

## List of all Legal Updates

### Legal updates 2009

Number	Topic	Refer to / updated by
1-2009	Revenue Laws Amendment Act	
2-2009	Beneficiary funds	17-2009
3-2009	Participation of subsidiaries or associated companies of a participating employer in an umbrella fund under the name of that participating employer	
4-2009	Contributions to pension and provident funds	2-2010, 15-2011, 7-2012
5-2009	When is a divorce order binding on the fund?	11-2009, 6-2011, 3-2012
6-2009	Summary of Insurance Laws Amendment Act	
7-2009	Exclusion clause between insurers	
8-2009	Insurance benefit summary (Unapproved Benefits)	Recalled
9-2009	Summary of Consumer Protection Act	9-2010, 2-2011, 8-2011, 11-2011
10-2009	Taxation of divorce order payments	
11-2009	Divorce issues	6-2011, 3-2012, 6-2015, 5-2016
12-2009	Regulatory reporting requirements for retirement funds	
13-2009	Voluntary or partial dissolution of a fund	
14-2009	Compulsory membership	5-2010, 4-2013, 3-2014
15-2009	Protection of Personal Information Bill	21-2009
16-2009	Momentum Unclaimed Benefits Pension and Provident Preservation Funds	
17-2009	Taxation Laws Amendment Act	2-2009, 15-2010, 7-2011
18-2009	Deductions in terms of the Income Tax Act	
19-2009	Tax free transfers	
20-2009	Presumption of death	
21-2009	Preservation of secrecy and disclosure of member details to SARS	15-2009



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## Legal updates 2010

Number	Topic	Refer to / updated by
1-2010:	Termination of service and the impact on disability benefits	
2-2010:	Section 13(A) of Pension Funds Act, payment of contributions and certain benefits to pension funds	4-2009, 15-2011, 7-2012
3-2010:	General deductions allowed in determination of taxable income	2-2014
4-2010:	Payment of death benefits - nomination of beneficiary forms	4-2012
5-2010:	Eligibility for membership of a retirement fund and non-payment of premiums and contributions	14-2009
6-2010:	Tough penalties imposed by SARS for non-compliance by taxpayers	
7-2010:	Insurable interest - group insurance schemes	
8-2010:	Effect of section 197 transfers on retirement funds	
9-2010:	Consumer Protection Act and possible changes to the Long-term Insurance Act and the impact on FundsAtWork	2-2011
10-2010:	Deductions from pension benefits – damages to employer	14-2011, 8-2015
11-2010:	Cancellation and application of tax directives	
12-2010:	Conflict of interest	
13-2010:	Transfers to preservation funds	8-2012, 1-2013
14-2010:	Taxation of withdrawal benefits prior to retirement	
15-2010:	Taxation Laws Amendment Act – impact on FundsAtWork	17-2009, 7-2011

## Legal updates 2011

Number	Topic	Refer to / updated by
1-2011	Foster child may be considered a factual dependant	
2-2011	Consumer Protection Act summary	
3-2011	Budget speech, retirement reforms	6-2012, 3-2013, 10-2014
4-2011	Valuation Exemptions	13-2014
5-2011	Trustee Liability	
6-2011	Divorce issues	11-2009, 3-2012, 6-2015, 5-2016
7-2011	Taxation of retirement fund lump sum benefits	17-2009, 15-2010
8-2011	Implications of Consumer Protection Act on legal documents	9-2009, 11-2011
9-2011	Registration of trade names	

Number	Topic	Refer to / updated by
10-2011	Complaints (Pension Funds Act and Promotion of Administrative Justice Act )	
11-2011	Consumer Protection Act: exemptions for the pension funds industry	9-2009, 8-2011
12-2011	Draft Taxation Laws Amendment Bill	1-2012
13-2011	Treating customers fairly	
14-2011	Deductions from pension benefits	10-2010, 8-2015
15-2011	Employer's compliance responsibilities in terms of Section 13A	4-2009, 2-2010, 7-2012

#### Legal updates 2012

Number	Topic	Refer to / updated by
1-2012	Taxation Laws Amendment Act	12-2011
2-2012	Taxation of unapproved insurance benefits	
3-2012	Divorce issues	11-2009, 6-2011, 6-2015, 5-2016
4-2012	Beneficiary nomination forms	4-2010
5-2012	Transfers to and from foreign funds	
6-2012	Budget review: Strengthening retirement reforms	3-2013, 10-2014
7-2012	Due date for payment of contributions and late payment interest	4-2009, 2-2010, 15-2011
8-2012	Preservation funds	13-2010, 1-2013

#### Legal updates 2013

Number	Topic	Refer to / updated by
1-2013	Preservation funds	13-2010, 8-2012
2-2013	Use of social networking sites	
3-2013	Budget review: Retirement reforms	10-2014
4-2013	An employers' legal obligation to pay contributions continues even if the employer is experiencing financial difficulties	4-2009, 14-2009, 2-2010, 5-2010, 7-2012, 3-2014, 7-2015
5-2013	Termination of employer participation in FAW Umbrella Funds	

#### Legal updates 2014

Number	Topic	Refer to / updated by
1-2014	Payment of death benefits on employer owned insurance policies	
2-2014	Taxation of group premiums and benefits	3-2015

<b>Number</b>	<b>Topic</b>	<b>Refer to / updated by</b>
3-2014	Retirement fund contributions	4-2009, 14-2009, 2-2010, 5-2010, 7-2012, 4-2013, 19-2014, 7-2015
4-2014	Provident fund post retirement alignment	19-2014, 4-2016
5-2014	Changes to Pension Funds Act: Payment of benefits	6-2014, 7-2014, 8-2014, 9-2014
6-2014	Changes to Pension Funds Act: Trustees	5-2014, 7-2014, 8-2014, 9-2014
7-2014	Changes to Pension Funds Act: Whistle blowing protection	5-2014, 6-2014, 8-2014, 9-2014
8-2014	Changes to Pension Funds Act: General amendments	5-2014, 6-2014, 7-2014, 9-2014
9-2014	Changes to Pension Funds Act: Effective date	5-2014, 6-2014, 7-2014, 8-2014
10-2014	Budget review, retirement reform	
11-2014	Non – retirement savings	19-2014, 4-2015
12-2014	Tax Administration Laws Amendment Act	
13-2014	Valuation Exemptions	
14-2014	Temporary absence from employment	
15-2014	Employment Equity Amendment Act	
16-2014	Estate duty and death benefits	
17-2014	Withdrawn SARS General Notes	
18-2014	Sectoral determinations and how they may influence retirement fund membership – focus on the private security sector	
19-2014	T-day postponed	3-2014, 4-2014, 2-2015, 4-2015, 10-2015

### Legal Updates 2015

<b>Number</b>	<b>Topic</b>	<b>Refer to / updated by</b>
1-2015	Labour Relations Amendment Act	
2-2015	Retirement benefit accrual	19-2014, 10-2015
3-2015	Tax changes to the Income Disability benefit and the impact on retirement fund contributions	2-2014
4-2015	Tax free investments	11-2014, 19-2014
5-2015	Different marital regimes and the impact on retirement funds	6-2015, 5-2016
6-2015	Divorce order issues relating to a members pension interest	11-2009, 6-2011, 3-2012, 5-2016
7-2015	Section 13A Due date for the payment of contributions	4-2009, 14-2009, 2-2010, 5-2010, 7-2012, 4-2013, 3-2014, 7-2015
8-2015	Withholding of benefits	10-2010, 14-2011, 6-2015

Number	Topic	Refer to / updated by
9-2015	Claims for maintenance against the estate of a deceased	
10-2015	FundsAtWork Umbrella Funds' options at normal retirement date	19-2014, 2-2015
11-2015	Case law update	
12-2015	The Compensation for Occupational Injuries and Diseases Act (COIDA)	12b-2015
12b-2015	The Compensation for Occupational Injuries and Diseases Act (COIDA) – Updated April 2016 & April 2017	12-2015
14-2015	Employer Liability	

### Legal Updates 2016

Number	Topic	Refer to / updated by
1-2016	Case law update	
2-2016	Taxation Laws Amendment Act No 25 of 2015 - January 2016	3-2014; 4-2014; 10-2014; 12-2014; 19-2014; 3-2016; 4-2016
3-2016	Retirement fund contributions	3-2014; 4-2014; 10-2014; 12-2014; 19-2014; 2-2016; 4-2016
4-2016	Provident fund post-retirement alignment	3-2014; 4-2014; 10-2014; 19-2014; 2-2016; 4-2016
5-2016	Divorce order issues relating to a member's pension interest	11-2009, 6-2011, 3-2012, 5-2015, 6-2015
6-2016	Non-taxable retirement fund benefits	
7-2016	Case law update	
8-2016	Revenue Laws Amendment Act	4-2014; 3-2016; 4-2016
9-2016	Case law update	
10-2016	Section 37C – Distribution of retirement fund lump sum death benefits	4-2010; 16-2014; 5-2015
11-2016	FundsAtWork Umbrella Funds: options at retirement, retrenchment and disability	10-2015
12-2016	FundsAtWork Umbrella Funds: options at withdrawal	
13-2016	Additional retirement fund contributions	3-2016
14-2016	Case law update – divorce issues	
15-2016	Case law update – fund benefits	
16-2016	Case law update – fund benefits	
17-2016	FSB Information Circulars PF No. 1 to 5 of 2016	8-2014
18-2016	Lump sum disability insurance benefit: Approved vs unapproved	2-2014; 3-2016

## Legal Updates 2017

Number	Topic	Refer to / updated by
1-2017	Case law update – Fund related matters	
2-2017	Case law update – Divorce issues	
3-2017	Taxation Laws Amendment Act No. 15 of 2016 & Tax Administration Laws Amendment Act No. 16 of 2016	3-2014; 4-2014; 10-2014; 12-2014; 19-2014; 2-2016; 3-2016; 4-2016
4-2017	The Unemployment Insurance Amendment Act 10 of 2016	
5-2017	Case law update – Procedural matters	
6-2017	Case law update – Insurance benefits	
7-2017	Case law update – PFA jurisdiction	
8-2017	Case law update – Matrimonial and divorce issues	
9-2017	Case law update – Benefit related matters	
10-2017	Case law update – Fund related matters	
11-2017	Tax Free Investments	
12-2017	Tax directive changes	3-2017
13-2017	Case law update – Fund governance	
14-2017	Case law update – Procedural matters	
15-2017	Case law update – Procedural matters	
16-2017	Case law update – Procedural matters	
17-2017	FSB Information Circulars PF No. 1 to 4 of 2017	
18-2017	Case law update – Procedural matters	
19-2017	FSB Board Notice No.1 and 2 of 2017	
20-2017	Case law update – Labour matters	8-2010
21-2017	Case law update – Benefit related matters	
22-2017	Financial Intelligence Centre Amendment Act No. 1 of 2017	
23-2017	Financial Sector Regulation Act No. 9 of 2017	
24-2017	Retirement Funds Default Regulations	
25-2017	Case law update – Divorce matters	

## Legal Updates 2018

Number	Topic	Refer to / updated by
1-2018	Cancellation of registration of certain retirement funds	

<b>Number</b>	<b>Topic</b>	<b>Refer to / updated by</b>
2-2018	Taxation Laws Amendment Act No. 17 of 2017	3-2014; 4-2014; 2-2015; 2-2016; 3-2016; 4-2016; 11-2016;
3-2018	Tax Administration Laws Amendment Act No. 13 of 2017	3-2014; 3-2016; 2-2018
4-2018	The Amended Financial Sector Code for Black Economic Empowerment	
5-2018	Determination of Fit and Proper Requirements for Financial Services Providers	
6-2018	Long Term Insurance Regulations – Group Scheme Commission Scales	
7-2018	Case law update – Benefit related matters	
8-2018	Regulation 28: Increased Foreign Portfolio Investment Limits	
9-2018	Case law update – Matrimonial matters	
10-2018	Prohibition on the acceptance of gratification	
11-2018	Case law update – Matrimonial matters	15-2015
12-2018	Case law update – Fund related matters	
13-2018	Case law update – Labour related matters	
14-2018	Application for reconsideration by the Financial Services Tribunal	
15-2018	Public sector funds	2-2016; 2-2018
16-2018	Section 7B(1)(b) Exemption	
17-2018	Case law update – Fund related matters	
18-2018	Calculation of tax payable on lump sum benefits	

### **Legal Updates 2019**

<b>Number</b>	<b>Topic</b>	<b>Refer to / updated by</b>
1-2019	Case law update	
2-2019	Legislation - Labour matters	
3-2019	FSCA Guidance Note 7, PFA Notice 2 and PFA Guidance Notice 8	
4-2019	Taxation Laws Amendment Act No. 23 of 2018	4-2014; 2-2015; 4-2016; 11-2016; 2-2018