



Dear Members

The Board of Trustees is proud to advise that with effect from 1 July 2024 the Fund has implemented another option for retiring members to enable them to keep their retirement capital in the Fund when they retire.

The Pooled Annuity Account (PAC) is either a single life pension (a pension calculated for yourself) or a joint life pension (provision is made for a spouse's pension) that is calculated for life by the actuary.

Retiring members can select from the Fund's In-Fund Living Annuity or the PAC. Retiring members are encouraged to familiarise themselves with the cost-effective in-fund options provided on retirement. The Retirement Benefit Counsellor is available to explain these options to retiring members.

More information relating to the options that are available on retirement can be found on the Fund's website under "Fund Guides / In-Fund Annuity Options" or by clicking on this [link](#).

"The best advice I ever got was that knowledge is power and to keep reading."
– David Bailey

Ilse Hartlief
Principal Officer

Trustees: Mr J Jacobs (Chairperson) | Mrs M Van Zyl (Deputy Chairperson) | Mr DL Carstens | Mr SF du Toit |
Adv CJ Franken | Mr J Lawack | Cllr WR Meiring | Cllr S Philander
Principal Officer: Mrs IT Hartlief

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