

**DEIRDRE PHILLIPS**

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Overview

Deirdre Phillips is a partner in our Johannesburg office Banking & Financial Services Regulatory team. She has significant knowledge and experience in all aspects of pension law, medical schemes and employee benefits law. She has been specializing in pensions and employee benefits since 2009. Deirdre is the youngest female lawyer in South Africa with her level of expertise in pension law, being her main focus. Deirdre also has experience in general financial services regulation and insurance law.

Deirdre provides legal opinions to retirement funds, their boards, principal offices, administrators and other providers of products and services to retirement funds. She also advises employers on their rights and obligations in relation to occupational retirement funds to which their members or employees belong.

In addition to legal opinions, she also provides training on relevant legal issues, and has litigation experience. She has acted for clients in matters before the Magistrate's Court, High Court, Supreme Court of Appeal, the Pension Funds Adjudicator and the Financial Sector Tribunal.

She has LLB degree from North-West University and a Certificate in Pensions Law from the University of the Witwatersrand.

Experience

- Deirdre has experience in, amongst other financial sector law, the Pension Funds Act, Financial Institutions (Protection of Funds) Act, Medical Schemes Act, Financial Advisory and Intermediary Services Act, the new Financial Sector Regulation Act, and the Insurance Act.
- Deirdre has experience in data protection law and has recently assisted in a project in the financial services sector in which she specializes and included conducting an audit of client contracts and terms and conditions and sector-specific legislation in relation to pension funds, insurance, and financial advisory services for a major client in the financial services sector in the context of a proposed cross-border transfer of client data, and preparing a report on practical steps to be taken to mitigate the risks
- Advising one of South Africa's largest pension fund administrators in relation to an industry-wide Financial Services Board inspection into alleged irregular pension fund deregistrations, 2015 - present.

Publications & Insights

- [How to check that your retirement savings are invested in good causes rather than bad](#)
- [Retirement Funds risk being used for money laundering](#)
- [Retirement funds take wait-and-see view of Crowdfunding Investments](#)

- SCA ruling on death benefits for dependants