

Dear Member

Your **LA Retirement Fund** membership is about more than saving for retirement. It also provides access to valuable and flexible risk benefits designed to protect you and your family when life takes an unexpected turn.

We are pleased to introduce our new **Risk Benefit Video Series**, which will help you understand the protection available to you through the Fund.

Over the next few weeks, we will share short videos covering:

Video 2 - Funeral Benefits

Video 3 - Disability Income Benefits

Video 4 - Death Benefits

Video 5 - Critical Illness Benefits

One of the advantages of the Fund is the flexibility to select the level of risk cover from a range of options that best suits your needs. The premiums for the Fund's risk benefits are paid from the employer portion of the contributions to the Fund, except for the Optional Extended Family Funeral Benefit, which is paid separately by the member. Remember that the more you spend on risk benefits, the less is available to invest towards your retirement.

Watch **Video1: "What are Risk Benefits?"** now by clicking ***here*** or go to the video on the website: Videos/Fund Videos.

In our next video, we will look at the Funeral Benefit and how it can help ease the financial burden on your family during difficult times.

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