the Mining Lekgotla in Midrand: facebook.com/uasa.za

WWW.UASA.ORG.ZA

[NEW! Click here and view our Gallery](#)

The screenshot shows the UASA website homepage. At the top left is the UASA logo with the tagline 'THE UNION'. To the right of the logo is a 'quick links' dropdown menu currently set to 'Labour Relations Act', and social media icons for Facebook and Twitter. Below the logo is a blue banner with the text: 'UASA is a registered South African trade union in accordance with the Labour Relations Act 66 of 1995 as amended in 2002'. On the right side of this banner is the 'Call Centre: 0861 00 8272' and a search bar.

The main navigation menu includes: Gallery, Home, About Us, Fincents, Leadership, Media Room, Services, Benefits, Our Publications, Contact Us, Email Us, and My Profile.

The main content area features several promotional boxes:

- Login now and get discounts from over 300 offerings:** Includes an image of a woman and the UASA Discount Mall logo.
- Join UASA Today!** A green box with the text 'Application forms', 'Recruit and earn', and 'Enquires'.
- Rewards and benefits programme for UASA members!** A box explaining the discount program, mentioning 'UASA DISCOUNT MALL' and 'powered by: europ assistance'.
- Members Sign In:** A blue box with fields for 'Members Sign In Username:' and 'Password:', a 'LOGIN' button, and links for 'Forgot your password?' and 'Register as a Member'.

At the bottom, there are five service category boxes:

- Services:** Negotiations, CCMA & Labour Court
- Benefits:** UASA study grant scheme, Maricht Holiday, Flats
- Fincents:** Medical, Personal Financial Planning
- Media Room:** News Releases, E-Kerk Bydrae
- Our Publications:** Labour Dynamix, UASA Snippets

Retrenchment Consultations
Legal Assistance
Disciplinary & Grievance
Member Representation



UASA Funeral Benefit
UASA Maternity Leave
Jobs



Banking Services
Car & Household Insurance
Buying a Home
Buying a Car



Watch our Videos



Between Jobs
Workwise
School Leaver's Guide
UASA Employment Report



Media Room

Eskom inquiry must get to the bottom of maintenance crisis

The suspension of Eskom's top executives has to be dealt with on two separate levels.

[Read more...](#)

UASA warns SA Airways about unprocedural restructuring

In a strong reaction to media reports the trade union UASA cautions SAA management

[Read more...](#)

Government's unpatriotic and disgraceful actions show lack of financial accountability

The trade union UASA views as unpatriotic and disgraceful Government's action

[Read more...](#)

Important Notice

Increase in membership fee

[Click here to read more](#)

Obituaries

[Click here to view our Obituaries](#)



'Negligence' - A Ground for Disciplinary Action - Health Care Sector

(Also applicable on other professional sectors)

By Johann Scheepers

Introduction:

The importance of highly qualified and skilled employees employed within the healthcare sector speaks for itself;

especially due to the very environment within which nurses are employed, which requires a substantial standard of skill and degree of care by virtue of the fact that human lives may be at stake in the event of failure to exercise the expected standard of care and skill by an employee.

It could be argued that every patient admitted in a hospital should have the confidence that every effort would be utilized to maximise that patient's chance of recovery, if not survival.

Therefore, the operational requirements and/or demands by the employer; and the public's expectation of a "zero tolerance" approach to the incidence of gross negligence is to be expected and respected by every employee employed in the healthcare sector.

The purpose of this memorandum is to attempt to address the problems and difficulties experienced by employers in the healthcare sector in the administration of disciplinary action in the event where an employee stands to be disciplined based on an allegation of negligence.

The writer will make reference to, and analyse a collection of authoritative materials relevant to the stated problem, which comprise of binding judicial decisions and other persuasive authorities such as Labour Court judgments, arbitration awards and authoritative publications on the subject matter.

What is Negligence?

In most arbitration cases which served before the writer and where the Applicant (employee) was dismissed on the ground of negligence, the Respondent (employer's) disciplinary code or disciplinary rules made reference to the disciplinary offence of negligence, or gross negligence.

It is important to record that strictly speaking the inclusion of "negligence" as a disciplinary offence may lead that the trier of a fact may in error interpret negligence as denoting *dolus* [intention] which comprises the direction of the will [willfulness] to commit a prohibited act; or an intention by the employee to deviate from the standard of conduct that the *diligens paterfamilias* or the notional reasonable man [person] would have adopted.

In order to be negligent, it is not necessary for an employee to have intentionally or wilfully deviated from the standard of conduct that the notional reasonable man [person] would have adopted. It is sufficient that deviation took place. The notion of "wilful negligence" is therefore a contradiction in terms. This notwithstanding, in

contemporary labour law it is not unusual for disciplinary codes to contain references to the disciplinary offence of negligence or gross negligence.

Read more <http://www.labourguide.co.za>

Uasa study grants for 2015

UASA awards a total of 20 (twenty) study grants annually. It represents a once-off grant to qualifying members to enable them, or their dependents, to further their studies. In view of the focus on the skills shortage and economic growth, preference is given to those who are busy with grade studies in B.Com, B.Sc and Medical disciplines, or those studying at a technical college in the field of e.g. engineering, manufacturing and mining.

Grants are awarded where students have successfully completed at least their first year's study at an accredited learning institution and who can provide satisfactory proof of enrolment after the first semester of the following year.

Subject to the availability of funds, a total of twenty (20) grants are paid out per annum. Ten grants each worth R5000,00 are awarded to graduate students and ten grants worth R2500,00 each to qualifying students at a technical college. The NEC of UASA retains the right to change the scheme in part or in total as and when it deems fit to do so without any prior notification.

Points are awarded for the following criteria to determine successful applicants:

- Number of years' uninterrupted membership of UASA
- Number of previous unsuccessful applications
- Number of dependants
- Previously Disadvantaged Groups
- Number of enrolled children
- Member's annual income
- Spouse's income
- Field of study

Applications:

Closing date for applications is 1 April 2015 and successful applicants will be announced on 1 May 2015.

The decision of the adjudicating panel shall be final and no correspondence shall be entered into regarding the merits of applications and/or the final outcome as decided by them.

Please contact the UASA claims department during office hours at (011) 472 3600 or email claims@uasa.org.za for application forms/more information.

Marizette is looking for help in the Klerksdorp area

Marizette is one of the finalists in the Toddler and Teen of the World competition. She is the daughter of our office administrator in Rustenburg, Anzelle van den Heever.





This little girl is going all out by collecting toiletries and other items needed children in desperate situations. This is part of their duties of being a finalist, but instead this little girl chose to try and make a difference and need your assistance in making it possible for her.

This is the list of what she needs.

Each Model is required to give in

- 1 packets of maize meal or 2 x tin food (any size)
- 2 toiletries (anything- toilet paper , toothpaste, facecloth, ...)
- 1 Christmas shoe box(a shoe box wrapped lid and box apart so we can open and check it) IT MUST INCLUDE:
- 1x clothing item (anything-t shirt /pants/dress)
- 1 x toy
- 1 x school accessory
- 1x facecloth
- 1x Soap

Please can we support this girl!!!

If you are willing and able to help Marizette, even if it is just with a tin of food, please contact Anzelle on 0810430325. All the items collected will go to "Feed a Child" in Klerksdorp.

You can also vote for her by sending an sms to 47439 with the message TT World 22. SMS's will be charged at R3 each.

THE MAIN PURPOSE OF YOUR WORK IS TO GLORIFY GOD

This is the message of the book BE A LIGHTHOUSE IN YOUR WORK, DEVOTIONS FOR THE MARKETPLACE, written by Prof Luther Backer, emeritus professor in Labour Relations at the University of Johannesburg.

The aim of this book is to help people with practicing their Christian faith in their workplace.

The selected pieces, originally written for the E church, a ministry on the Internet, are arranged in 6 chapters wherein guidelines are given for every person on how one can witness for the Lord in the way that you do your work, what it means to always behave with honesty, as well as practical hints concerning the application of discipline in the workplace and the services that labour unions can render to their members, motivating workers and, lastly, Biblical guidelines for behaviour in one's work.

The devotions can be used for discussion by small groups in churches or by care groups in workplaces, or for meditation in your personal quiet time.

This book is also available in Afrikaans in two volumes and can be ordered, free of charge, from Marie Wood, UASA, Tel 011 4723600 ext. 273 or email ufs@uasa.org.za.

MARLICHT: WHERE UASA MEMBERS QUALIFY FOR 20% DISCOUNT

Marlicht is a prime holiday spot popular with families and young people. Direct access to the beach and only 100 meters away from the main beach of Margate. Uasa members automatically qualify for a whopping 20% discount

Marlicht Holiday Resort boasts spacious, comfortable and stylish self-catering 2, 3 and four bedroomed apartments with spectacular ocean views.

It is close to the Wild Coast Sun and other amenities and is surrounded by a number of well-known golf courses. Marlicht recently received confirmation from the Tourism Grading Council that Marlicht once again that it has been awarded a Three star grading in the Self catering - Exclusive category.

Marlicht is the place to go for your next unforgettable family holiday.



Visit us on www.Marlicht.co.za or call us now to make a booking.



<http://www.marlicht.co.za>



We have made a slow start with the production of the second edition of Labour Dynamix for 2015. It is due for publication on

1 June 2015. We will be covering the latest UASA Employment Report which will be presented by Mike Schussler on 30 April 2015 and we will also have an interesting article on the debate around a National Minimum Wage and also take a look at other topical industry related stories.

We will be announcing the names of the 15 lucky winners of the UASA Discounted Mall competition. Closing date is on 29 April 2015, so there is still time to enter.

Our usual lifestyle articles, readers' letters, members' news, sports events, a recipe, DIY hints, crossword puzzle and Sudoku has again been included in the new issue.

If you wish to contribute to Labour Dynamix or Snippets by way of interesting stories, please feel free to get in touch with us.

Copies of the latest issue are available from at all our service centers. It can also be downloaded from : [UASA website](#)

FREE MEMBERSHIP: SAARP

The image shows a screenshot of the SAARP website. At the top, there is a navigation menu with five yellow buttons: "About SAARP", "SAARP Services", "Join SAARP", "Update your details", and "Contact us". Below the menu is a large banner image of a tropical beach with turquoise water and a palm tree. In the top left corner of the banner is the SAARP logo, which consists of a purple circle with "SA" and a green circle with "ARP" inside, with "SAARP" written below. Below the banner is a dark green section with a white speech bubble on the left containing the text "goeie dag!". To the right of the speech bubble is a photo of a family. Further right is the text "It's your turn to do the things you've always wanted to." followed by "Click here" and a right-pointing arrow icon. On the far right of this section are two logos: "MAKE THINGS HAPPEN" and the "NEDBANK" logo.

Indien U Afrikaans verkies **Klik hier**

Afrikaans

Join SAARP

SAARP Forum

Club newsletters

Noticeboard

Retirement homes

Representation

Protection

Employment

Lifelong learning

Interesting links


Napier Natter

Retirement Stories

Home | **Bulletins** | Sign up for our newsletter | Previous newsletters | Send us an e-mail right now

Finance | Insurance | **Health** | Leisure | Technology | Social clubs


The down-side financial reality faced by Pensioners



Times change is a well-worn cliché that is very often becomes tragically real all of a sudden to people that have reached the depths of having finally having to face [...]

[Read more...](#)


Do you know enough about your medication?



Mary Poppins tunefully suggested that "A spoonful of sugar helps the medicine go down..." but unfortunately the cure can sometimes be worse than the disease itself. It is estimated that [...]

[Read more...](#)

SAARP library of important documents



Download ICOD documents and more here. [\[more...\]](#)

SAARP Mission

SAARP believes that senior citizens are entitled to a secure and rewarding existence in line with the highest moral principles of mankind. We work with vigour to enrich lives, raise self-esteem and influence society to support these ideals.

UASA wishes to promote membership of SAARP amongst our own senior citizen members above the age of 50. They have a wealth of experience about the needs and aspirations of our senior citizens and above all, you can access their benefits by joining.

SAARP membership is entirely free! Why don't you join them now?

Click [here](#) to read more

UASA publications

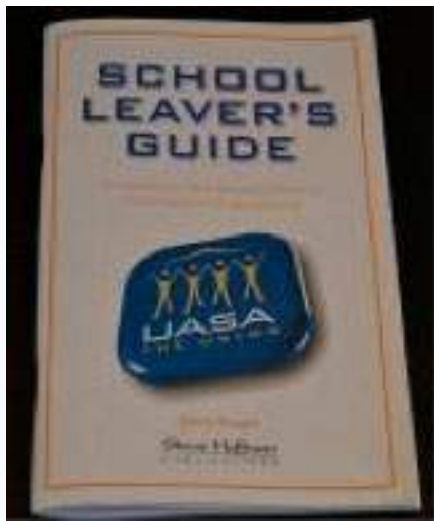
Are you finding yourself “**Between Jobs**” or do you have a need to be “**Workwize**”

The shockwaves of one of the 2008 recession is still hitting us today. The most recent QES (Quarterly Employment Survey) showed that we again lost 28000 jobs in the second quarter of this year. It means that sword of losing one’s job will always be hanging over our heads. Workplace and employment security will increasingly become scarce commodities. . This is why we need to develop a new mindset that will prepare us mentally and physically for any kind of eventuality.

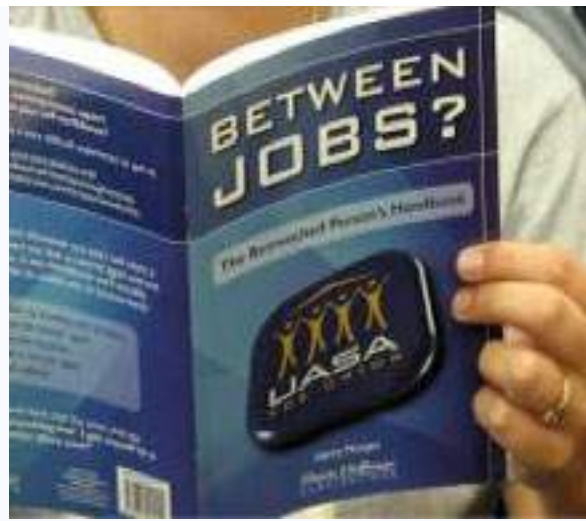
UASA joined forces with writer Henry Morgan and publisher Steve Hoffman and published the award winning book “Between Jobs” The book says that losing one’s job is not the end of the world, but rather the opening up of new opportunities. It is intended to give hope and inspiration and that each and every individual should take control of his/her own situation in a structured way when confronted by losing your job.

A follow-up book titled “Workwize” have since also been published. The objective of this book is to provide you with the necessary knowledge and skills that will assist you in having the most successful, sustainable and rewarding career possible.

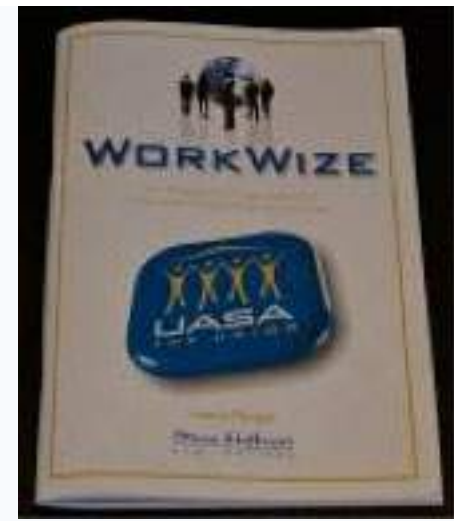
Click on any of the links below to get your free copy of any of the UASA publications now!



[School Leaver's Guide](#)



[Between Jobs](#)



[Workwize](#)

EMERGENCY! Peace of mind for UASA members 0861 008 272 (available 24/7)



0861008272: Your personal EMERGENCY number!

Life is unpredictable. Anyone can at any time experience an emergency – e.g. a medical emergency, a car that ran out of fuel, a flat battery, a mechanical breakdown, even an accident, or, you may be caught up in a situation where you need legal

advice there and then. In any of these instances one would need the assistance of someone you can call.

Each and every UASA member has their own emergency number, available 24/7, 365 days a year

Remember your emergency number – Keep it handy at all times - You may just need it when you least expect it!

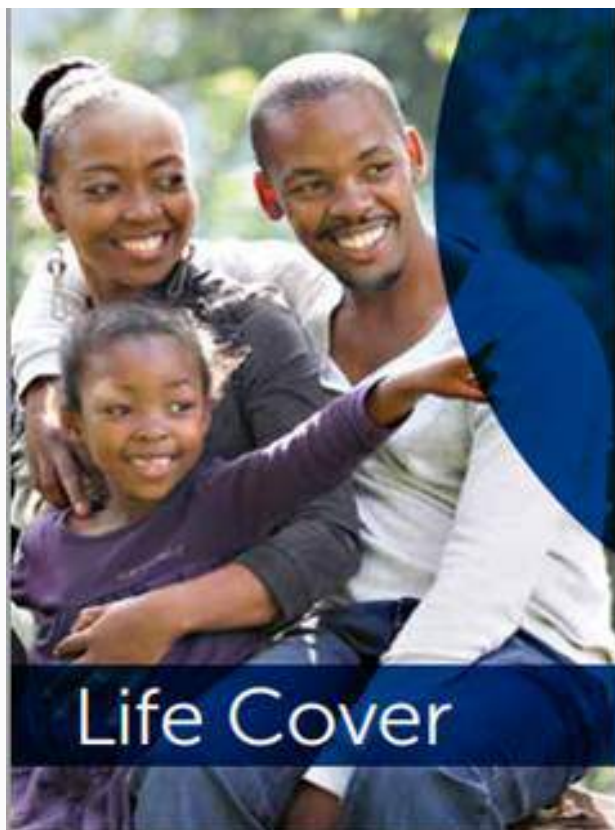
0861008272

UASA Financial Services (Pty) Ltd., trading as:

Sourcing trusted financial services and benefits for UASA members. The aim is to give members peace of mind while empowering them through preferential deals as far as possible.



THIS IS HOW FINCENTS IS WORKING FOR YOU



Life Cover



ASSUPOL
SERVING THOSE WHO SERVE SINCE 1913

Life is full of surprises, some of which are very challenging. Your death could leave your family financially vulnerable. Nothing can replace you, but money provided at the right time will ensure that your loved ones are protected should the worst happen. This means security for them and added peace of mind for you. By paying an affordable monthly premium, you can make sure that on death or disability, or in the case of a critical illness, a lump sum is paid out tax-free, which can be used to:

- pay off your home loan and other debts
- provide for living expenses for you and your family, for example if you become disabled or suffer a critical illness like cancer or a heart attack
- provide for other financial needs

The Progress 4Sure Plan	The Progress Legacy Plan	The Progress Accident Plan
<u>Policy highlights</u>	<u>Policy highlights</u>	<u>Policy highlights</u>
<ul style="list-style-type: none"> • premiums start from R90 per month 	<ul style="list-style-type: none"> • premiums start from R150 per 	<ul style="list-style-type: none"> • premiums start from

- pay-out up to R300 000 on your death
- funeral cover up to R10 000 for you and your spouse – claims paid within 48 hours or sooner
- use this policy as security for debt, like your home loan

- month
- pay-out of up to R10 million on your death
- you can use this policy as security for debt, like your home loan

- R73 per month
- cover up to R1 million for claims due to an accident
- cover for you or your whole family

NO BLOOD TESTS REQUIRED

Interested?

For more information, contact Marie Wood at 011 4723600 during office hours or email her at m.wood@uasa.org.za. You can also sms uasa 4sure to 32545 and someone will get in touch with you.



Investment Fees: How small fees can have a big impact on your investment

Have you ever stopped to think about the effect of fees on your retirement savings? Most clients don't even know what their investment fees amount to in rands and cents, let alone understand the impact thereof on their investment returns. The principle is simple really: "The less you pay in fees, the higher the net return on your investment." I am not suggesting that you only go for the cheapest option but I do believe that you should get value for your money. Whether your adviser or product provider offers you such value can only be determined by you if you have a clear understanding of the long-term impact of such costs.

Example:

Mr. Retired has a living annuity with investment platform A. The fund value is R 3,600,000 from which Mr. Retired is drawing an annuity income of R 18,000 per month. The platform administration fee is 0.444% per annum of the fund value.

Assuming the same advice - and fund manager fees on both platforms, Mr. Retired will save R 7,767 in the first year if he

transfers his living annuity to investment platform B, where the administration fee is only 0.228% per annum.

However, Mr. Retired is not convinced. After all, transferring his investment is a lot of trouble for such a small amount. So Mr. Retired's adviser shows him the significant impact of this small amount on his investment when compounded over a long period of time.

Over a 20-year period the platform administration fees of the two platforms and the cumulative effect thereof on his fund value will be as follows[\[1\]](#):

	Platform A	Platform B
Total administration fees	R 393,754	R 209,687
Fund value after 20 years	R 4,128,901	R 4,641,456

Apart from paying R 184,066 more in administration fees on platform A, his fund value on platform A is R 512,555 less; a financial impact on Mr. Retirement of R 696,622! Viewed from this perspective, going through the trouble of transferring one's investment doesn't seem like much trouble at all.

If you have never looked at the fees you pay in more detail, maybe now is the time to determine the financial impact of the various fees on your investment and to ask yourself whether the quality of service you are getting, justifies the fees you are paying.

For assistance in analysing the fees you are paying contact your PSG financial advisor at UASA@psg.co.za or by phone at 083-703-7586

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[1] Assuming returns of 10% per annum after advice – and fund manager fees and a 6% increase per annum in annuity income.