

# AGENDA

TIME	TOPIC	VENUE	SPEAKERS
08.30 – 08.45	<b>Welcome by the National President of the Pension Lawyers Association</b>	The Ballroom	<ul style="list-style-type: none"><li>• <i>Mpho Kgomongoe</i></li></ul>
08.45 – 09.30	<b>P1. Keynote address by Justice Majiedt</b>	The Ballroom	<ul style="list-style-type: none"><li>• <i>Justice SA Majiedt Constitutional Court of SA</i></li></ul> Facilitator: Mpho Kgomongoe
09.30 – 10.30	<b>P2. The Pension Lawyers Association South Africa - Celebrating Three Decades of Legal Excellence</b>	The Ballroom	<ul style="list-style-type: none"><li>• <i>Kobus Hanekom</i></li><li>• <i>Fiona Rollason</i></li><li>• <i>Michelle David</i></li><li>• <i>Mpho Kgomongoe</i></li></ul> Facilitator: Chantal Manson

10.30 – 11.00

## TEA BREAK

## FOCUS SESSIONS

11.00 – 12.00	<p><b>1. Updated Regulatory Reporting and Audited Financial Statement Prudential Standards for Pension Funds</b></p> <p>This session provides an overview of the newly tabled Prudential Standard: "Requirements related to Regulatory Reporting and Audited Financial Statements for Pension Funds". The Standard proposed to consolidate all audit and reporting requirements into a single instrument, combining both regulatory reporting obligations and the financial statement format in one document. It also introduces ESG reporting requirements, which our speakers will unpack, along with key industry submissions made during the consultation process.</p>	Bill Gallagher	<ul style="list-style-type: none"><li>• <i>Lee Swan</i></li><li>• <i>Nandipha Ngcobo</i></li></ul> Facilitator: Chantal Manson
---------------	--	----------------	--

# TUESDAY

24 March 2026



TIME	TOPIC	VENUE	SPEAKERS
	<p><b>2. Disability benefits and retirement funds</b></p> <p>This session explores the challenges faced by retirement funds when members retire due to ill-health and lack the mental capacity to make benefit election decisions. The discussion will address the legal requirements and potential legislative reforms. The session will also touch on the assessment of insurance disability benefits (approved risk benefits) within this context.</p>	Committee Room 4	<ul style="list-style-type: none"><li>• <i>Elise Burns-Hoffman</i></li><li>• <i>Lize de la Harpe</i></li></ul> <p>Facilitator: Karen Quinlan</p>
11.00 – 12.00	<p><b>3. Regulation of remuneration for retirement fund officers</b></p> <p>Remuneration for trustees and principal officers of retirement funds is, in many contexts, not explicitly prescribed, raising important questions of governance, accountability, and market practice. This session examines what constitutes fair and defensible compensation, how to assess “value for money” and measurable contribution at board level, and the role and positioning of independent trustees. It will also address conflict-of-interest risks arising from remuneration structures and consider whether the time has come for clearer regulatory standards or industry guidance.</p>	The Ballroom	<ul style="list-style-type: none"><li>• <i>Deirdre Phillips</i></li><li>• <i>Dr Mark Bussin</i></li></ul> <p>Facilitator: Mpho Kgomongoe</p>

TIME	TOPIC	VENUE	SPEAKERS
12.00 – 12.15	<b>MOVE TO NEXT FOCUS SESSION</b>		

**FOCUS SESSIONS**

	<p><b>4. Board Actions for Arrear Contributions</b></p> <p>An exploration of the legal actions Boards can take regarding arrear contributions, as well as additional measures that should be considered.</p>	<p>Bill Gallagher</p>	<ul style="list-style-type: none"> <li>• <i>Tshepo Mokoana</i></li> <li>• <i>Nicci van Vuuren</i></li> </ul> <p>Facilitator: Deirdre Phillips</p>
12.15 – 13.15	<p><b>5. Unpacking an employer’s rights in terms of withholding requests under section 37D of the Pension Funds Act</b></p> <p>Section 37D of the Pension Funds Act permits an employer to request that a retirement fund withhold a member’s benefit pending judgment or a written admission of liability. But what if the employer ceases to participate in the fund before judgment is obtained? Does the claim endure, and on what basis can it be enforced? This session will examine the scope of employer claims and entitlements, the duties of funds when considering withholding requests, and the practical implications of business transfers and section 14 transfers.</p>	<p>Committee Room 4</p>	<ul style="list-style-type: none"> <li>• <i>Carlyle Field</i></li> <li>• <i>Keaoleboga Molefe</i></li> </ul> <p>Facilitator: Prof. Muthundine Sigwadi</p>
	<p><b>6. Section 37C Session</b></p> <p>We delve into the intricacies of section 37C death benefits under South African pension fund law. We unpack real-life case studies and provide practical insights into the application of this important and troublesome legal provision.</p>	<p>The Ballroom</p>	<ul style="list-style-type: none"> <li>• <i>Carla Schoeman</i></li> <li>• <i>Andrew Mothibi</i></li> </ul> <p>Facilitator: Lize de la Harpe</p>

13.15 – 14.15	<b>LUNCH BREAK</b>		
---------------	--------------------	--	--

TIME	TOPIC	VENUE	SPEAKERS
14.15 – 14.30	<b>MOVE TO PLENARY SESSION</b>		
<b>PLENARY SESSION</b>			

**P3. AI, Retirement Funds, and the Next Chapter: A Conversation in Motion**

14.30 – 15.15

Artificial intelligence is reshaping how we live, work, and make decisions – and the retirement fund industry is no exception. From opportunities to risks, efficiency to ethics, and promise to prudence, this session will explore the contours of an evolving frontier without pretending all the answers are settled. Expect a candid conversation that opens new lines of inquiry, challenges assumptions, and helps frame the key questions that retirement funds, advisers, and regulators will need to consider in future.

The Ballroom

- *Danny Saksenberg*

**P4. International and Regional Developments – Kenya, Rwanda and South Africa**

15.15 – 16.00

Africa’s pension landscape is evolving through regulatory reform, digital innovation, and inclusion of the informal sector. This session draws on experiences from Kenya, Rwanda and South Africa to explore emerging trends in regional integration, micro-pensions, cybersecurity, and the responsible use of AI in retirement-fund administration. It offers practical lessons for South Africa on how regulation, technology, and inclusion can combine to build sustainable and future-ready pension systems.

The Ballroom

- *Zareena Camroodien*
- *Fred Gekonde*
- *Dieudonne Nzafashwanayo*

Facilitator: Miranda Mkhumbuzi-Rasehala

**P5. Noteworthy and recent South African case law impacting retirement funds and employee benefits**

16.00 – 16.45

The Ballroom

- *Adv Hannine Drake*
- *Adv Grace Goedhart SC*

Facilitator: Lize de la Harpe



PENSION  
LAWYERS  
ASSOCIATION

ANNUAL CONFERENCE  
**30**<sup>TH</sup>

**The Pension Lawyers Association of South Africa:**

# **CELEBRATING 30 YEARS OF LEADERSHIP, LEARNING AND LEGACY**

The year 2026 marks a proud and significant milestone for the Pension Lawyers Association of South Africa (PLA), as it celebrates the 30th anniversary of its annual conference, first held in 1996. This three-decade milestone reflects years of dedicated service, thought leadership, and meaningful contribution to the retirement funds industry. Founded in 1995 by Kobus Hanekom, inspired by his engagement at the International Pension and Employee Benefit Lawyers Association (IPEBLA) Conference in Vancouver, the PLA was established as a non profit organisation committed to advancing pensions law in South Africa through education, debate, and professional collaboration.

## **A Legacy Rooted in Purpose**

From its inception, the PLA has been guided by a clear and purposeful vision. Its founding objectives were to:

- promote a deeper understanding of retirement fund law;
- foster robust and thoughtful legal debate; and
- provide platforms for practitioners to share knowledge, engage with new developments, and strengthen the integrity of South Africa's retirement system.

In recent years, the PLA consciously avoided sponsorship to preserve the independence and objectivity of its content - a principle that continues to underpin its credibility and reputation.

### **Thought Leadership Through Conferences and Seminars**

The PLA's annual conferences, supplemented over the years by seminars and webinars, have become cornerstone events for both the legal and retirement fund industries. These platforms have consistently attracted an impressive range of contributors, including judges, academics, policymakers, regulators, international experts, and industry leaders, solidifying the PLA's roles as a leading forum for rigorous engagement in retirement fund law.

The PLA has maintained a strong and longstanding relationship with IPEBLA, with some PLA members serving on its steering committee and contributing to its journal, strengthening intellectual exchange between the organisations. Figures such as Leanne van Wyk and Jonathan Mort have played significant editorial and thought leadership roles internationally. The PLA has also further supported cross-jurisdictional dialogue by hosting webinars for neighbouring countries, as well as sponsoring members to attend IPEBLA conferences, enriching both organisations through shared learning and global perspective.

### **Stewards of the PLA**

Over three decades, the PLA has been shaped and strengthened not only by its presidents, but also the many dedicated members who have generously given their time to serve on the PLA Steering Committee. Their collective leadership, commitment, and voluntary contribution have been central to the PLA's growth and enduring influence. The stewards of the PLA includes founding president Kobus Hanekom and many other members over the years, including Steven Wright, Desiree Partridge (Meyer), Pierre Reineck, Jonathan Mort, Graham Damant, Gerhardt Meyer, Rosemary Hunter, Sandile Khumalo, Hunter Thyne, Tashia Jithoo, Michelle David, Vanessa Bell, Brenda Penny, Leanne van Wyk, Karin MacKenzie, Fiona Rollason, Nancy Andrews, Paul Williams, Deirdre Phillips, Karen Quinlan, Chantal Manson, Nondumiso Ntshangase, Mpho Kgomongoe and many more.

### **Three decades of contribution to the retirement funds industry**

Over the past 30 years, the PLA has contributed profoundly to South Africa's retirement fund ecosystem by:

- educating legal practitioners, trustees, fiduciaries, and service providers;
- providing a platform for dialogue among legal, regulatory, and industry stakeholders;
- supporting legislative clarity through debate on reforms such as surplus legislation, TCF, POPIA, the FSR Act, the COFI Bill, and the two-pot retirement system; and
- promoting ethical, principled practice in an industry central to social protection and members' financial well being.

This contribution has been particularly evident during times of change - whether navigating surplus legislation in the early 2000s, addressing governance and fiduciary challenges, or responding to the COVID 19 pandemic, during which the PLA successfully pivoted to deliver its first virtual conferences in 2021 and 2022.

### **Celebrating 30 Years: Reflection and Renewal**

As the PLA marks its 30th anniversary of its annual conference, it stands not only as a custodian of retirement fund law but as an institution that has shaped the professional identity of retirement fund lawyers in South Africa. Its work has influenced policy, strengthened governance, and elevated the standards of practice in a sector vital to the economic security of millions.

Much like a pearl is formed over time through layers of care and resilience, the PLA's journey has been one of growth, transformation, and enduring value. Each member, event, and milestone has contributed to the success of the PLA, reflecting a legacy that is both precious and hard-earned. The Pearls of Wisdom collected over three decades continue to guide the PLA as it fosters excellence and ethical leadership within retirement fund law, and the 2026 milestone offers a moment to honour its founders, leaders, members, and partners, while reaffirming its purpose:

*to promote legal excellence, integrity, and innovation in the retirement fund industry for decades to come.*

# WEDNESDAY



TIME	TOPIC	VENUE	SPEAKERS
------	-------	-------	----------

08.30 – 08.45	<b>Opening by Conference Chair</b>	The Ballroom	<ul style="list-style-type: none"> <li>• <i>Chantal Manson</i></li> </ul>
---------------	------------------------------------	--------------	---

08.45 – 09.30	<b>P6. Keynote address by the Deputy Commissioner of the Financial Sector Conduct Authority</b>	The Ballroom	<ul style="list-style-type: none"> <li>• <i>Ms Astrid Ludin</i></li> </ul> <p>Facilitator: Chantal Manson</p>
---------------	---	--------------	---

09.30 – 10.15	<p><b>P7. Governance Reimagined: King V and the Future of Retirement Funds</b></p> <p>South Africa's retirement fund industry is in a new era of governance. This session explores the evolution from King III and IV to the now effective King V Code - a modernised framework that reflects global trends, legislative shifts, and digital realities, where ethical leadership, ESG, and digital transformation take center stage. With fewer principles and sharper focus, King V to rethink how they govern, disclose, and protect member interests. We unpack what the Code means for retirement funds, how trustees can align with the new code, and why King V is not merely an update.</p>	The Ballroom	<ul style="list-style-type: none"> <li>• <i>Prof. Mervyn King</i></li> <li>• <i>Jonathan Mort</i></li> </ul> <p>Facilitator: Mpho Kgomongoe</p>
---------------	--	--------------	---

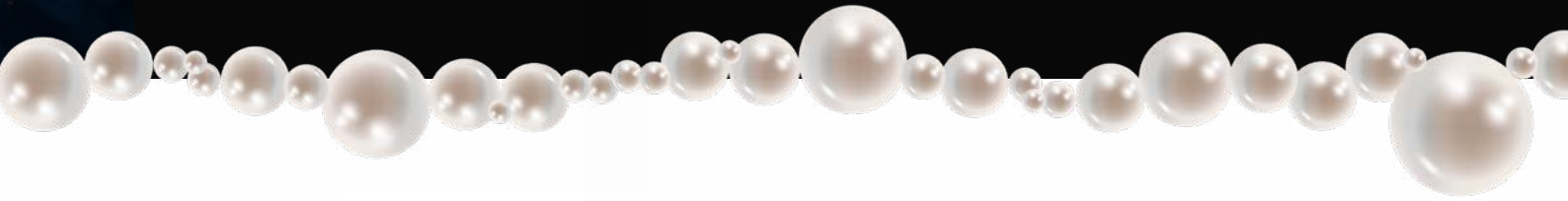
10.15 – 10.45

## TEA BREAK

## FOCUS SESSIONS

10.45 – 11.45	<p><b>7. Omni Risk Return</b></p> <p>The recently published FSCA draft Omni Risk Return is a critical regulatory submission designed to enhance transparency and risk management across the South African financial services sector. For retirement funds, key impacts include the need for improved data collection processes, more robust internal risk assessment frameworks, and heightened accountability for trustees and administrators. This session will discuss key considerations for retirement funds such as the reporting deadlines, investing in systems to manage and analyze risk information, and preparing for increased regulatory scrutiny.</p>	Bill Gallagher	<ul style="list-style-type: none"> <li>• <i>Kirstie Gibson</i></li> <li>• <i>Leigh Sedice</i></li> </ul> <p>Facilitator: Chantal Manson</p>
---------------	--	----------------	---

# 25 March 2026



TIME	TOPIC	VENUE	SPEAKERS
	<p><b>8. Unpacking Beneficiary Funds</b></p> <p>Beneficiary Funds play a vital role in safeguarding the financial futures of South Africa’s most vulnerable, especially orphaned minors. Yet, these funds face persistent and evolving challenges. This session explores the operational, legal, and ethical complexities surrounding Beneficiary Funds, from unclaimed benefits to trustee responsibilities.</p>	Committee Room 4	<ul style="list-style-type: none"> <li>• Mpho Kgomongoe</li> <li>• Tashia Jithoo</li> </ul> <p>Facilitator: Karen Quinlan</p>
10.45 – 11.45	<p><b>9. Clarifying the Role and Accountability of Umbrella Fund Management Committees (Mancos)</b></p> <p>Umbrella funds rely on management committees (Mancos) to represent participating employers and support boards made up largely of independent trustees. As the COFI Bill and related governance reforms take shape, the role and accountability of Mancos are coming into sharper focus. This session examines how Mancos fit into the broader governance framework, clarifying their advisory (not fiduciary) role, how they can strengthen employer and member engagement, and what good practice looks like in reporting, conflict management, and trustee support. It highlights practical ways to evidence accountability while maintaining clear lines of responsibility between the Manco and the fund’s board.</p>	The Ballroom	<ul style="list-style-type: none"> <li>• Ntokozo Ngubane</li> <li>• Anita Roodman</li> </ul> <p>Facilitator: Brenda Penny</p>
11.45 – 12.00	<b>MOVE TO PLENARY SESSION</b>		
	<b>PLENARY SESSION</b>		
12.00 – 12.45	<p><b>P8. Navigating the Conduct Standard for Section 13B Benefit Administrators</b></p> <p>With the FSCA’s Conduct Standard 2 of 2025 (RF) about benefit administrators now in force, what are some of the legal and regulatory challenges being unearthed, including in relation to governance, oversight, cyber, data and outsourcing.</p>	The Ballroom	<ul style="list-style-type: none"> <li>• Leanne van Wyk</li> <li>• Miranda Mkhumbuzi-Rasehala</li> </ul> <p>Facilitator: Brenda Penny</p>
12.45 – 13.45	<b>LUNCH BREAK</b>		

TIME	TOPIC	VENUE	SPEAKERS
<b>13.45 – 14.00 MOVE TO PLENARY SESSION</b>			
<b>PLENARY SESSION</b>			
14.00 – 14.45	P9. The transition to the COFI Bill	The Ballroom	<ul style="list-style-type: none"> <li>• <i>Lezanne Botha</i></li> <li>• <i>Chantal Manson</i></li> </ul> <p>Facilitator: Deirdre Phillips</p>
14.45 – 15:30	P10. An update from the Office of the Pension Funds Adjudicator	The Ballroom	<ul style="list-style-type: none"> <li>• <i>Lebogang Mogashoa</i></li> </ul> <p>Facilitator: Mpho Kgomongoe</p>
<b>15.30 – 15.40 CLOSING</b>			

