ISASA
RETIREMENT FUND
*Caring about your financial future*

JULY **2026**

# Living the Golden Years

*A newsletter for* **pensioners of the ISASA Retirement Fund**

## In this issue

# Welcome

As we move through the heart of winter, we are delighted to bring you another edition of **Living the Golden Years**, filled with ***information, inspiration and practical tips*** to support ***your wellbeing***.

This month we shine the spotlight on the **Older Persons Act** and the important role it plays in protecting the rights, dignity and wellbeing of older people. Every older person deserves to be treated with respect, compassion and care, and we all have a responsibility to look out for one another. Whether it is checking in on a neighbour, offering a helping hand or speaking up when we suspect abuse or neglect, small acts of kindness can make a world of difference.

We also encourage you to ***stay socially connected***. Spending time with family and friends, participating in community activities or simply keeping in touch with loved ones can have a positive impact on both your physical and emotional wellbeing. Staying connected ***helps us remain active, engaged and resilient, no matter our age.***

Finally, don't forget to enter the **ISASA Retirement Fund's Photographic Competition!** We know many of you have a wonderful eye for capturing life's special moments, and we'd love to showcase your talent. The winning photographs from each of the four categories will be featured in the 2027 Calendar and 2026 Trustee Report, with each category winner receiving a R1 000 gift card. ***So grab your camera or smartphone and share the moments that make life beautiful*** we can't wait to see your entries. We hope you enjoy this edition and wish you a warm, healthy and connected winter.

> ***"We know many of you have a wonderful eye for capturing life's special moments, and we'd love to showcase your talent.***

# Photo competition

## Remember to submit your entries now!

***Entries are open, but the clock is ticking and will close 31 August 2026!*** The four categories are:

- **Family moments**
- **Nature at its best**
- **Man's best friend (pets)**
- **Hope and Inspiration**

WIN R1000 Woolworths gift voucher for each category

The winner of each category will receive a Woolworths gift voucher to the value of R1000. Please send your entries to ISASA Photo Competition at estievc@gmail.com

Please ensure that you enter the following caption in the subject line: **"ISASA Photo Competition"**

You are also welcome to post your entries to:
Londiwe Mbanjwa
ISASA Photo Competition
P O Box 2444
Saxonwold
2132
or email: LMbanjwa@oldmutual.com

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# Understanding the Older Persons Amendment Act

## Supporting Independence, Dignity and Quality of Life

South Africa's Older Persons Act has long provided the legal framework for protecting the rights, dignity and wellbeing of older persons. The Older Persons Amendment Act, 2025 strengthens this framework by modernising the legislation to better reflect the diverse care needs of older South Africans and by improving oversight of services provided to them. The Amendment Act was passed in 2025 and will come into operation on a date determined by Presidential proclamation.

One of the most important updates is the revised definition of "care". The Act defines care as physical, psychological, social or material assistance provided to an older person, including services aimed at promoting and maintaining their comfort, quality of life and general wellbeing. This broader definition recognises that caring for an older person extends beyond medical treatment. Emotional support, social interaction, practical assistance and creating a safe, respectful environment are all essential components of quality care.

The Amendment Act also introduces new concepts such as independent living facilities, assisted living facilities and family care, recognising that older persons have different needs and should be able to choose living arrangements that suit their stage of life. An independent living facility is designed for active older persons who can manage their daily activities independently, while assisted living and frail care provide increasing levels of support when required.

**Plan ahead, stay informed and know your options.**

**Your independence. Your dignity. Your future.**

### What does this mean for pensioners living independently?

For many pensioners, the good news is that the legislation reinforces the principle that older persons should remain independent for as long as possible while receiving the support they need. The Act recognises that maintaining independence contributes significantly to a person's dignity, wellbeing and quality of life. For pensioners living in their own homes or in retirement villages, this means:

- **Greater recognition of services that help older persons remain independent, such as home-based support and family care.**
- **Better oversight of organisations providing services to older persons to help ensure quality and accountability.**
- **Stronger protections for vulnerable older persons through improved monitoring and intervention where abuse or neglect is suspected.**
- **Recognition that care is about promoting wellbeing and maintaining independence, not simply providing medical assistance.**

The Amendment Act reflects an important shift in thinking: ageing should not mean losing independence or choice. Instead, the focus is on creating supportive environments where older persons can continue to participate actively in their families and communities while accessing appropriate care when they need it.

For pensioners of the ISASA Retirement Fund, this serves as an important reminder to plan ahead. Whether you intend to remain in your own home, move into an independent living community or rely on family support in the future, understanding the options available can help you make informed decisions that preserve your independence and quality of life for years to come.

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## Supporting Independence, Dignity and Quality of Life

### Where to get help: Support for Older Persons

If you or someone you know needs support, advice or wishes to report abuse, the following organisations can help:

#### Age-in-Action (South African Council for the Aged)

South Africa's leading organisation dedicated to protecting the rights and wellbeing of older persons. It provides advocacy, community-based services, information and referrals.

- Website: Age-in-Action
- Telephone: **021 426 4249**
- Email: info@age-in-action.co.za

#### National Elder Abuse Helpline (HEAL – Halt Elder Abuse Line)

Provides support, advice and assistance for older persons experiencing abuse, neglect or exploitation.

- Toll-free: **0800 003 081**
- Email: action@actiononelderabusesa.co.za

#### Department of Social Development

The Department protects the rights of older persons and can assist with referrals to provincial social workers and welfare services.

- Customer Care: **012 312 7727**
- Website: Department of Social Development

#### South African Police Service (SAPS)

If an older person is in immediate danger or has been physically abused, contact your nearest police station or call:

- Emergency: **10111**

#### SASSA (South African Social Security Agency)

For concerns relating to Older Persons Grants, suspected grant fraud or unauthorised deductions:

- Toll-free: **0800 60 10 11**
- Website: SASSA information

### Know the signs of elder abuse

Elder abuse is not always physical. If you suspect that an older person is being abused, neglected or financially exploited, report it as soon as possible. ***Early intervention can prevent further harm and help ensure that older persons continue to live with dignity, safety and respect.*** It may include:

- **Physical or emotional abuse;**
- **Financial exploitation or theft;**
- **Neglect or abandonment;**
- **Verbal intimidation or humiliation;**
- **Misuse of an older person's pension or personal belongings.**

> ***The Act defines care as physical, psychological, social or material assistance provided to an older person, including services aimed at promoting and maintaining their comfort, quality of life and general wellbeing.***

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# Keep your mind active and stay connected

*Small daily habits make a big difference.*

Growing older is a natural part of life, but it doesn't mean that we stop learning, growing or enjoying meaningful relationships. In fact, keeping your brain active and maintaining strong social connections are two of the best ways to support your overall health and wellbeing as you age. Research has shown that staying mentally and socially active may help maintain memory, improve mood and reduce feelings of loneliness and isolation. The good news is that you don't need to make dramatic changes—small, everyday activities can make a big difference. Healthy ageing is about much more than living longer—it's about living well. By keeping your mind active, your body moving and your relationships strong, you can continue to enjoy an independent, fulfilling and rewarding life for many years to come.

### Keep your brain engaged

Just like your muscles, your brain benefits from regular exercise. Challenge yourself by learning something new, completing crossword or Sudoku puzzles, reading books or newspapers, trying a new recipe or taking up a hobby you've always wanted to explore. Even everyday activities such as balancing your budget, playing cards or board games, or learning to use a new app on your phone can help keep your mind sharp.

### Stay physically active

Regular physical activity doesn't just strengthen your body—it also benefits your brain. A daily walk, gardening, swimming or gentle stretching can improve blood flow to the brain, boost energy levels and help reduce stress. Always choose activities that are appropriate for your fitness level and consult your healthcare provider if you have any concerns.

### Stay connected with others

Humans are social by nature. Spending time with family, friends and neighbours can have a positive impact on both your emotional and cognitive health. A simple phone call, a cup of tea with a friend, attending a community group, volunteering or participating in religious or cultural activities can provide a sense of purpose and belonging. If your loved ones live far away, technology can help you stay connected. Video calls, messaging apps and social media make it easier than ever to keep in touch with family and friends across the country or even around the world.

### Look after your overall health

Getting enough sleep, eating a balanced diet, drinking enough water and managing chronic conditions such as high blood pressure or diabetes all contribute to healthy brain function. If you notice persistent changes in your memory or thinking, don't ignore them. Speak to your doctor, as early assessment can help identify treatable causes and ensure you receive the right support.

### A positive outlook makes a difference

Perhaps one of the greatest gifts we can give ourselves is to remain curious, optimistic and engaged with life. Every conversation, every book, every walk and every shared laugh helps build a healthier, happier future.

| | | |
|---|---|---|
| Keep learning | Stay social | Move your body |
| Challenge yourself | Be creative | Embrace technology |
| Give back | Enjoy the little things | Stay curious |

> *"Staying mentally and socially active can improve memory. boost mood and help you live a longer, healthier life.*

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# The Fund's complaints handling procedure

## We're here to listen and help

The Fund has a **Treating Customers Fairly (TCF) Policy** and as part of this policy also has a formal complaint handling procedure. The Fund takes your complaints and concerns seriously and it is therefore important that you share your experiences with us.

**It is important** that you complain to the Fund first before complaining to the Pension Funds Adjudicator. Should you wish to lodge a complaint, you may do so by:

**Email** to the administrator isasacomplaints@oldmutual.com

Your complaint must be in writing and should include the following information:

- ✓ **Your full name and contact information**
- ✓ **Your member and ID numbers**
- ✓ **Exact details of the complaint**
- ✓ **What outcome you expect**

### What the Fund will do

We will do our best to resolve the complaint within 15 working days and provide you with feedback. Some complaints are more complex and can take much longer to resolve. In this case, your complaint will be escalated. Once escalated there could be a further delay of 10 working days.

**Once your complaint is resolved, the Fund will:** Provide you with full and appropriate redress should it be resolved in your favour or provide you with full reasons why your complaint was not upheld.

If you are not satisfied with the feedback provided, you may contact the **Pension Funds Adjudicator** on the contact details below:
Tel: **012 346 1738**
Email: enquiries@pfa.org.za

**Your voice matters**

**We are committed to continuous improvement and value your feedback.**

**Submit your written complaint, via email, to the Fund**

↓

**We acknowledge and investigate (15 working days)**

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**We provide feedback and work towards a resolution**

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**If you are not satisfied after 30 days, escalate to the Pension Funds Adjudicator**

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**Independent review for a fair and final decision**

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# How investments are growing

## AGP50 (Old Mutual)

The portfolio has shown excellent growth of 17.4% (net of fees) for the 12 months ended 30 June 2026. When the Fund's Actuary assesses the solvency of the pensioner pool, the assets need to earn a return of at least 5% per annum to fund the current pension payments. Therefore, only to the extent that the portfolio earns a return in excess of 5% per annum, can this excess be taken into account when the trustees consider a pension increase.

**Did you know?**

The **Fund's performance** is always measured against the **growth targets set by the Investment Committee** and **approved by the Board of Trustees** in the Investment Policy Statement. These targets are linked to inflation and measured over specific periods.

**ABSOLUTE SMOOTH GROWTH PORTFOLIO AGP50 (OLD MUTUAL**

| June 2026 | AGP50 Net Returns (Annualised) | CPI |
|---|---|---|
| 1 Year | 17.4% | 4.5% |
| 3 Years | 13.2% | 4.2% |
| 5 Years | 12.1% | 5.1% |
| 10 Years | 9.0% | 4.7% |
| 15 Years | 10.7% | 4.9% |

> *The Fund continues to deliver strong investment performance, supporting the long-term sustainability of your pension. Our investment strategy remains focused on growth, income and capital stability.*

# Fund contact details

**Registered Office:**
Old Mutual Corporate
1 Mutual Place
107 Rivonia Road
Sandton
2146

**Administrator's Office:**
Old Mutual Corporate
Mutual Park
Jan Smuts Drive
Pinelands, Cape Town
7405

**Member Queries:**
**Tel:** 0860 466 466
**Email:** isasa@oldmutual.com

**Principal Officer:** Leslie Primo
**Email:** leslie.primo@mweb.co.za

**Fund's registration numbers**
**at the Financial Sector Conduct Authority:**

**Retirement Fund (Part I and Part II): 12/8/11388**

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