

Welcome to your retirement fund



Congratulations on your new job

You're now a member of a retirement fund administered by Alexforbes. The main reason you belong to a fund is to save so that you have enough to live on for the rest of your life when you can no longer work, after you retire.

To do list

- +** Decide how much to save (contribute) each month
The more you can save each month, the more likely it is that you'll have enough to live on one day.
- +** Decide what to do with your money in your previous fund
If you've left an employer, you can bring the money to this new fund*. This is called preserving. Speak to us.
- +** Complete your "nomination of beneficiaries" form
This form tells us who should receive your money if you die and makes sure the right people are financially supported. Get this from your human resources department or register at www.alexanderforbes.co.za under Online Services to complete the nomination of beneficiaries form online.
- +** Choose your portfolios
Your fund's trustees have chosen a default investment portfolio. If you'd prefer to invest your money in a different investment portfolio, speak to a financial adviser who will help you make your choice and consult your member booklet to see what options you may have.
- +** Register to access your information securely
Keep track of your money and get access to tools that help you get the most from your savings and benefits.

Preserving

This is when you keep your retirement savings invested in the current fund or transfer them to a new fund so they can keep growing instead of drawing the cash when you leave your employer.

Keeping your savings invested is an important financial decision which can have a big impact on whether or not you'll have enough money to live on.

* If your new employer's fund adopted AFRIS, you'll have access to the AFRIS preservation fund, which is a cost effective solution. Find out more from your HR department or call Alexforbes on 0860 001 983.



Your member booklet

Your human resources department will ensure you receive a member booklet that explains in detail how your retirement fund works and what benefits you're entitled to as a member.

Stay connected to us for information that helps you make informed financial decisions.

Get the support you need on day-to-day financial matters at mymoneymatters.alexforbes.com



Contact us

Retirement fund queries
Client Contact Centre
Telephone: **0860 100 333**
Email: ccrfadmin@aforbes.com

Get help understanding your options or to choose the option that is best for you.

My Money Matters Centre
Telephone: **0860 000 381**
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