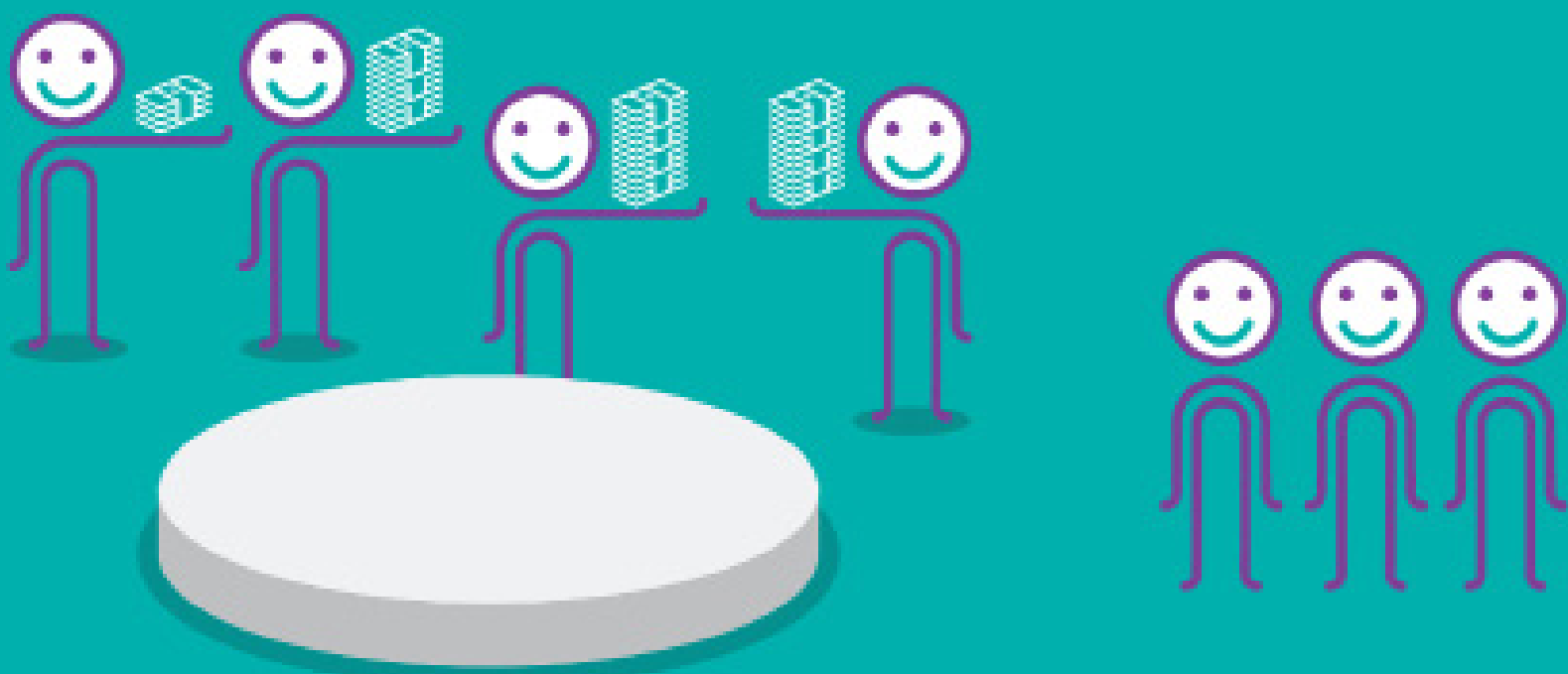




How you contribute to, and benefit from a retirement fund

Applies to defined contribution pension and provident funds as well as umbrella funds.

Contributions into your retirement fund



Members' contribution

Employer contribution

For those who are formally employed.

Governance

Trustees govern the fund in accordance with the Pension Funds Act and other regulations.

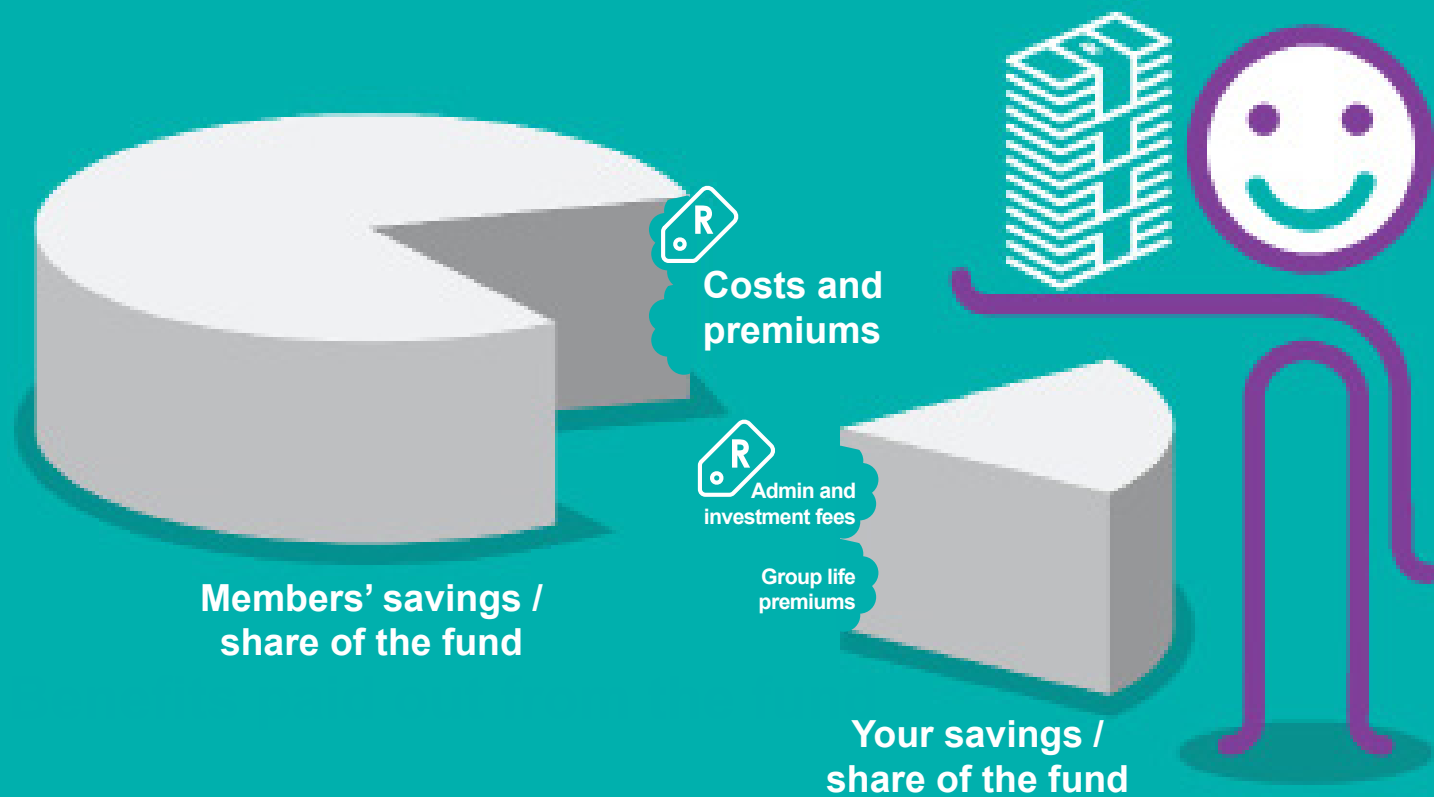
Retirement fund money is invested and grows

For best results:

1. Remain invested for as long as possible
2. Preserve savings on resignation, dismissal or retrenchment
3. Make sure you are contributing enough

If you have choice:

4. Invest for growth within regulation 28 of the Pension Funds Act



Retirement fund benefits

