

VOLUME I
FEBRUARY 2019



RETIREMENT FUND
Securing your retirement

MEMBER
NEWSFLASH

SAVINGS CHALLENGE

December is normally the time we spend the most money on food, travel and activities as we enjoy time with our friends and family. This often results in us starting the new year unprepared. Since this is still so fresh in our memory, what better time to start planning ahead to make sure December 2019 won't catch us unprepared. Here are some easy ways to help you save money and achieve a stress free holiday.

2019

FEBRUARY

M T W T F S S

The tax year ends 28 Feb. Chat to your Financial Adviser about **ADDITIONAL VOLUNTARY CONTRIBUTIONS**, a tax efficient way of saving for Retirement.

MARCH

M T W T F S S

RE-EVALUATE your insurance policies to make sure you are not over-insured/your premiums aren't too high.

APRIL

M T W T F S S

Drink more water and **FOREGO** your daily takeaway coffee.

MAY

M T W T F S S

RENT OUT unused space in your home.

JUNE

M T W T F S S

Host a **POTLUCK PARTY** instead of eating at a restaurant.

JULY

M T W T F S S

PACK your own lunch, including cereal to enjoy in the mornings.

AUGUST

M T W T F S S

CARPPOOL with your colleagues / neighbours who work close by.

SEPTEMBER

M T W T F S S

Instead of spending money on entertainment, **FIND FUN THINGS TO DO FOR CHEAP**, like have a picnic.

OCTOBER

M T W T F S S

After viewing your **ANNUAL BENEFIT and PROJECTION STATEMENT** assess if you need to save more towards your retirement.

NOVEMBER

M T W T F S S

Buy groceries in bulk and **PAY LESS.**

DECEMBER

M T W T F S S

CREATE Christmas gifts with a personal touch.

CUT DOWN
R 20 coffee

SAVING PER WEEK
R 100

PER MONTH
R 400

PER YEAR
R 4800

INVEST THE AMOUNT SAVED EACH MONTH 5 YEARS = R 26 500



CUT DOWN
R 30 meal

SAVING PER WEEK
R 150

PER MONTH
R 600

PER YEAR
R 7200

INVEST THE AMOUNT SAVED EACH MONTH 5 YEARS = R 39 800

PLEASE NOTE:

* This assumes you invest the amount you save at the end of each month, and earn a 4% return in excess of inflation on your investment.

The amount shown is in **today's** money (i.e. we have already taken out the impact of inflation).

Trustees: Mr DL Carstens (Chairperson), Mrs M van Zyl (Deputy Chairperson), Mr HF Botha, Mr PW Esterhuizen, Mr J Jacobs, Mr WR Meiring, Mr S Philander, Mr JAH van den Berg,
Principal Officer: Mrs IT Hartdief



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