



**COLUMBUS  
RETIREMENT  
FUND**

## Columbus Retirement Fund Additional Member Investment Choice

Dear Member

As a Board, we are dedicated to continuously improving our offerings to better serve the fundamental needs and diverse values of our members. With this commitment in mind, we are excited to announce the introduction of an additional investment **choice**. This new option is a significant step toward providing you with the flexibility to tailor your investments, ensuring they reflect your financial objectives and religious principles.

As part of this initiative, we are proud to offer a **Shari'ah-compliant investment option**, providing members who prefer faith-based investing with access to portfolios aligned with Shariah principles.

The portfolio has been thoughtfully selected based on their risk-return profile, competitive fee structures, and consistent long-term performance.

Following a thorough analysis, the **Old Mutual Shari'ah Balanced Portfolio** has been approved for inclusion in the Member Investment Choice offering.

### More about this portfolio

The Old Mutual Shari'ah Balanced Portfolio is a **Regulation 28** Shari'ah compliant portfolio that offers investors access to local and international asset classes including equity and Shari'ah compliant cash investments. The portfolio excludes companies whose core business involves dealing in alcohol, gambling, non-halal foodstuffs or interest-bearing instruments, and adheres to the standards of the Accounting and Auditing Organisation for Islamic Financial Institutions, as interpreted by the Shari'ah Supervisory Board. This portfolio was selected for its consistent investment performance, appropriate risk profile, and competitive fee structure vs its peers.

### Risk-Return Analysis

The Old Mutual Shari'ah Balanced Portfolio follows a more moderate risk approach.

### Investment Objectives & Long-Term Strategy

- The overarching objective for Shari'ah-compliant portfolios is to deliver returns of **CPI +5%** over a rolling five-year period, aligning with long-term growth expectations.
- While not all portfolios explicitly target CPI +5%, members should assess each option's potential for long-term sustainability, considering both return potential and associated risk levels.

### Investment Objectives & Long-Term Strategy

#### Fund Performance

As at 30 August 2025	1m	3m	6m	YTD	1 Year	3 Year	5 Year	Since Inception
Old Mutual Shariah Balanced Portfolio	1.1%	5.0%	7.5%	7.8%	11.3%	12.5%	11.9%	9.5%

**If you are within five years of retirement, we strongly recommend that you do not make any changes to your investment portfolio without first seeking personal financial advice.**



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Switching investment options close to retirement can significantly affect your retirement outcomes, especially during periods of market volatility.

Before making any decisions, please consult a licensed financial adviser to ensure your investment choices align with your retirement goals and personal financial situation.

### Fee Transparency & Cost Considerations

- Asset management fees can vary significantly across providers
- It is important for members to ensure full transparency in the fee structures of any investment option they consider.

Portfolio	Fees
Old Mutual Shariah Balanced	1.40%

*Note: The fee shown above is inclusive of VAT and is Asset Management Fees only which means the TIC is expected to be higher.*

### How to exercise your option

The attached option form must be completed and returned to [yourcolumbus.co.za](mailto:yourcolumbus.co.za).

Kindly note it is your responsibility as member to ensure that your investment options were implemented by the administrator.

### Who to contact should you have any questions?

Please contact the Principal Officer, Mr. PD Theron on email: [theron.pd@columbus.co.za](mailto:theron.pd@columbus.co.za) in case of any queries.

### PLEASE NOTE

1. This Investment Selection Form must be completed and signed by the member of the Columbus Retirement Fund and returned to your employer's Payroll Department.
2. Paid-up members of the Fund who are no longer employees of the participating employer should return this form to Ensimini [columbus@ensimini.com].
3. Ensimini will confirm receipt of the Investment Selection Form within 5 working days of receipt thereof and will initiate the changes required within 5 working days after confirmation. If you do not receive a Fund confirmation of your requested switch, you must assume the Fund has not received your request and please follow up with your Human Resources or Payroll department.
4. If the form is incomplete or not submitted as required in 1 or 2 above, the investment selection instruction may not be actioned by Ensimini.
5. It is advisable that you obtain advice before concluding this transaction.
6. By signing the option form, you acknowledge that you fully understand the consequences of the selections made herein and that you take full responsibility for your choice and hereby indemnify and undertake not to hold the Columbus Retirement Fund, the Board of Trustees, your employer, or Ensimini Administration Services (Pty) Ltd its officers and directors responsible for any losses or damages that may result from the selections made herein.
7. The Columbus Retirement Fund may use the information provided in this form to effectively process the required transactions, detect and prevent fraud, comply with auditing and record-keeping requirements, comply with legal and statutory requirements, verify the member's identity and/or share the information with service providers with whom the Columbus Retirement Fund has a business agreement to process such information on its behalf or those who render services to the Columbus Retirement Fund.
8. The Fund is governed by the Rules of the Fund and the relevant legislation that it is subject to. If any statement made contradicts the Fund's Rules or legislation, the Rules and legislation shall prevail.
9. We wish to protect your personal information. Personal information is any information about or associated with a person and that can identify the person. We are collecting and processing personal information that you are providing to us for the purposes of actioning your investment selection choice (or for any purpose set out in the Fund's PAIA manual (if any). The processing of the personal information for this purpose is in your legitimate interests as without it the Fund cannot action your choice as to investment selection.
10. It is optional for you to provide the Fund with the requested information. However, if you do not give it to us, the Fund cannot action your investment selection choice.
11. You may:
  - request from us what personal information we hold about you (free) and for a copy of it (may be subject to a fee);
  - request information from us about which third parties have access to your personal information;
  - request us to delete or destroy your information, if we are no longer authorised to keep it;
  - object to us processing your personal information. Please use Form 1 in the Regulations to the Protection of Personal Information Act ("POPIA"), which is available on the Information Regulator's website (see website address below).
  - request us to correct or delete your personal information if it is inaccurate, irrelevant, excessive, out-of-date, incomplete, misleading or unlawfully obtained. Please use Form 2 in the Regulations to POPIA, which is available on the Information Regulator's website.
12. The Promotion of Access to Information Act ("PAIA") provides you with the right of access to information held by the Fund when you request such information under PAIA, so that you can exercise or protect your or another person's rights. If you want to make a PAIA request of the Fund, you must use the prescribed form - Form C. You can find Form C on this website: [www.sahrc.org.za](http://www.sahrc.org.za). For more information, please request the fund's PAIA manual, which is available, from 1 July 2021, from the Fund's administrator.
13. If you do not use the mandatory prescribed forms, set out above, we may not process your request or we may deny your request.
14. From time to time, we may disclose personal information you provide to us to: regulators, Ombud or government entities; our tracing or other agents; other companies in the Ensimini Group; our auditors or legal providers; any person or organisation having legal entitlement to access the information, or any person notified in our PAIA manual (if any). We will keep the personal information for as long as the fund needs to for our purposes, as required by law or contract. Once we are no longer authorised to keep the personal information, we can delete, destroy, restrict or de-identify it. It is important to realise that funds are often required to keep personal information related to the fund, its members, former members, and beneficiaries for many years, even long after the member has left the fund.
15. Complaints and queries about the way in which we have used your personal information:  
You can lodge a complaint with the Information Regulator at tel: 012 406 4818; fax: 086 500 3351; email: [inforeg@justice.gov.za](mailto:inforeg@justice.gov.za); website: <https://www.justice.gov.za/inforeg/>
16. Other complaints and queries:  
Please address them in writing to the Fund Manager at [yourfund@columbus.co.za](mailto:yourfund@columbus.co.za). If we do not reply to you within 30 days or you are not satisfied with the response, you can contact the Pension Funds Adjudicator on tel: (012) 748 4000 or (012) 346 1738; fax: 086 693 7472; email: [enquiries@pfa.org.za](mailto:enquiries@pfa.org.za).

### PERSONAL DETAILS

Full Names & Surname:	
Employee Number:	
Identity Number/Passport Number:	
E-mail Address:	
Contact Number:	

### INVESTMENT SELECTION

I select that my Share of Fund and all re-occurring monthly contributions allocated towards retirement savings henceforth be invested in the following portfolio:	
<b>Option 1: Trustee Default Portfolio – 100% of investment (cannot be split)</b>	
<b>Option 2: Please select one or a combination of the portfolios provided below. Kindly ensure that the total of your selection amounts to 100%</b>	
1. CRF Balanced Plus portfolio	
2. CRF Balanced portfolio	
3. CRF Stable portfolio	
4. CRF Money Market portfolio	
5. Sharia portfolio	

### Signed by Member:

Signature		Date	
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### Received by Payroll Department or Ensimini:

Signature		Date	DD/MM/YYYY
Name and Surname			

### Guidance in selecting the correct investment option

Option 1: The default investment is a life stage investment strategy and members' fund credit are gradually switched to the CRF Stable Portfolio to reduce the risk of negative returns as they get closer to normal retirement age. Members invested in the default portfolio will therefore be invested in different portfolios by default, depending on their age.

Option 2: Your choice of the investment portfolio in which your Fund Credit is invested will have a significant impact on your benefit over the long-term. There are 5 investment portfolios from which you can choose. Members may also select any combination of the five portfolios.

Please note that the Board of Trustees of the Columbus Retirement Fund do not take the personal objectives, financial situation or needs of a particular member into account in reviewing the investment portfolios that are made available. The Trustees recommend that you familiarise yourself with the options, and if necessary, obtain professional financial advice before making your Fund investment choice.



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If you need additional information on the investment options being made available to you by the Fund, please contact the Principal Officer, Mr. PD Theron on [theron.pd@columbus.co.za](mailto:theron.pd@columbus.co.za).

**Please take note of the following**

1. If you fail to select one of the options listed above, your Fund Credit will automatically be invested in the default portfolio.
2. Your selection will be applicable for your entire Fund Credit.
3. Please note that past investment returns are not indicative of future investment returns, and the value of investments can be volatile, particularly in the short-term.
4. Your latest available Fund Credit is available via the Ensimini Online website and their smartphone application

**Columbus Retirement Fund  
Registration number: 12/8/33171**

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