



**Columbus Retirement Fund**

Financial Health



## YOUR FUNDS LOOKING OUT FOR YOU

<http://yourfund.co.za/columbus>

It feels like life runs away with us at times. Everything passes in a blink of an eye. And without even noticing, we take the most important person in our lives for granted – ourselves.

While you are busy taking care of your family and living your life, it's good to know that someone is looking out for you.

The Columbus Retirement Fund is here to do exactly that. Your future financial self is who we value most.

Here's how:

### The Fund helps you save for your future

The Fund is a 'savings plan' that helps you save for retirement. This is a tax-friendly savings vehicle, and it has much lower administration costs than most individual savings policies.



#### How does the 'savings plan' work?

*Every month you and Columbus Stainless deposit money into the Fund. This money earns investment returns or interest over the years that it remains invested. The money grows over time so that you can use it for a pension when you are no longer earning a salary.*

### The Fund helps you take care of your family

The Fund is not only looking after your future financial well-being, but also that of your family and loved ones.

Please ensure that you fill out an **Expression of Wish Form** and update the form regularly. Rest assured that the Trustees will do their best to give expression to your wishes and distribute your benefits to take care of your loved ones in the best way possible, should you pass away.



## Contributing to your future

Columbus is concerned about your future financial security and contributes to your savings in the Fund. A portion of the company contributions also cover the death benefit insurance and the administration costs. Members have several contribution options to accommodate affordability needs.

[Find out more about your options here.](#)

## Managing your Fund

Taking care of your Fund is a big responsibility. Therefore, you have a Board of Trustees looking after your best interests. They are qualified individuals who are responsible for monitoring your investments and ensuring that the Fund runs smoothly at all times.

During your work years you can have peace of mind, knowing that you and your family are looked after.

**It is however important to:**

- **Actively participate and make the right choices with the guidance of Fund advisors and your own financial advisor**
- **Attend information sessions**
- **Keep your Fund documentation up to date**

**Sharing this responsibility for the future makes more valuable time for today.**

***Want to learn more?***

***Visit the Columbus Your Fund Website.***

**[www.yourfund.co.za/columbus](http://www.yourfund.co.za/columbus)**