



FUND PUBLICATION

DECEMBER 2025



KZNMPF Disability Benefits

As a member of the fund, you have access to disability benefits paid for by your employer. To help you if you become disabled while still working. These benefits can provide essential financial support when you need it most.



The fund offers two types of disability benefits:

1. Temporary Total Disability (TTD)

Members may receive temporary or permanent disability benefits. For temporary disability, the process starts after being temporary boarded off work for over 3 months due to illness or injury.

****This is the waiting period prescribed by employer where you are paid from your accumulated leave.***

After this, if TTD is approved your payroll shifts to the Fund's Temporary Total Disability (TTD) program, which pays 75% of your salary for up to 21 months. The 25% shortfall must be covered through personal savings, lifestyle adjustments, or if available leave encashment. This is after the continuous assessment is complete - where the continuance of disability report form (COD) is completed by the member's treating doctor.

2. Permanent Total Disability (PTD)

The assessment for PTD is done after the member complete 21 months of TTD. A permanent total disability claim must be approved by the employer, once the recommendation has been sent by the Fund.

PTD process is characterized by the following points:

- Members can only go on PTD once they have completed the TTD program.
- Initial Claim forms (CMR) state the member needs to go straight to PTD.
- Submission of the Comprehensive Medical Report.
- 21 Month TTD period does NOT guarantee PTD admission.





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Understanding POPIA and Your Information Rights

The Protection of Personal Information Act (POPIA) is a vital piece of legislation that safeguards your personal information and ensures it is handled responsibly. At the KZN Municipal Pension Fund, we are committed to complying with POPIA by protecting the privacy and security of your data. This means your personal details are collected, stored, and used only for legitimate purposes related to your membership and benefits.

POPIA gives you the right to know what information we hold, how it is used, and to request corrections where necessary. Your trust is important to us, and so is your right to privacy.

Promotion of Access to Information – Why It Matters to You

The Promotion of Access to Information Act (PAIA) is a vital tool that empowers members of the KZN Municipal Pension Fund to access information that directly affects their rights and interests. As a member, you have the right to request information about your benefits, fund operations, governance, and how decisions are made regarding your pension. This transparency helps to ensure accountability, build trust, and protect your financial future. By being informed, you can make better decisions, raise concerns when necessary, and actively engage with your fund.

The KZN Municipal Pension Fund is committed to upholding these rights and encourages all members to make use of PAIA to stay informed and involved.

KZNMPF Member Portal

The Fund has an online Member Portal where you can log in and then access your statements:

visit: www.fairsure.co.za

In the portal, there is a section relevant to your membership status (active, retiring, etc.) where you can view or download.

For your login credentials:

Email: info@kznmpf.co.za - on email provide your name, surname, service number and date of birth or call **Fund's Front Office** on 031 322 9001.

Festive Message from KZNMPF

Wishing all our valued members a joyful, safe, and restful festive season with your loved ones. Thank you for your continued trust throughout 2025. We look forward to serving you with dedication in 2026.

Best and warmest wishes for the Holidays.

KZN Municipal Pension Fund



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