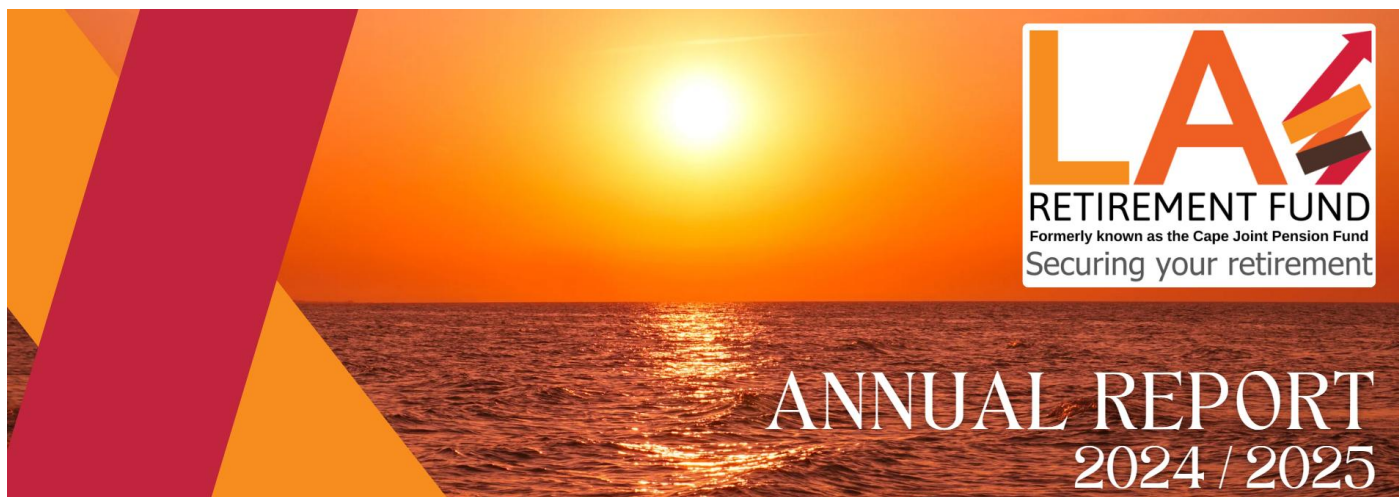




Dear Stakeholder

Annual Report 2024/2025

The Board of Trustees is pleased to present the Fund's Annual Report for the financial year ending 30 June 2025.

As your trusted retirement fund partner, we continue to strive to secure a financially stable future for our members, pensioners and retirees through disciplined governance, diversified investment strategies, efficient and cost-effective administration, and clear and consistent communication.

The Fund was originally established in 1943 and became the Cape Amalgamated Joint Pension Fund in 1990. The Fund's name was again changed some 9 years later to the Cape Joint Pension Fund and finally in 2016 to the LA Retirement Fund. This year's report reflects on a significant milestone, marking ten years since the Fund's name change, and highlights a decade of growth, resilience and member-focused service, alongside strong financial performance, continued investment outperformance, the successful implementation of the two-pot retirement system, the introduction of the Pooled Annuity Account, and ongoing enhancements to member value and pension outcomes.

Please follow the links below:

English 2024/2025 Annual Report

Afrikaans 2024/2025 Jaarverslag

We trust you will find the publication informative and insightful.

"We must use time wisely and forever realise that the time is always ripe to do right."

- Nelson Mandela

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

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www.laretirementfund.co.za | <https://www.facebook.com/LARetirementFund> | Fund Registration No. 12/8/1278