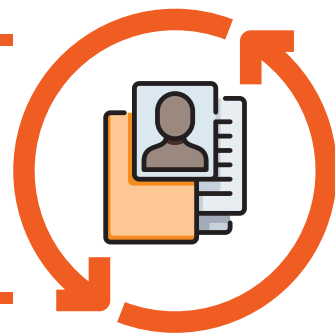


YOUR BENEFIT STATEMENT IN A NUTSHELL



Your annual benefit statement is a very important part of your journey to a comfortable retirement. It is important that you understand it so that you can use it to help plan for the future.



PERSONAL INFORMATION

Keep your personal information updated to ensure you receive your retirement fund information timeously.



BENEFIT OVERVIEW

Summary of the benefits due to you in the event of resignation, retrenchment, retirement, or death. You selected your level of death benefit cover on joining the Fund. It can be changed on 1 July of every year, within 3 months of a life event or when you move age bands.



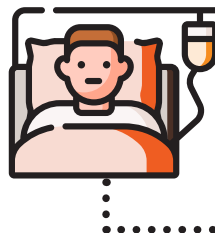
YOUR MONTHLY DISABILITY INCOME

If you selected this benefit this is the monthly income you could receive in the event of your disability.



FUNERAL BENEFITS

This benefit is payable upon your death or the death of your selected dependant.



VOLUNTARY CRITICAL ILLNESS BENEFIT

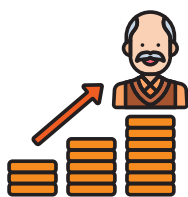
If you selected this benefit it will become payable should you experience a critical illness or condition.



BENEFICIARY REVIEW FORM

Please make sure you review this information thoroughly and let us have any updated information where necessary. This is a great opportunity to ensure that we have the correct beneficiary nomination details on record.

YOUR RETIREMENT PLANNING STATUS



The purpose of this is to give an indication of the monthly pension you will have at retirement in today's money in order for you to assess whether or not you are on track to retire in comfort.

After carefully reviewing your annual benefit statement, you now not only know how much you have, but you also have an idea of how much you may need.

Here are a few simple tips to help get you to stay or get back on track:

- Save as much as you can for as long as you can
- Preserve your retirement savings when changing jobs
- Read your Annual Benefit Statement and use this as an opportunity to assess your financial needs
- Make sure that you have a retirement plan in place
- Speak to an Accredited Financial Adviser for advice
- Read all your Fund communication