

INGCAMU

NEWSLETTER

SEP. 2022



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Providing an
excellent
memorable
retirement
service experience

VISION



- ▶ Innovation
- ▶ Buntfu
- ▶ Transparency
- ▶ Excellence

VALUES

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EDITORIAL

EDITORIAL

Welcome to another edition of the Ingcamu Newsletter!

This special issue will be remembered in the Fund's history as it chronicles the unveiling of the Fund's new corporate identity (logo) to the stakeholders and public on July 29, 2022.

This development is a great milestone for the Fund as this logo replaces the unmistakable symbol developed and adopted in 1994. The previous logo came after the transitioning of the Pensions Department which was under the Ministry of Public Service to a parastatal, whilst the new logo embraces our current values and strategic focus.

On the other hand, the Fund continued to show its commitment to unpholding its values of operating with excellence and transparency when it convened its third stakeholder forum in July. These forums assist the Fund to engage with its stakeholders and to provide yearly business reports. This year's forum informed stakeholders of the proposed Fund's Rules which are key to the functioning of the Fund and involved discussions between the stakeholders and the Fund.

As per the dictates of the Public Service Pensions Order of 1993, the Honourable Minister of Public Service Mabulala Maseko unveiled a new Board of Trustees for the Public Service Pensions Fund for the term 2022 to 2025.

In other news, in a quest to ensure the adoption of the Fund's Strategy for 2022 to 2025 and embracing the Fund's new values of Innovation, Transparency, Buntfu and Excellence, Team PSPF had an empowering Team Building Exercise in Durban – Umhlanga which was facilitated by Shear Rock Adventures.

Lastly as the Fund strives for excellence, it also grows in staff compliment and portfolios. The Fund welcomed new employees and graduate trainees, get to know more about them in this issue.

For more updates and information on what we have been up to this quarter, kindly read on!



PSPF'S NEW CORPORATE IDENTITY



The Public Service Pensions Fund (PSPF) introduced its brand-new corporate identity (logo) to all its stakeholders and the public on July 29, 2022. The new logo was unveiled by the Honourable Minister of Public Service MP Mabulala Maseko.

This logo replaces the unmistakable symbol developed and adopted in 1994 after the Pensions Department under the Ministry of Public Service transitioned to a parastatal. The enactment of the Public Service Order of 1993 gave birth to the Fund. The initial logo's main feature was a man and a woman counting money, symbolising a pension benefit against a backdrop of a map of Eswatini with the national flag colours.

Why a new logo?

Logo refreshes show that you are evolving and changing to keep up with the modern world and are in touch with where the people you serve are today.

Therefore, the Fund's new logo design depicts the evolution of PSPF's benefits and services, which now include funeral, among others previously not there when the first one was designed. The refreshed logo reaffirms the Fund's commitment to serving the Fund's contributing members for their futures and the pensioners after retirement. The previous one mainly spoke about life after retirement. The new logo also speaks to the domestic and foreign investments the Fund continues to illustriously grow. Lastly, it speaks to a Fund being a source of life to its contributing members and beneficiaries.

Unpacking the colour meanings

The primary colour used in the crisp new logo is blue. According to the official visual identity and elements booklet, this blue symbolises strength, reliability and steadfast trust. These three elements are ever-present in the Fund's current values, in particular that of Transparency and Excellence.



The logo's colour contrast is achieved with the use of the colour white in the areas of negative space. White represents cleanliness and simplicity. The simplicity tone is akin to the Fund's value of Buntfu to treat everyone equally and with respect.

Describing the iconography

One of the symbolic aspects of the logo is its main icon which is a tree. The icon is made from a stylised tree contained in a circle. This budding tree has multiple positive meanings related to pension and future savings. A tree primarily is a symbol of growth and regeneration, just as is a Pension Fund.

The tree also represents life as it is a source of oxygen. It is also a source of wood, shade, shelter, produce, fruit and building

material, the same way a Fund can cater for beneficiaries' needs. A tree also symbolises investments and growth.

While also, the tree speaks to the nature of contributing to a fund for development, just as a tree grows from a seed to a tree. Also, a tree is crucial in any environment for soil preservation, just as a pension fund supports the socio-economic development of a country.

Lastly, the logo has an interesting feature upon close observation the branches are cut off at their tips.

In Agronomy, pruning stimulates continued plant growth and overall health - just as PSPF is established to support the development of its members and beneficiaries for generations.

NEW PUBLIC SERVICE PENSIONS FUND CORPORATE IDENTITY DESCRIPTION



SYMBOLISM

A tree represents life and growth. Not only do we get the very air we breathe from a tree, but a tree is also our food source, provides shelter, building materials, fire for warmth and cooking, and so much more.

ICON

The icon is made from a stylised tree contained in a circle. The budding tree is a symbol of growth and regeneration, whilst the circle symbolises the endless cycle of principal members who join the Fund when they are employed, develop to retire and have their beneficiaries join the scheme at their demise.

COLOUR

The primary colour used in the logo is a bazzled blue. Blue symbolises strength, reliability and steadfast trust. Contrast is achieved with the use of white in the areas of negative space. White represents cleanliness and simplicity.

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The Fund conducted a third Stakeholder Forum in July 22, upholding its commitment to working in excellence and transparency.

This year's forum spanned over three days with participants from the various sectors in the Fund's membership bracket. The members were represented by their various constituent bodies which included the Public Sector Associations (PSA) namely the National Public Services Allied Workers Union (NAPSAWU), the Swaziland National Association of Teachers (SNAT), the Swaziland Nurses Association (SNA), the Swaziland National Association of Government Accounting Personnel (SNAGAP), the Pensioners Association and the Security Forces, namely; Royal Eswatini Police Service (REPS), His Majesty's Correctional Services (HMCS) and Eswatini Umbutfo Defence Force (UEDF).

The stakeholder forums are a platform at which the Fund updates, informs, reports and engages with its membership on the financial performance of the Fund and other business issues currently affecting the Fund or that may affect the Fund in the future and intended actions that are proposed to be taken.

The main focus of this year's discussions were the proposed changes in the Public Service Pension Fund's Regulations, 1993 as follows:

1. Increase of the Retirement Lump Sum Payment (gratuity) from 25% to 33%

Regulation 8(6) permits a retiring member to commute a portion of their pension, "not exceeding one fourth" (25%)."

Proposed change: an increase from 25% to 33%

The change will only affect: Retirement Lump Sum (Normal, Early, Forced Medical, Abolition of Office and Deferred), Annuity for Principal members, spouses and children.

ALL OTHER BENEFITS WILL NOT CHANGE

2. Employer to pay Contract Staff

Regulation 20 compels the Fund to pay contract staff contracted by government although no contributions are receipted.



Proposed change: the Employer/ Government to be responsible for payment of gratuity of contract staff and not the Fund.

3. Enable Portability of Pension

*Regulation 10 on deferred retirement
Regulation 13 on resignation/dismissal*

The Rules restrict members who have resigned or deferred their retirement from withdrawing their benefit until a certain age.

Proposed change: to enable members to transfer benefit to another employer upon exit or separation with the Fund and not wait for the stipulated age as required by the Order.

4. Remarriage of Spouses

Regulation 17(3) – “pension is payable until death or remarriage!!”

The Order requires stoppage of pension to a spouse upon remarriage.

Proposed change: pension to be payable until death of the surviving spouse.



UNVEILING OF THE NEW BOARD OF TRUSTEES



The Honourable Minister of Public Service Mabulala Maseko entrusted the Board of Trustees with the duty to perform its functions in good faith and in the best interests of the rules of the Fund and the nation at large.

A new Board of Trustees for the Public Service Pensions Fund (PSPF) for 2022 to 2025 was unveiled in August by the Honourable Minister of Public Service MP Mabulala Maseko. These appointments are as per the dictates of the Public Service Pensions Order of 1993 and the members are as follows:

1. Mr Sammy Dlamini (*Chairman*)
2. Mr Celucolo Dino Dlamini (*Member*)
3. Mr Vusie Dlamini (*Member*)
4. Ms Dumile Dlamini (*Member*)

5. Mr Phiwayinkhosi Ginindza (*Member*)
6. Mr Bathandwa Hlatshwayo (*Member*)
7. Mr Curtbert Khumalo (*Member*)
8. Ms Phetsile Masilela (*Member*)
9. Ms Mamoshoeshe Ntsane (*Member*)
10. Mr Celumusa Tembe (*Member*)

The Honourable Minister of Public Service Mabulala Maseko entrusted the Board of Trustees with the duty to perform its functions in good faith and in the best interests of the members of the Fund and the nation at large.

Responsibilities

Maseko mentioned that the role of the Board of Trustees was to provide oversight and accountability for the Fund and provide a strong governance role.

He added that the Board was expected to work with integrity, transparency and professionalism with the recently appointed Chief Executive Officer, Mr. Masotja Vilakati.

The Honourable Minister reminded the Trustees that PSPF's mandate was to manage and administer pensions for public sector employees, and is accountable through the Board, to the Minister of Public Service who represented the government. As such their role is critical in ensuring that it continues to contribute towards the country's economic development.

In line with the provisions of the Public Service Pensions Order of 1993, the Board of Trustees' duties include supervising the operations and management of the Fund; deciding on the financing and financial position of the Fund and deciding on the investments of the assets of the Fund and other incidental matters.

The Minister mentioned other legislation that regulates the Fund include the Public Enterprises (Control & Monitoring) Act, (PEU), 1989 and the Retirement Funds Act, 2005, amongst others.

The Minister wished the Board success in executing their duties and responsibilities in the three years they would be in office.

Chairman's Remarks

The new Chairman of the Board Mr. Sammy Dlamini was elected in line with Section 8 (4) of Retirement Funds Act, 2005.

Mr. Sammy Dlamini expressed appreciation in the confidence the members had in him by entrusting him with the role of Chairman.

He said that although the economic and political landscape was challenging, the Board's role was critical and some of the expectations included the responsibility of continuing to create jobs and contributing to the growth of every sector of the economy and also finding innovative ways of improving the funding levels.

The Chairman encouraged members to equip themselves for their responsibilities ahead, by understanding the processes, taking on training, and attending meetings as required.

Collaboration

Mr. Dlamini further pointed out that in collaboration with the Investment Committee, the Board of Trustees would intentionally seek economic projects which were geared at expanding the economy's activity. He said they were committed to playing a pivotal role in extending the Fund's investment footprints across all sectors of the economy.

Furthermore, Dlamini expressed appreciation to the appointing authorities for confidence in their abilities and for considering them worthy of this serious task and responsibility.



TEAM BUILDING EXERCISE



Team PSPF in July undertook a facilitated team building excursion at Durban-Umhlanga, KwaZulu Natal in South Africa. This exercise was facilitated by Shear Rock Adventures. Amongst the several training speakers were the founder of The Pacific Institute and the brand owner of the Health Shop who shared their life stories, principles and ethics of their business brands.

It is a known fact that when individuals do not feel appreciated, their focus shifts from doing their best to simply meeting their role's minimum requirements. The importance of team building is that it develops a team's efficiency and effectiveness in achieving a common goal. This is done by improving the interaction and understanding of team roles.

The exercise involved the presentation of the Fund's Strategy for 2022 to 2025 and embracing the Fund's values of Innovation, Transparency, Buntfu and Excellence. As a way forward from what was noted and achieved from the session, feedback measures were given which will guide and gauge staff towards a positive outcome from there onwards.

Here are the captured moments of the exercise:







The Eswatini Business Health & Wellness, in partnership with PSPF, engaged in an activity to address issues faced by men in the social context on the 24th of June 2022.

The activity was convened by the Fund and the Chief Executive Officer, Mr. Masotja Vilakati also graced the event.

The session began with a presentation on the issues affecting men socially.

There was also a discussion on mental health issues where men were assisted on how to identify symptoms

of stress and to help them cope with the social construct that placed them as leaders in society. Men were encouraged to allow themselves time to enjoy themselves, rest and also take part in family activities. Other key discussions were on emotional intelligence and self-awareness where men were advised to have in order to be able to cope effectively with social pressure.

The session ended with a light laughter session and a group photo followed by lunch.



As of August 2022, Mr. Musa Hlatshwayo assumed the position of Director Investments, having joined the Fund in 2011 as a Management Accountant.

Mr. Hlatshwayo is an accomplished executive and has held various leadership roles at Lubane Savings & Credit Co-operative Society and Ezulwini Reinsurance Company Limited. He holds a Master of Sciences Degree in Strategic Business Management from Manchester University in the United Kingdom. He is a Chartered Accountant qualified with the Chartered Institute of Management Accountants (CIMA) in the United Kingdom and the Eswatini Institute of Accountants.

He is also qualified as a Fellow Member of the Chartered Institute of Management Accountants and a Member of the Chartered Global Management Accountants, an institute of the Association of International Certified Professional Accountants based in the United States of America. He is bound by the values and ethics requirements for the three professional bodies including continuous professional development.

Mr. Musa Hlatshwayo Director Investments

In the 11 years at PSPF, Mr. Hlatshwayo has been afforded the privilege to serve as a Board Member in public and private organisations to ensure the growth of the Fund's assets. He has also been privileged to be part of the Fund when it unlocked some of the iconic investment and partnership opportunities both in Eswatini and South Africa.

Mr. Hlatshwayo was drawn to the Fund by its values which are Innovation, Buntfu, Excellence and Transparency. As a leader, these values resonate with his leadership style.

PSPF is the largest pension fund in the Kingdom of Eswatini; and its investments impact the economy and the lives of many people through job creation, poverty alleviation and more which aligns with his personal career ambitions.

Mr. Hlatshwayo likes football and is a staunch supporter of Arsenal. With Arsenal he has learnt a lot about patience, perseverance and resilience; and those for him are fundamental requirements for successful leadership and growing teams in organisations.

He also likes golf as he believes in the principle that it provides lifetime opportunities for improvement. In earnest, he is reviving his golf skills which were last polished 10 years ago; and if you understand golf this is a challenging task. During his leisure time he gets involved in community activities as he always wishes he could contribute in whatever way to uplift the standard of living of our people. To that end, he serves as Headman at Mgofelweni Royal Kraal. As a husband, a father and a brother he loves spending down time with his family. He is a member of the Methodist Church in Mbabane.

Ms. Philile Dlamini Company Secretary

On July 2022, Ms. Philile Dlamini assumed the position of Company Secretary, having joined the Fund in 2008 as a Senior Legal Officer from Currie & Sibandze (now Sibandze Attorneys). Ms. Dlamini has enjoyed a rewarding 14 years with the Fund having held positions of Compliance Manager and Risk and Compliance Analyst.

She is an admitted attorney of the High Court of Eswatini, who holds a BA Law degree and LLB from the University of Eswatini; a Risk, Compliance and Governance Law Postgraduate Certificates. She also has several certificates with reputable tertiary institutions. Ms. Dlamini is currently pursuing a Master of Business Administration with the University of Suffolk.

Quite the opposite of legal practice, Ms. Dlamini was drawn to the Fund because it is a corporate environment which appealed to her because it meant stability, regular hours of work, a sense of security and in particular learning a new and specialised area of law - pension law. That has been the highlight of her journey with the Fund. Every day presents a new challenge, opportunity and eagerness to learn and grow.

During her leisure time she enjoys hiking, reading and traveling and in the future hopes to learn golf.



She loves spending time with her two sons. She also enjoys going home to Mankayane for peace and serenity to spend time with her mother and family.

NEW EMPLOYEES



Ms. Samkelisiwe Gama
Benefits Officer -
Gratuities

The Fund welcomed Ms Samkelisiwe Gama in 2021 as a Graduate Trainee in the Operations Department. In 2022 Ms Gama was appointed as a Benefits Officer in Gratuities. Ms Gama holds a Degree in Actuarial Science from the University of Witwatersrand, South Africa.

She notes that her personality and goals in life are well aligned with the Fund as PSPF always strives to positively impact the society as much as she endeavours to.

Ms. Gama enjoys watching tennis, especially Naomi Osaka who she reckons is quite a force. An avid soccer fan, she is an Orlando Pirates fan for life in South Africa, in Spain Barcelona and Liverpool in the United Kingdom.

She dabbles in the art of music and loves baking too!!



Mr. Ncamiso Gule
Benefits IT Support
Officer

Mr. Ncamiso Gule joined the Fund as an intern in 2019. In 2022 Mr. Gule was appointed as Benefits IT Support Officer.

Mr. Gule holds an Associate Degree in Information Technology from Limkokwing University of Creativity and Technology and a CISCO Certified Network Associate from Soft Tech College.

Mr Gule was drawn to the Fund by its values of excellence and innovation. In his leisure time Mr Gule enjoys fishing, reading specifically spiritual uplifting books.



GRADUATE TRAINEES

The Fund welcomed its second edition of Graduate Trainees for the year 2022. This programme entails students who have just completed a Degree and are transitioning into the workplace.

The Fund successfully employed eight candidates namely: Mr. Mlandvo Dlamini, Mr. Simphiwe Magagula, Ms. Nosipho Dlamini, Ms. Simphiwe Dlamini, Ms. Nontobeko Macia, Ms. Lindokuhle Mngomezulu, Ms. Yanele Simelane and Mr. Mzwandile Ndlangamandla who have joined the Graduate Development Programme, under supervision attached to different departments of the Fund for the specified period indicated in the training and development programme.

The programme is designed to provide trainees with industry experience, practical knowledge of working in the Fund's different departments and equip them for their professional careers. The programme further enables trainees to extend and apply knowledge acquired in the course of studies.

Mr. Mlandvo Dlamini

Information & Communication Technology

Institution: Zhejiang University of Science and Technology, China (Bachelor's Degree in Computer Science with Honors)

Joining PSPF Team: I am excited to be at the biggest Fund in the country. Having it in



my resume/CV is very beneficial and of course I know I will get to learn a lot and grow here.

Hobbies: Watching movies, anime, listening to music, and YouTube.

Football Teams: Chelsea and Barcelona

Mr. Simphiwe Magagula

Operations

Institution: University of Eswatini (Bachelor of Commerce in Marketing), Limkokwing University of Creative Technology (Associate Degree in Business Information Technology)

Joining PSPF Team: After reading and learning about the Fund's work which has changed many lives through its Investments, I had the desire to be part of the team that makes a difference within the nation. I was drawn to the possibility of learning from them, and possibly contributing towards the attainment of their goals and objectives if given the opportunity. The Fund was established in 1993 which is the same year in which I was born, so the idea of working at my peer organisation was very interesting.

Sport: Playing and watching Soccer.

Hobbies: Spending time with my family, have debates on current affairs and life experiences. When I happen to be alone, I enjoy watching history documentaries and learning about the different cultures across the world.

Football Team: Loyal Kaizer Chiefs fan. #Khosi-4Life



GRADUATE TRAINEES (continued)

Ms. Nosipho Dlamini

Finance



Institution: University of Eswatini (Bachelor of Commerce in Accounting and Finance), currently pursuing my ACCA studies.

Joining PSPF Team:

The Fund's business acumen aligns to my career aspirations. As a young accountant who has been exposed to the post-employment benefits before (at Eswatini Insurance Brokers (Pty) Ltd as an Intern), I felt that a graduate trainee program in this broad corporate environment will be a stepping stone for a longstanding accounting career. I also see this as an opportunity to sharpen my accounting skills which I learnt during my few months of audit training at PKF Chartered Accountants Eswatini.

Sport: Playing tennis

Hobbies: Spending time with family and friends.

Football Team: Mamelodi Sundowns



Joining PSPF Team: Strongly motivated by my passion for finance, I hope to bring the necessary skill set to the Fund. The core values that the Fund stands for are aligned with what I stand for. I am also keen on expanding my knowledge of the finance field within the Fund such as financial accounting, investment accounting and auditing.

Sport: Volleyball, tennis and sometimes soccer.

Hobbies: I enjoy hiking with my friends, playing with my dogs, spending time with friends and family. I also enjoy watching series and movies.

Football Team: Arsenal

Ms. Nontobeko Macia

Investments



Institution: University of Johannesburg, South Africa (Bachelor of Commerce in Economics and Econometrics), Management College of Southern Africa (MANCOSA) (Postgraduate Diploma in Business Management) and currently pursuing my Master of Commerce in Financial Management Sciences at the University of Pretoria, South Africa.

Joining PSPF Team: I was drawn by the opportunity to move from a theoretical perspective to a practical environment that will nurture the goals that I have and aid in my skill development. Being able to learn more about my passion and being able to connect my work and education is an added bonus.

Sport: Basketball

Hobbies: Travelling to new places and spending time with family and friends

Football Teams: Manchester United & PSG



Ms. Simphiwe Dlamini

Finance



Institution: Regent Business School in Durban, South Africa (Bachelor's Degree in Accounting), currently pursuing my Honors in Accounting with Regent Business School.



Ms Lindokuhle Mngomezulu

Investments

Institution: University of Eswatini (Bachelor of Commerce in Accounting and Finance)

Joining PSPF Team: Attaining practical knowledge of classroom theory and applying myself, inspired me to join PSPF. The Investment structure from their website also captivated me to choose to be in the Investments department.

Sport: Watching netball

Hobbies: Attending church since I have an active role. Listening to gospel music, watching movies, travelling with family and having outings with friends.



of Southern Africa (MANCOSA) (Bachelor of Commerce (Honours) in Human Resource Management.

Joining PSPF Team: Desire for personal growth and experience in a high performing organisation, practically using the theoretical knowledge I had gained at university, in the workplace and be a part of such a dynamic team #goals.

Sport: Swimming

Hobbies: Baking - I love decorating cakes. I also enjoy bullet journaling, calligraphy, art and design. I enjoy going to the gym – especially because I have so much fun doing aerobics!

Football Team: Manchester United

Mr. Mzwandile Ndlangamandla

Corporate Services

Institution: North-West University, South Africa (BA Industrial Psychology & Labour Relations Management)

Joining PSPF Team: The workplace culture within the organisation and the ability of diverse people to come together with the aim of achieving the same goal.

Sport: Soccer

Hobbies: Watching soccer and listening to music

Football Team: Kaizer Chiefs and Manchester United



Ms. Yanele Simelane

Corporate Services

Institution: University of Johannesburg, South Africa (Bachelor's Degree in Human Resource Management), Management College



FAQ

FREQUENTLY ASKED QUESTIONS



Q1 Does the Fund pay tuition for a child dependent who receives monthly payments (annuities) from the Fund?

ANSWER: The Fund can only pay school tuition fees for a child dependent if the dependent's gratuity (lump sum) is still available in the Beneficiary Fund. Whatever is paid towards a child's fees is deducted from the gratuity available and the Fund pays directly to the school. Other than that, the Fund cannot pay fees from annuity payments.

Q2 If a member is facing a financial crisis can he/she apply for a personal loan at the Fund to be funded from his pension contributions?

ANSWER: The Fund does not lend money to members or pensioners. There are no provisions for loans in the rules of the Fund. You cannot withdraw money from the Fund while remaining in the service of government. The Fund only provides guarantees for Rural Housing Loans offered by Eswatini Bank/Nedbank using 85% of the Active Member's contributions.

Q3 How can a member who has exited service and has received his/her pension benefits confirm payment details i.e. how much gratuity was paid out by the Fund and how much will be paid out to the member as annuity?

ANSWER: When payments are processed by the Fund, payment vouchers are sent to the relevant Ministries. Therefore, affected members can contact the personnel or Human Resource officers in their respective Ministries. Personnel or Human Resource persons in their respective Ministries and request for their payment vouchers to confirm payment information.

Q4 How long does it take for the Fund to process Funeral claims?

ANSWER: The Fund takes 48 hrs to process claims. Payments are made through Electronic Funds Transfer (EFT) or Mobile Money. For those members with bank accounts, the Fund now pays directly into their accounts through the Electronic Funds Transfer.





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