



Columbus Retirement Funds

Financial Health

DO YOU KNOW HOW THE FUNDS WORK?
DON'T BE LEFT IN THE DARK!

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

What really happens to your contributions?

Each month, a portion of your salary is invested in the Columbus Retirement Funds. The money is invested in one or more portfolios, all of which are **designed to match the unique needs** of our members. REMEMBER you can change your portfolio at any given time **if you and your financial advisor** feel that it is wise to do so.

Your money grows over the time it stays invested. Depending on your portfolio and the amount of risk it is exposed to, your returns will be higher or lower. However, it is important to remember that **you are saving for the LONG term**, and that poor returns in one year do not mean that you should panic and withdraw your money.

During the entire savings process your money is looked after and managed by a Board of Trustees. The Trustees ensure that your money grows so that you can one day use it when you are no longer earning a salary.

Want to learn more?

Visit 'My Investments' on the Columbus Website.

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

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