



**Columbus Retirement Funds**

Financial Health



### **Speaking of returns... do you know what your returns are, and where you can view them?**

In our series of Back to Basics articles last year, we explained that your returns are the money that you make on your invested savings in the Columbus Retirement Funds (or anywhere else that you have money invested). Depending on your portfolio and the amount of risk it is exposed to, your returns will be higher or lower.

If you have very little risk, your returns are usually low. If you have a lot of risk, they will go up and down a lot, but in the long term, your returns are likely to be higher than in lower risk portfolios. So if your money will be invested for 10 years or longer, you might want to consider investing it in portfolios with higher risk, so that you can take advantage of the higher possible returns. If your portfolio is too low risk, you might not beat inflation over the long term and this can have a massive impact on your retirement savings.

One important thing to remember: DON'T PANIC if you are invested in a high risk portfolio and your returns don't look very good. Higher risk portfolios go up and down all the time

***REMEMBER: You only realise your loss when you switch out of the portfolio, as you are no longer there to share in the returns when it recovers.***

So now that you understand how it works, why not go and view your returns on the Columbus Retirement Funds website?

**Go to [My Values Login](#) and follow the instructions.  
You can also view the Funds' [Investment Fact Sheets](#).**

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

**Disclaimer**

Whilst care has been taken in the compilation of this publication, the editors and publishers do not accept responsibility for any loss or damage that may be sustained as a result of reliance by any person on the information contained herein. No information contained herein constitutes an offer for sale of any service or product and is also not financial or investment advice. No warranty is provided that the information is appropriate or suitable for any particular purpose, or that it is complete or accurate. In the case of any discrepancies the rules of your Fund shall prevail.