

2023 Information Card

Social Grants Per Month

Date	Old Age (60-74)	Disability	Child Support
01/04/2005	R 780	R 780	R 180
01/04/2006	R 820	R 820	R 190
01/04/2007	R 870	R 870	R 200
01/04/2008	R 940	R 940	R 210
01/10/2008	R 960	R 960	R 230
01/04/2009	R 1,010	R 1,010	R 240
01/04/2010	R 1,080	R 1,080	R 250
01/04/2011	R 1,140	R 1,140	R 260
01/10/2011	R 1,140	R 1,140	R 270
01/04/2012	R 1,200	R 1,200	R 280
01/04/2013	R 1,260	R 1,260	R 290
01/10/2013	R 1,270	R 1,270	R 300
01/04/2014	R 1,350	R 1,350	R 310
01/10/2014	R 1,350	R 1,350	R 320
01/04/2015	R 1,410	R 1,410	R 330
01/10/2015	R 1,420	R 1,420	R 330
01/04/2016	R 1,500	R 1,500	R 350
01/10/2016	R 1,510	R 1,510	R 360
01/04/2017	R 1,600	R 1,600	R 380
01/04/2018	R 1,690	R 1,690	R 400
01/10/2018	R 1,700	R 1,700	R 410
01/04/2019	R 1,780	R 1,780	R 420
01/10/2019	R 1,780	R 1,780	R 430
01/04/2020	R 1,860	R 1,860	R 440
01/10/2020	R 1,860	R 1,860	R 450
01/04/2021	R 1,890	R 1,890	R 460
01/04/2022	R 1,980	R 1,980	R 480
01/10/2022	R 1,990	R 1,990	R 480

Principle

- Child support grants and foster care grants not deductible from loss of support claims.
- State disability grant not deductible from injury claim.
- State disability grant not deductible from injury claim.
- State disability grant deductible from injury claim.
- If only income of the deceased was a state grant then no loss of support to dependants.

Case law

- Coughlan N.O. v Road Accident Fund (CCT160/14) [2015] ZACC 9
- Nxele v President 1993 C&B 4 C4-1 (W) at C4-6
- Moroame v RAF (39680/2012) [2018] ZAGPPHC
- Kapa v RAF (1414/2013) [2018] ZALMPPHC 67
- Modibedi v RAF (45626/13) [2015] ZAGPPHC 767

Road Accident Fund Loss Limits Per Annum

Date	Loss Limit	Date	Loss Limit
01/08/2008	R 160,000	31/10/2015	R 237,850
31/10/2008	R 166,667	31/01/2016	R 238,670
31/01/2009	R 167,071	30/04/2016	R 244,405
30/04/2009	R 169,078	31/07/2016	R 248,710
31/07/2009	R 172,806	31/10/2016	R 251,990
31/10/2009	R 175,887	31/01/2017	R 254,450
31/01/2010	R 176,535	30/04/2017	R 259,810
30/04/2010	R 178,642	31/07/2017	R 262,366
31/07/2010	R 180,750	31/10/2017	R 263,900
31/10/2010	R 182,047	31/01/2018	R 266,200
31/01/2011	R 182,857	30/04/2018	R 270,285
30/04/2011	R 185,289	31/07/2018	R 273,863
31/07/2011	R 189,017	31/10/2018	R 276,928
31/10/2011	R 191,773	31/01/2019	R 279,994
31/01/2012	R 194,043	30/04/2019	R 281,271
30/04/2012	R 196,636	31/07/2019	R 286,125
31/07/2012	R 199,716	31/10/2019	R 288,935
31/10/2012	R 201,337	31/01/2020	R 289,957
31/01/2013	R 204,904	30/04/2020	R 294,300
30/04/2013	R 207,528	31/07/2020	R 295,322
31/07/2013	R 210,192	31/10/2020	R 297,877
31/10/2013	R 213,675	31/01/2021	R 299,154
31/01/2014	R 215,320	30/04/2021	R 302,731
30/04/2014	R 219,820	31/07/2021	R 307,074
31/07/2014	R 224,120	31/10/2021	R 312,439
31/10/2014	R 227,400	31/01/2022	R 315,504
31/01/2015	R 227,810	30/04/2022	R 319,810
30/04/2015	R 228,430	31/07/2022	R 327,107
31/07/2015	R 234,366	31/10/2022	R 336,308

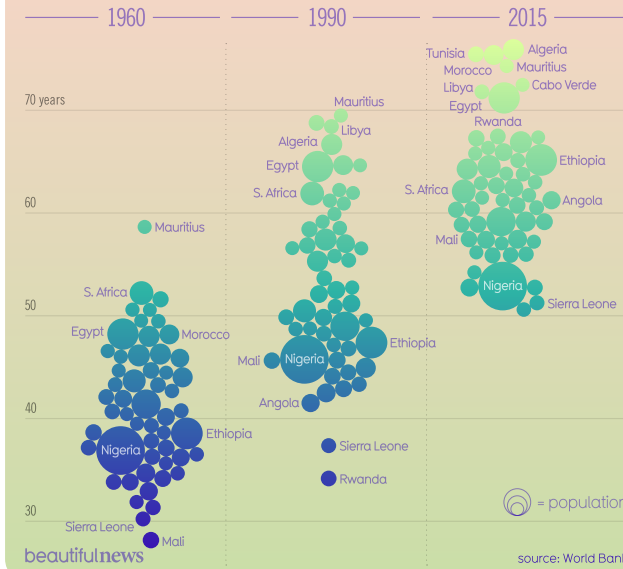
Principle

- Actuarial method of applying the cap.
- Apportionment is applied before the cap.
- Cap is fixed at the date of the accident.

Case law

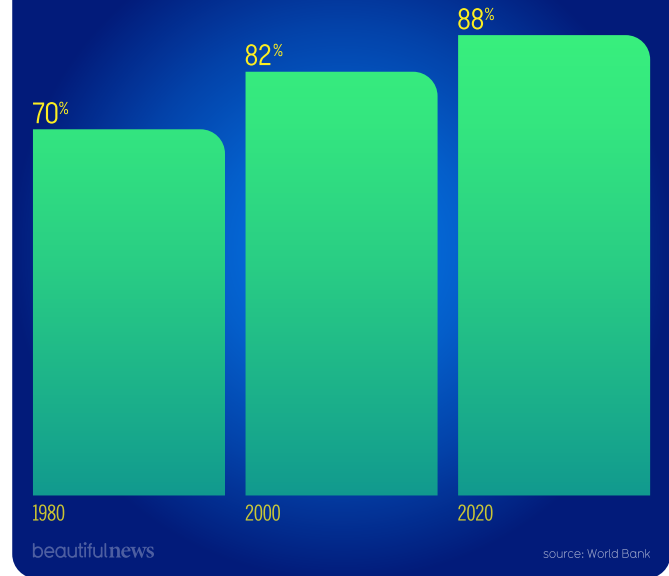
- Road Accident Fund v Sweatman (162/2014) [2015] ZASCA 22
- Nel v Road Accident Fund (76781/2010) [2015] ZAGPPHC 817
- Nhame v Road Accident Fund (70721/2009) [2010] ZAGPPHC

Life Expectancy in Africa is Soaring



Images Credit: David McCandless: informationisbeautiful.net

Global Literacy is Increasing



Headline Inflation (year on year rate to June)

Mid-Year	Rate	Mid-Year	Rate
1991	15.2%	2007	7.0%
1992	15.1%	2008	12.2%
1993	10.0%	2009	6.9%
1994	7.5%	2010	4.1%
1995	10.0%	2011	5.0%
1996	6.9%	2012	5.5%
1997	8.8%	2013	5.5%
1998	5.2%	2014	6.6%
1999	7.3%	2015	4.7%
2000	5.1%	2016	6.3%
2001	6.3%	2017	5.1%
2002	8.0%	2018	4.6%
2003	6.7%	2019	4.5%
2004	1.2%	2020	2.2%
2005	2.8%	2021	4.9%
2006	4.9%	2022	7.4%

Principle

- Generally accepted actuarial method of calculation.
- Once and for all rule.
- Adjustment for differences in cost of living between countries.

Case law

- AD and Another v MEC for Health and Social Development, Western Cape Provincial Government (27428/10) [2016] ZAWCHC 182
- Member of the Executive Council for Health and Social Development, Gauteng v DZ obo WZ 2018 (1) SA 335 (CC)
- Bane and Others v D'Ambrosi (279/08) [2009] ZASCA 98

Tax Thresholds for Persons Under 65

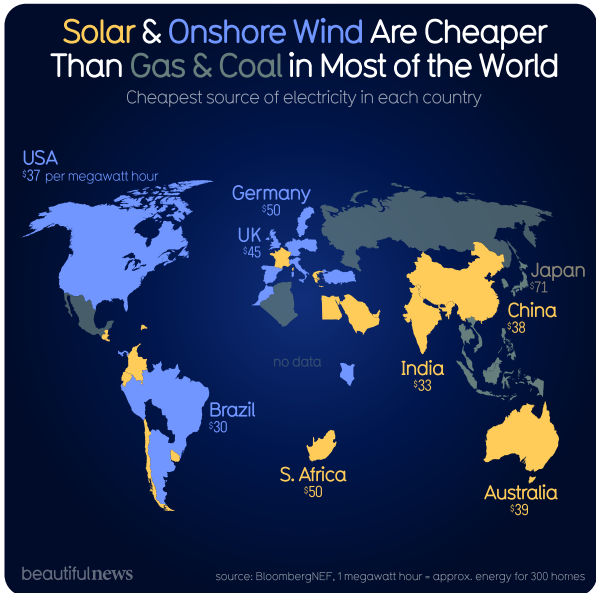
Tax Year Ending	Taxable Income	Tax Year Ending	Taxable Income
28/02/2004	R 30,000	28/02/2014	R 67,111
28/02/2005	R 32,222	28/02/2015	R 70,700
28/02/2006	R 35,000	28/02/2016	R 73,650
28/02/2007	R 40,000	28/02/2017	R 75,000
28/02/2008	R 43,000	28/02/2018	R 75,750
28/02/2009	R 46,000	28/02/2019	R 78,150
28/02/2010	R 54,200	28/02/2020	R 79,000
28/02/2011	R 57,000	28/02/2021	R 83,100
28/02/2012	R 59,750	28/02/2022	R 87,300
28/02/2013	R 63,556	28/02/2023	R 91,250

Principle

- 12. Taxation deducted from claim for loss of income.
- 13. Earnings based on bank statements not tax assessments.

Case law

- 12. Victoria Falls & Transvaal Power Co Ltd v Consolidated Langlaagte Mines Ltd 1915 AD 1
- 13. Sil and Others v Road Accident Fund (2011/18773) [2012] ZAGPJHC 117



Prescribed Rate of Interest

Date	Rate	Date	Rate
01/10/1993	15.50%	01/06/2020	7.75%
01/08/2014	9.00%	01/07/2020	7.25%
08/01/2016	9.75%	01/09/2020	7.00%
01/03/2016	10.25%	01/01/2022	7.25%
01/05/2016	10.50%	01/03/2022	7.50%
01/09/2017	10.25%	01/05/2022	7.75%
01/05/2018	10.00%	01/07/2022	8.25%
01/01/2019	10.25%	01/09/2022	9.00%
01/09/2019	10.00%	01/11/2022	9.75%
01/03/2020	9.75%	01/01/2023	10.50%
01/05/2020	8.75%		

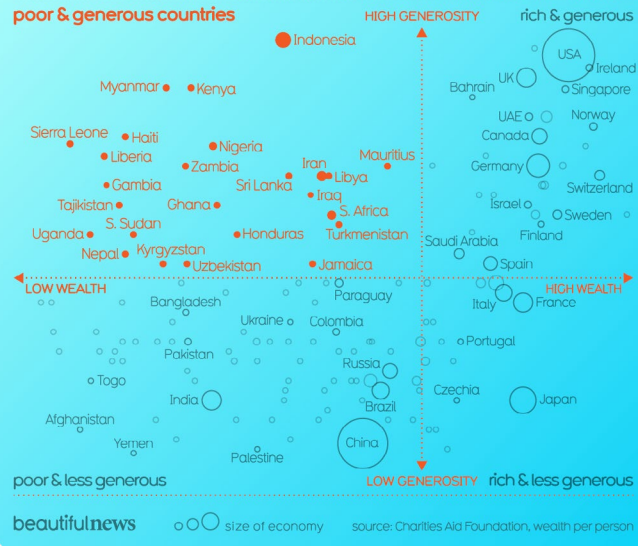
Principle

- 14. Rate is fixed from date at which interest runs.
- 15. Interest not added to past Road Accident Fund losses.
- 16. Unpaid interest may not accumulate to more than the original capital.

Case law

- 14. Davehill (Pty) Ltd v Community Development 1988 (1) SA 290 (A)
- 15. Section 17(3)(a) of the Road Accident Fund Act.
- 16. LTA Construction v Administrateur, Transvaal 1992 1 SA 473 (A)

Some of the World's Poorest Nations Are Also the Most Generous



Inflation Linked Retail Savings Bonds

Date	3 Year	5 Year	10 Year
01/12/2016	1.75%	2.00%	2.25%
01/06/2017	3.00%	2.50%	2.50%
01/12/2017	3.00%	3.25%	3.50%
01/06/2018	2.50%	2.75%	3.00%
01/12/2018	3.50%	3.75%	4.00%
01/06/2019	3.00%	3.25%	3.50%
01/12/2019	3.50%	3.75%	3.75%
01/06/2020	3.50%	4.50%	5.00%
01/12/2020	2.50%	3.75%	4.75%
01/06/2021	2.25%	2.75%	4.00%
01/12/2021	3.50%	3.75%	4.50%
01/06/2022	2.75%	3.00%	4.00%
01/12/2022	4.00%	4.50%	5.00%

Principle
17. Losses are discounted to the date of the trial.

Case law
17. General Accident Insurance Co SA Ltd v Nhlumayo 1987 3 SA 577 (A)

Compensation for Occupational Injuries and Diseases Act Increases

Date	Increase	Date	Increase
01/04/2015	7.0%	01/04/2019	6.0%
01/04/2016	5.0%	01/04/2020	4.6%
01/04/2017	6.0%	01/04/2021	3.6%
01/04/2018	5.8%	01/04/2022	4.5%

Principle
18. COIDA benefit is deducted from the RAF claim.
19. COIDA pensions are not taxable.
20. Capitalized value of the COIDA pension is that determined by the Commissioner.

Case law
18. Section 18(2) of Road Accident Fund Act, 1996.
19. Section 10(1)(gB) of Income Tax Act 58 of 1962.
20. Section 36(4) of COIDA, 1993.

Public Service Salary increases

Date	Level 1-7	Level 8-10	Level 11-12
01/05/2011	6.8%	6.8%	6.8%
01/05/2012	7.0%	7.0%	7.0%
01/04/2013	6.6%	6.6%	6.6%
01/04/2014	7.4%	7.4%	7.4%
01/04/2015	7.0%	7.0%	7.0%
01/04/2016	7.6%	7.6%	7.6%
01/04/2017	7.3%	7.3%	7.3%
01/04/2018	7.0%	6.5%	6.0%
01/04/2019	6.2%	5.7%	5.2%
01/04/2020	0.0%	0.0%	0.0%
01/07/2021	1.5%	1.5%	1.5%
01/04/2022	3.0%	3.0%	3.0%*

Principle

- 21. Industrial psychologists must forecast likely earnings and not potential earnings.
* Government's final offer.

Case law

- 21. Minister van Veiligheid v Geldenhuys 2004 1 SA515 (SCA)



Government Employees Pension Fund increases

Date	Increase	Date	Increase
01/04/2003	7.00%	01/04/2013	6.00%
01/04/2004	5.25%	01/04/2014	5.30%
01/04/2005	5.50%	01/04/2015	5.80%
01/04/2006	4.50%	01/04/2016	5.30%
01/04/2007	5.50%	01/04/2017	6.60%
01/04/2008	7.00%	01/04/2018	5.50%
01/04/2009	9.00%	01/04/2019	5.20%
01/04/2010	5.60%	01/04/2020	3.60%
01/04/2011	4.50%	01/04/2021	3.20%
01/04/2012	4.80%	01/04/2022	5.50%

Principle

- 22. Pension benefits in terms of contract of employment are deductible from loss of income claim.
- 23. Loss of support for widow of deceased pensioner despite her receiving a widow's pension.
- 24. Pension benefits not deductible from a loss of support claim.
- 25. Military pension not deductible from loss of earnings.

Case law

- 22. Dippenaar v Shield Insurance 1979 2 SA 904 (A)
- 23. Du Toit v General Accident 1988 3 SA 75 (D)
- 24. Assessment of Damages Act, 1969.
- 25. Swanepoel v Mutual and Federal Insurance Company Limited 1987 (3) SA 399 (W)