

UPCSA PENSION FUND

Registration No: 12/8/02764

24 November 2025

To: All Members and Treasurers of the UPCSA Pension Fund

Dear Fellow Believer,

On behalf of the Board of Trustees, we wish you every blessing as you celebrate the birth of our Lord and for the year that lies ahead. We wish you a happy and healthy festive season and strength as you prepare for 2026.

This communication serves to advise you that the employer contribution levels were reviewed by the Fund's Actuary in order to ensure that the Fund can meet its obligations. The Trustees have agreed to increase the employer contribution rates. Please note that these new rates take effect on 1 January 2026. Please ensure that you make all the necessary changes to your remittance advice and payment arrangements as follows:

Employer contribution rates - MINISTERS

Congregation : monthly employer contributions will change from R 2 800 to **R 2 900**.

*Congregation (recognized as a Congregation B) : monthly employer contributions will change from R 2 010 to **R 2 080**.

Member contribution rate : 7,5% of pensionable salary

* The Congregation must be approved as a Congregation B by the Presbytery responsible for the Congregation by 1 January of each calendar year.

Contribution rates – New UPCSA Staff Members (joining after 1 July 2015)

Congregation : monthly contributions will change from R 2010 to **R 2 080**.

Member : 7,5% of pensionable salary

Please ensure that all Treasurers make the necessary adjustments. Any contributions paid which are not a full contribution amount (as recorded above) in terms of the Rules of the Fund cannot be paid to the Fund and will be returned to the Congregation.

This may have tax implications which could result in members being made deferred beneficiaries and place members in the difficult situation of having no risk benefits should they pass away or become unable to continue working.

Contributions should be paid on the last working day of the month to ensure that there are no delays with the reconciliation of contributions and/or payment of benefits.

You may refer any queries to the Central Office or the office of the Fund's Principal Officer:

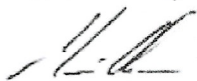
Office of the Principal Officer contact details:

Morné Olivier

Email: morne@lykosfs.co.za

Tel: 083 441 0642

Yours sincerely



**Principal Officer
(Mr M Olivier)**



**Chairman of the Board of Trustees
(Mr A Wentzel)**

Employer Trustees: Mr AE Wentzel(Chairman); Ms G Spelman; Mr C Gauld; Dr N Mashalaba

Member Trustees: Rev C Campbell; Rev G Lock; Rev C Judelsohn; Rev J Smith

Principal Officer: Mr M Olivier

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