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Dear,

We trust that 2017 has been a good year for you thus far. We look forward to continue working with you to achieve our ultimate goal of educating and empowering our members so that they can make good financial choices.

As you know the LA Retirement fund has been very busy during 2016 improving our benefits and continuously finding new and innovative ways to ensure that we lead the way by offering our members, the very best!

We are delighted to advise you that our exciting journey is gaining even more momentum in 2017!!!!

#### **Introducing our Fund Counsellor**

The LA Retirement Fund is leading the way with the official appointment of our Fund Counsellor, John Lenford. While the requirement for all retirement funds to provide their members with access to retirement benefit counselling has not been legislated by National Treasury yet, we recognise that this offering would be invaluable to our members.

Although the LA Retirement Fund website is a great source of all the latest fund information, and our call centre consultants are available to assist members and you, our HR partners with any day-to-day queries, we recognise that there are certain circumstances that will require personal engagement to ensure that our members fully understand the options available to them and the impact of any choices they make.

John's role as the Fund Counsellor, will therefore focus on assisting our members to understand their fund benefits and ensure that they are aware of the options and choices available to them when they withdraw or retire from the fund.

You can contact our Fund Counsellor at:

Mobile: 079 555 8080

Fax : 021 917 4114

E-mail: [johnl@laretirementfund.co.za](mailto:johnl@laretirementfund.co.za)

#### **Monitoring investment performance**

There are three key elements that have a huge impact on the success of a member's retirement plan:

- How much they save
- How long they save
- The investment returns that they earn

In line with our ongoing commitment to educate and empower our members, we recently introduced the fund's quarterly Investment Performance Update which will provide members with a high level overview of the funds' investment performance and current market conditions.

[Click here](#) to read the update for Q1 of 2017.

Over the years, we all became used to double-digit returns – those were the “golden years” where returns were driven by strong performance from local and offshore equities and a weakening rand. It is important for members to recognise that the current investment environment is very difficult and as such, it is important for them to adjust their investment expectations accordingly.

It is important to remind members that retirement savings are a long term investment,

and as such they need to keep their eye on the end target – they should not panic when markets fluctuate!

#### Members who need Financial advice

We strongly recommend that all members should consult with a professional financial adviser before making any financial decisions.

The fund has selected only GraySwan Wealth and Old Mutual as our service providers of choice. We therefore recommend that our members should contact these service providers if they are in need of financial advice and do not have a financial advisor of their own.

Members can contact them at :



021 852 9092  
martmarie@grayswan.co.za  
www.grayswan.co.za



0860 388 873  
jgarner@privatewealth.co.za  
www.privatewealth.co.za

Watch this space as we continue to share our amazing new benefit changes and enhancements with you.

#### Annual General Meeting

The fund's Annual General Meeting is taking place on the 26 May 2017 at Sanlam's Head Office in Bellville. Please contact Susan Erasmus on 021 943 5363 or [susan@verso.co.za](mailto:susan@verso.co.za) to book your seat. We also encourage members and pensioners to attend.

We look forward to seeing you there!

### We want to hear from you



In the words of Henry Ford: "Coming together is the beginning; keeping together is progress; working together is success." Please work with us to help effectively reach more members by clicking here to let us have our feedback on the kind of topics/information you would like to receive from us. We look forward to your feedback!

**BOARD OF TRUSTEES:** Mr I du Toit (Chairperson), Mrs M van Zyl (Deputy Chairperson), Mr HF Botha, Mr DL Carstens, Mr PW Esterhuizen, Mr WR Meiring, Mr JAH van den Berg, Mr JDB van der Merwe, Mr S Philander, Principal Officer: Mrs IT Hartlief

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