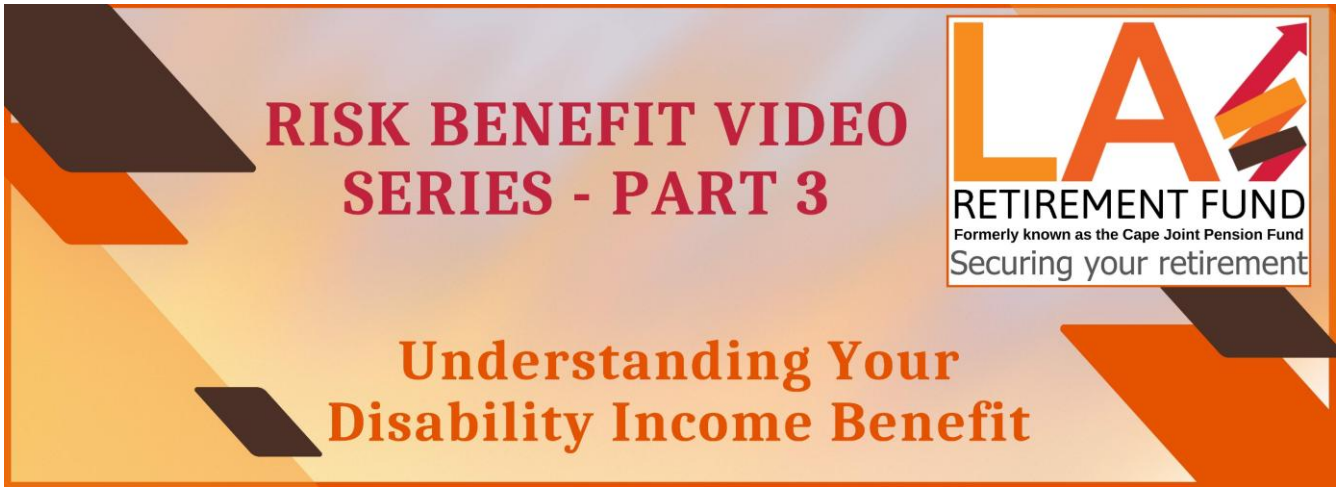


Dear Member

What would happen to your income if you became ill or injured and were no longer able to work?

The Fund's **Disability Income Benefit** is designed to provide you with an income if you become disabled and are unable to work due to illness or injury.

If you selected this benefit, the benefit payment would be based on your age when you become disabled and is calculated as a percentage of your pensionable salary at the date of disability.

Importantly, the benefit percentage is fixed at the percentage applicable at the date you become disabled. It does not decrease as you get older in line with the age-based scale.

Percentage of pensionable salary

Age	Percentage
0 – 30	85%
30 – 40	75%
40 – 45	65%
45 – 50	55%
50 – 65	45%

Watch ***Video 3: "Understanding Your Disability Income Benefit"*** now by clicking ***here*** or go to the video on the website: Videos/Fund Videos.

In our next video, we will look at the **Death Benefit**.

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

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