



DPF
DEBSWANA • PENSION • FUND



PENSIONER GUIDE

A guide for DPF pensioners and
their dependants

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I. Using Your Guide

This guide is intended for members of the Debswana Pension Fund (DPF) who have retired and are in receipt of their pension. If you are still a contributing or deferred member, you should visit the Fund website at www.dpf.co.bw for more information, mainly the Active & Deferred Member's guide, which is also downloadable from the Fund website.

This guide is meant to assist you to understand how your pension is paid at retirement, what the applicable rules and regulations are for your pension, as well as providing more information that may be of interest to you during your retirement.

It gives general information that may be helpful to you and explains the benefits that may be payable on your death but it is not intended to be a full statement of the rules and regulations which govern the Fund.

Please show and tell your dependants about the guide and keep it in a safe place where they can access it in the event of your passing.

2. Important Note

The guide summarises the retirement benefits provided by the Fund as at December 2016. However, it is only a guide therefore it is important that you pay attention to other literature produced by the Fund (such as newsletter etc.) for possible updates to its content as the Fund business evolves.

The guidelines provided in this guide are in line with the approved rules of the Fund and the Rules determine the benefits provided by the Fund, except where they are overridden by legislation. The Rules and regulations are available on the Fund's website at www.dpf.co.bw or on request to the Fund Offices.

Should there be any discrepancies between the information in this guide and the Rules, the Rules will always prevail.

If you have any questions about the Fund and the benefits it provides, you should contact the Fund Office. Please see other sections below for contact details.

3. The Fund In Brief

Debswana Pension Fund recognises the importance of providing good pension benefits to members. Contributing to the Fund during your active years of employment was designed to give you financial flexibility and security during your retirement. It is therefore our commitment to continue delivering on our mission to ensure that the DPF remains sustainable. Your pension is guaranteed for life and in addition, the Fund retirement annuity options that you choose from also provide benefits for your dependants when you die within the given eligibility period (i.e guarantee period).

Regulation

The Fund is regulated under the Non-Bank Financial Institutions Regulatory Authority (NBFIRA). It is a separate entity from the employer, and its assets are held on members' behalf by the Trustees of the Fund. Fund regulations are available on the DPF website for download, www.dpf.co.bw.

Fund Governance

The DPF Board of Trustees (the Trustees) are responsible for the management of the Fund. Trustees is a legal term that refers to a holder of property on behalf of a beneficiary – in this case, you and all of the members of the Fund. The Trustees are nominated by the participating employers and elected by members. The Trustees are legally obliged to safeguard members' interests. They must also be able to demonstrate that they are knowledgeable and have had sufficient training to carry out their duties, which mainly include:

1. Administering the Fund according to the Rules and regulations governing the Fund
2. Overseeing Fund administration and ensuring that member benefits are properly calculated and paid out accordingly to beneficiaries
3. Investing the Fund's assets to obtain the best possible long-term return without putting the Fund at undue risk.

Mmila Fund Administrators carries out the day-to-day Fund Administration functions. If you have any queries about your personal pension benefits, please contact the Mmila Fund Administrators office. For any DPF secretariat related queries, please contact the Fund. Please refer to the back cover for contact details.

DPF Vision

To secure members' futures through sustainable superior returns.

DPF Mission

We will provide members with competitive and sustainable retirement benefits through:

- Prudent & optimal management of member funds
- Ensuring efficient benefits administration
- Focused communication/information
- Effective socially responsible investments to benefit our members
- Innovative & relevant products

DPF Values

- Member Centric
- Credibility
- Accountability
- Agility
- Self-Driven and Motivated



4. How To Prepare Yourself For Retirement During Your Final Work Year

The DPF provides members with the necessary information and education to help make your transition into pensioner membership as seamless as possible, however a good amount of effort is also necessary on your part as a member to empower yourself with the necessary tools for the transition. Here are some of the key things to consider during your final work year;

Attend All DPF Member Education Workshops Scheduled For Your Area

The Fund conducts member education workshops on a regular basis across the employer group venues. Employees are also free to request presentations through their HR Representatives at any other time throughout the year. Pre-retirement education is also done for all pre-retirees (Members age 49-59 years).

If you are unsure or unaware of the scheduled meetings for the DPF Member Education program in your area, call or visit the Member Relations Office in your constituency. Details are as follows;

Fund Administration Offices

Gaborone Office

Mmila Fund Administrators, Plot 645 I I, Mmila House, Fairgrounds Office Park
Tel: +267 395 6966, Fax: +267 393 6982

Orapa Office

Administration Block,
Office No. I I, Tel: +267 290 2323

Jwaneng Office

Township Housing Office Block,
Office No.9, Tel: +267 588 4849

Email Enquiries

Enquiries about the Fund and its services may be made by visit, telephone or email to bokamoso@debswana.bw. More information is available on the website www.dpf.co.bw.

Individual Consultations

Mmila Fund Administrators does offer individual consultations to members, however; it is important that you take time to understand the available pension/annuity options to choose from, as well as the administrative requirements during your pension life. Visit our offices shortly after you retire and obtain the necessary knowledge.

Our offices are open for consultations from 08:00 to 16:30.

5. Obtaining A Pension Quotation – How Your Pension Amount Is Determined

When your final work year approaches its end (ideally not earlier than three months before retirement), you may contact the Administrator and request a pension salary quotation to aid your decision on which of the available retirement options to choose.

How Your Pension Benefit Is Determined

The pension salary is an actuarial calculation that factors in numerous elements including your age, life expectancy and that of your beneficiaries, lump sum withdrawals made etc. to arrive at the most reasonable payment to cover you for your entire life. Also, the size of the accumulated fund credit will largely determine your pension salary over and above everything else, hence in order to earn a higher salary members must always optimise their pension savings during active employment and avoid frequent withdrawal as and when they transit between jobs.

6. Enrolling For Your Monthly Pension

Active Member's Route

Active members retire through the employer when their time for retirement is due. Applications to the Fund are sent through an employer's notification by their Human Resource departments.

The employer exit notification has to be accompanied by a *DPF Benefit Claim Form* signed by the member. In the form, a section is available where the member will instruct the Fund to enrol them onto pension. It is important that the member fills out this section, especially for those members seeking early retirement aged between 50s and 59. Without the instruction the member may be deferred until they reach the normal retirement age of 60 because their wishes to retire are unknown.

In addition to the exit form, additional details are required such as contact details update, beneficiary nomination, identity card, marriage certificates, birth certificates etc. for the member and his nominated beneficiaries.

Deferred Member's Route

Deferred Members may contact the Fund directly to enrol for their pension when they reach the retirement age. Similar to Active members, the process of enrolment is the same. It is important that Deferred Members maintain an up to date contact record to ensure they remain in touch with fund developments that may affect their retirement.



Pensions

7. Your Tax Free Benefit Withdrawal At Retirement

A retiring member has the option to withdraw a tax free amount from their accumulated fund credit up to the maximum of 33%. The remaining 67% of your fund will be used to purchase a monthly salary/annuity for you which you will then earn for life. In addition to DPF, there are numerous other annuity providers that you can evaluate against the DPF and consider to buy your pension from. As the DPF we strive to remain competitive in the annuities market and deliver a better service proposition at all times when you choose us, but it is just as important that you be made aware of the option to consider other providers. If you are unsure about your decision, please consult with a qualified financial advisor for further guidance.

It is also important to make you aware of the impact a cash withdrawal will have on your life pension. By choosing to make a cash withdrawal at retirement, you will be reducing the potential value of your purchased pension salary/annuity. Put simply, instead of buying a pension with 100% of your money, you will be instead buying with only 67%, therefore getting a smaller monthly pension than you would have. The choice is still available for you to cash if you need to, but it should be an informed choice. A great advantage you will have by waiting until retirement to cash out your lump sum is that the withdrawal is tax free, but only for members registered for pension.

8. Pension/Annuity Options

Members who apply for retirement are given the following retirement options from which their pension salaries are determined:

Joint Life With Spouse

You will receive your pension for life. To qualify for this option you need to be married with a living spouse. When you pass on, your nominated spouse will continue to earn up to 50% of what your pension salary was at the time of your death. Your dependents aged under 25 years will also continue to earn a share of it up to 25% until they reach age 25, after which the salary will cease. The aggregate pay-out to the surviving dependents will in all instances not exceed the original pension salary amount you earned before your death.

Life With Nominated Dependent

You will receive a pension for life. This option is similar to the Joint Life option, however without the married spouse. Instead, you will nominate a primary dependent and upon your death, the primary dependent shall receive up to 50% of the pension salary whilst the remaining underage dependents will receive up to 25% each. Likewise, any of them reaching 25 years will cease to receive the salary. Alternatively, you may choose to distribute the pension between the dependents as preferred.

Life With 5 Years Guaranteed

You will receive a pension for life. Benefits are guaranteed to your beneficiaries only for the first 5 years of your enrolment as a pensioner. Should you die before the guaranteed period expires, benefits are calculated as the total pension salary that you would have earned for the remainder of the guaranteed 5 year period. If death occurs after the 5 years, no benefits are paid to beneficiaries.

Life With 10 Years Guaranteed

You will receive a pension for life. Benefits are guaranteed to your beneficiaries only for the first 10 years of your enrolment as a pensioner. Should you die before the guaranteed period expires, benefits are calculated as the total pension salary that you would have earned for the remainder of the guaranteed 10 year period. If death occurs after 10 years, no benefits are paid to the beneficiaries.

How To Select Your Retirement Option

The Fund cannot prescribe to you what your choice of retirement options should be. Members should evaluate their economic and social situations in terms of which benefits would benefit them and their dependents.

Important note

In the case of both joint life options above, it is important to note that you will be bound for life to the nominated dependents that you choose at the start of your pension, and they can never be changed after you have started earning your pension. **This means that the benefit is not transferable should any of the dependents die before you, or if you divorce and marry a new spouse.** No benefit shall accrue to dependents that were not nominated from the onset. This is mainly because during your pension life, you earned a pension that was calculated based on specific individual profiles, whose ages, genders etc. were used amongst other variables to calculate the pension you purchased with your fund credit. Adding or changing dependents will directly impact on the Fund's ability to afford future pensions, and your own ability to afford it in terms of the pension already paid to you (and the fund credit that you bought it with).

Similarly, for all pensioners, the retirement option chosen also cannot be changed after you have started earning your pension.

9. How Your Pension Is Paid

Salary Payment Options

Your pension is paid to you on a monthly basis. Members receive pension salaries through their bank accounts, details of which they are required to provide when applying for retirement. This method is recommended as it is the most effective and efficient however in those rare cases where a member does not have, and cannot open a bank account, cheques and other payment modes, approved by the Fund from time to time, may be used.

Salary Payment Dates

The Fund decides on the salary dates for subsequent years every year and issues notices to pensioners through mailing of published calendars.

Normally it takes up to six weeks (or earlier) from your last date of duty to process your retirement benefits, after which you will receive initial cash lump sum withdrawals (if you chose to take it) and thereafter start to receive your pension salary on a monthly basis in line with the salary calendar dates.

The Fund is continuously working towards reducing turnaround times to improve service delivery to members.

Salary Deductions

Currently, apart from tax deductions (where applicable) medical aid contributions are allowed as deductions on DPF pension salaries. The Fund, through its administration, forwards contributions on behalf of pensioners to their respective medical aid providers. Other salary deductions will be reviewed on request however approval will be subject to a compatibility assessment by the Fund Administration.

The first time you receive a pension payment, we will send you a payslip showing your gross and net pay. After this, we will send payslips annually at the beginning of the tax year only to reflect the annual salary adjustments made.

10. Expense Deduction At Pension Inception

Fund expenses (for example administration, audit, actuarial, legal, asset) are met by way of a monthly expense provision as decided by the Trustees, expressed as a Pula amount per month in respect of each pension in payment and each active and deferred member. This expense provision and the investment manager fees are deducted monthly from the Fund investment returns in order to meet the ongoing expenses of the Fund.

Pensioner Expense Deduction

In the case of Pensioners however, the total projected long term cost of managing your pension is calculated and deducted from your fund credit at the start of your pension salary as part of the formulae that determines your monthly salary. This expense deduction is once off and it represents the projected cost of administration of your pension for the rest of your life.

11. Annual Pension Increases

Pension increases are applied each year effective July. These are subject to overall Fund performance and are not guaranteed. The following is the pension increase policy of the Fund;

DPF Pension Increase Policy

Subject to affordability, as assessed by the Trustees in consultation with the Actuary, the Trustees may grant an increase to pensions in payment from the Fund on the 1st of July increase each year. Any pension increase granted may be uniform for all pensioners or varied according to the year of retirement, or have any other form that the Trustees consider equitable.

The annual increase on the 1st of July is targeted but not guaranteed to be equal to the year-on-year increase in the Consumer Price Index/Inflation (as published by Statistics Botswana) up to the preceding 31st December.

Any increase for Pensioners whose pensions commenced during the 12-month period immediately preceding the 1st of July increase will be pro-rata to the number of pension payments payable to the Pensioner during this 12-month period divided by 12.

The investment returns available for pension increases is the investment return on the pensioner account less taxes, manager fees and other relevant Fund costs, less the budgeted return (currently 4% per annum) assumed from time to time by the actuary to value pensioner liabilities.

Pension Increments vs. Investment Returns

It is not always guaranteed that pensioners will receive increments annually. Pensioner increases are determined by a number of variables which include investment performance, funding levels, historical increases, future investment outlook etc. and it will vary from year to year. The Board of Trustees decides after every financial review whether there is any potential for an increase and then decided accordingly. Pensioner members will be informed of this decision after the annual Fund audits, Fund valuations and financial statements have been concluded and approved by the Trustees.

Dependents Pensions Increases

If you have chosen the joint life retirement options, your pension is transferable to your nominated dependent and they will continue to receive it for life. Deceased pensioner beneficiaries are afforded the same recognition as other pensioners.

Pensions payable to your Spouse or adult dependent and eligible children will also be credited with pension increases in the same way as your pension was before your death.

Living Outside The Country

For pensioners who have relocated to other countries, your pension will be paid into your overseas bank account. Note however that the pension you will be paid will remain the Pula currency equivalent of the current value of your approved pension at retirement.

Normally, if you are living abroad, you will be taxed according to the tax laws of the country you are living in. In order to be sure about your tax liability in Botswana and the terms and conditions applicable, you should check with Botswana Unified Revenue Services (BURS). It is also advisable for you to understand the tax laws of the country you are living in. More information can be found at www.burs.org.bw.

12. Annual Pension Renewal – Certificate Of Existence (COE)

It is a requirement that once you have been enrolled on pension, you must notify of or confirm your existence to the Fund on an annual basis through a signed certificate of existence, witnessed and endorsed by a recognised authority under the laws of the country. Currently, tribal administrators, district commissioners, law enforcement (police) and other related bodies are accepted as witnesses for COEs.

Pensioners are given deadline by which to submit their COEs, after which their salary will be suspended until proof of existence is provided. This procedure is important to safe guard your benefits against proliferation and to ensure that they are paid to your rightful dependents in the event that you die and the Fund is not notified on time by the family.

13. Beneficiary Nomination Updates

The Fund requires you to update your nominated dependents at least every two years to ensure an up to date record. It is import for you to however understand that your nomination form only serves as a guide and is not a will. The Trustees hold the ultimate responsibility for the distribution of your benefits in the best interest of all surviving dependents. Through the authority given to them by the **Retirement Funds Act of Botswana (2014)** and the DPF Rules and benefit policies, the Trustees will make a final determination as to who amongst your beneficiaries is eligible to benefit.

Pensioners enrolled on the Joint Life option are not required to update their nominations.

14. Death Of A Beneficiary Or Dependent

If any of your nominated beneficiaries dies before you, an update is required on your nominations.

Oftentimes when members die, the Fund has to conduct death benefit investigations in much more detail than necessary, particularly in instances where the deceased's nomination forms are out of date and the nominated dependents and beneficiaries have died before the member's passing.

If your situation is such at the time of your death, the Trustees will have to investigate your full life thoroughly to determine who the rightful persons to benefit from you are. This process can be a difficult one, especially when the surviving family members' submissions to the Fund are in conflict with each other as to who was most dependent upon you.

In order to avoid your death benefits creating conflict therefore, you need to update your nomination immediately when your nominated beneficiaries die before you and thereafter on a regular basis. Any change in your dependents status requires a nomination update.

By updating your nomination form regularly, you will minimise the time and interventions necessary for determining who should receive your benefit. Again Joint Life pensioners are not required to update nominations.

15. Death Of A Pensioner

Death Notification

The Fund relies on the family of the pensioner member to report their death as soon as it occurs. It is therefore important that members ensure whilst alive that their family is educated on the required procedure after death to avoid delays in benefits payments. Once the Fund has been notified of the member's death, an evaluation will be made to determine based on the retirement option chosen, whether there are any benefits due to the beneficiaries, and thereafter advise the family accordingly. (Refer to DPF Retirement Options on page 7)

Beneficiaries' Claims Investigation Process

The Fund has a detailed death benefits policy that is applied when a death notification has been received from families of deceased members. This process applies to lump sum benefits only, as in the case of the 5 and 10 year guarantee pension options. Joint Life benefit are paid strictly as per initial nominations made by the pensioner. The Fund has a published death benefits claims Guide which can be downloaded from the website to understand the death claims process in more detail.

Payment Of Benefits To Beneficiaries

Members nominate their beneficiaries and therefore the Fund will always consider the Member's wishes as per their nominations, however under the rules of the Fund and relevant statutes, the Board of Trustees has a responsibility to ensure that funds are disbursed in the most appropriate manner. To determine this, the Fund always ensures thorough investigation of benefit claims and in the event that there are any legal dependents found eligible to benefit, the Board may exercise its discretion to accommodate such dependents as beneficiaries (if they were excluded), however with due consideration of the member's existing choice of beneficiaries.

Benefits Payable From The Fund On Death

Types of benefits on death

Death benefits are paid out in line with your chosen retirement option as defined above. The availability of the benefit is also reliant on the length of time you have been a pensioner as dependent eligibility is limited for the 5 and 10 year guarantee period options. This means that there is no death benefit after the guarantee periods have lapsed.

The Joint Life option will have benefits but these are not paid in lump sums. The pension you earned is transferred to your nominated dependents and they continue earning it on a monthly basis.

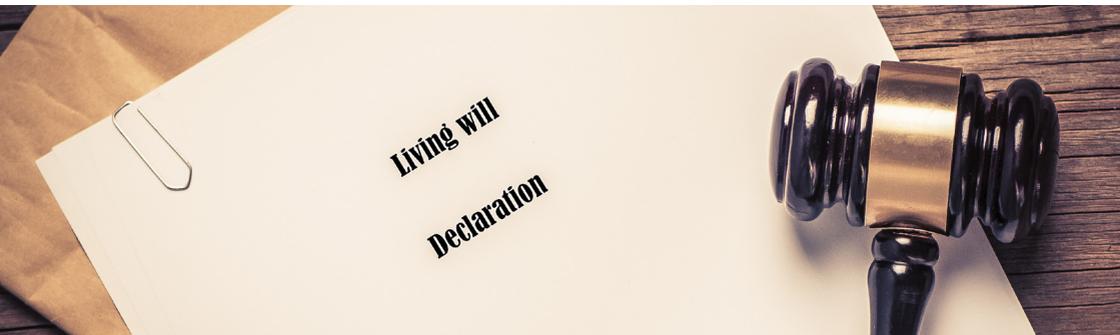
Funeral Advance

In the event of death, the next of kin, shall write a letter to Debswana Pension Fund requesting for a funeral advance against an available benefit with the following attachments.

1. Proof of death must be enclosed, in the form of death notification form and a death certificate.
2. An affidavit or a signed letter from the Chief or District Commissioner indicating that the family has agreed that an advance be given to a nominated family representative.
3. The affidavit should also reflect the nominated family representative's full names as per national identification documents. Upon verification, payment shall be made to the nominated person.
4. The fund shall issue an open cheque or a bank transfer to the next of kin after all investigations have been completed.
5. The Fund credit of the deceased will automatically be lessened by the money advanced to the family for burial. The remaining fund credit shall be paid in accordance with Fund Rules.
6. Note that the benefit is paid only before the burial of the deceased member, and if all the required documents are made available payments can be disbursed in less than 24 hours.

It is not compulsory that family members claim this advance, especially when you had already sought funeral insurance elsewhere. This is because the advance is deductible against the death benefit, and if not claimed it will later be distributed to the beneficiaries.

It is up to the deceased's family (beneficiaries) to assess the need for it and decide whether or not to claim it. If no claim has been lodged, the deceased benefits shall be paid out to the beneficiaries as per norm. This cover was especially made for those families that may experience financial difficulty with the burial arrangements of the deceased pensioners.



16. Keeping In Touch

DPF Communication

Member Portal

If you have access to the internet you can use the Member Portal to view some of the personal information we hold about you as well as update your contact details. You can also view and print your payslips within the current tax year.

When you are ready to use the portal you can also access it through the website or directly on <https://portal.mmila.co.bw/>

Email

We encourage you to communicate with us by email to the member relations address bokamoso@debswana.bw whenever you lodge your enquiries. This will save you a lot of travel time to our offices. By choosing this option, you will also help us save printing and mailing costs by opting out of receiving the Fund's general communications by post. You will therefore read them online instead.

When you opt out you will no longer receive Fund publications via postage but will read them online. To provide us with your email address please register for the member portal access on the DPF website.

Other Communication Mediums

The DPF endeavors to optimize communication with members and stakeholders as much as possible through the utilization of multiple communication platforms, blending between both traditional and new media to create maximum effectiveness. Other communication mediums that the DPF uses for pensioner communication from time to time include the following:

- a) DPF Website
- b) DPF Social Media pages
- c) SMS Communication System
- d) Audio-visual media (Edutainment videos/film)
- e) Publications
- f) General Correspondence (surface mail – e.g. administration correspondence forms and letters)
- g) Telephone
- h) Member Welfare Office consultations
- i) An annual Pensioner Conference

Pensioners Association Membership

Pensioners are encouraged to join established Pensioner Associations around the country in order to stay in touch with other Pensioners. It is also a good way of remaining active after retirement by participating in various social activities that the associations comes up with. Currently Badiri Ba Meepeo Pensioners Association (BBMPA) is an available platform for DPF pensioners to engage with each other.

There are numerous active branches operating across the country led by a National Executive Committee elected in 2015. If you wish to join the associated you may request the contact details of the current leadership of the Association through the Fund offices.



17. Tips For Pensioners - Manage Your Money In Retirement

Your financial situation will almost certainly change when you retire. Your income is likely to fall and our spending patterns often change as we get older – for example, because mortgages and other loans have been paid off. Here are a few useful tips on managing the financial changes retirement can bring.

Draw Up A Budget For Your Retirement

Don't wait until after you've retired to deal with changes to your financial circumstances. Many of these changes can be estimated and prepared for in advance. By drawing up a budget for your expected income and spending as early as possible you'll give yourself a much greater sense of control over your situation. You can always revise your budget later to reflect any areas where your estimates were wrong.

If your budget reveals a gap between your spending and your income, then you need to look for ways to increase your income, cut your spending, or both.

Identify Possible Cuts In Your Spending

Your budget of income and spending may identify areas where you're spending more than you might have expected, and where you think you could easily spend less. It is important to live within your means to avoid exerting unnecessary financial pressure on yourself. This may require you to make some deliberate lifestyle sacrifices.

Look For Ways To Increase Your Income

Boost your pension if you still have time

If you haven't retired yet, you may still have time in the last few years before retirement to boost your pension income by increasing your contributions by as much as you can afford. Another option may be to defer the date

on which you start taking your pension income – this can increase your income because your savings have longer to build up and your pension salary potential to be increased.

If you have already retired, look for alternative income in areas of your interest that can generate you some additional income whilst keeping you mentally and physically happy in moderate effort that does not compromise your well-being as a senior citizen.

Review the performance of your savings and investments

It's a good idea to keep some savings in an easy-access account in case you need it in an emergency. Three months' spending money is often recommended, but smaller amounts will also give you a valuable cushion. If you have additional savings or investments, you should review them regularly to make sure your money is earning good returns for you.

Consider whether your home might be a source of income

If you own your home, it probably represents a large proportion of your wealth. You may be able to access some additional income through renting it out if you can move into a much smaller apartment or move in with relatives.

Work during your retirement

There is nothing that requires you to stop working just because you've begun taking a pension. It may not be your first option if you've been looking forward to retirement as a time to relax, but continuing to work – perhaps part-time – is one of the most effective ways to boost your income.

Manage Your Health

Given that our health declines as we age, having a fitness program is essential in retirement. You do not need to spend money on it such as joining a gym etc. however eating healthy, taking daily walks and other forms of moderate exercise with increase your chances of a longer life.

Staying active during retirement is important for both your mental and physical health.



Adminstrator's Office

Gaborone Office

Mmila Fund Administrators

Plot 64511, Mmila House, Fairgrounds
Office Park,
P Bag 017, RWK, Gaborone
Tel: +267 395 6966, Fax: +267 395 6982

Jwaneng Office

Township Housing Office Block,
Office No.9

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Orapa Office

HR Block,
Office No.11

Tel: +267 290 2323

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Plot 1188 - 1196, Debswana House
5th Floor, Main Mall
P Bag 00512, Gaborone
Tel: +267 361 4288, Fax: +267 393 6239

Enquiries

Enquiries about the Fund and its services may be made by visit, telephone or email to bokamoso@debswana.bw.
More information is available on the website www.dpf.co.bw