

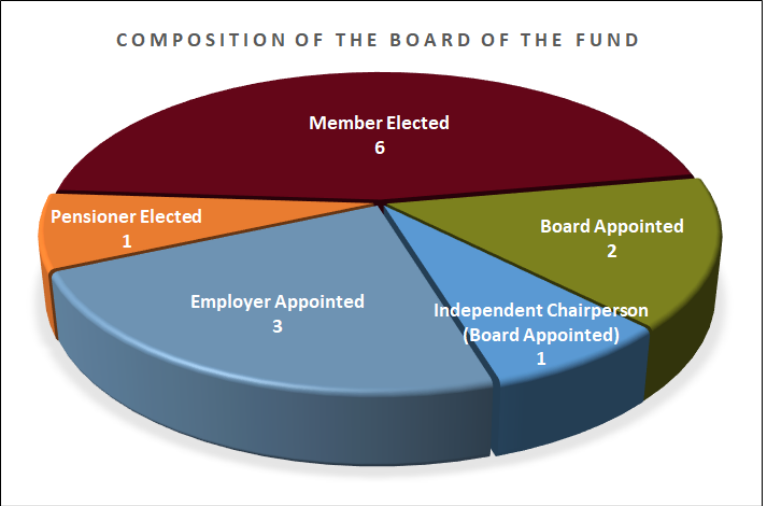


Dear NTRF Member

GENERAL

During the last few months a lot has been said about pension Funds. Some of this has created uncertainty amongst our members and participating employers. To counter this uncertainty the Board of the Fund has compiled a series of communiques called ‘My Unique Fund’ to highlight why it is in your best interest to belong to a Fund that is an exclusive higher education Fund that is tailored to the needs of the specific sector.

The Fund is managed by a Board of 13 Trustees of which you, the members, elect 6 members.



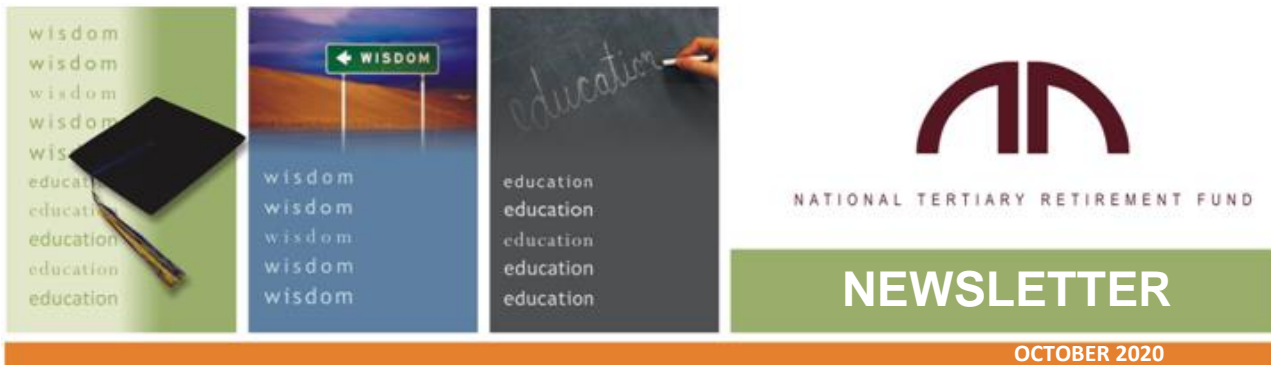
This means that members have a direct say in how their Fund is managed. The Board is assisted by accredited service providers and investments are made in line with an investment strategy in various instruments through several renowned financial investors to ensure continued growth even in difficult economic times.

This adds much more value than you would ever get contributing through a general agent towards a standard retirement product from a single national company. Personal representation and involvement in the governance of the

Fund and its investment strategy are extremely beneficial for safeguarding your hard-earned money.

In the series of *communiques*, you will see details on the benefits and options tailor-made for your needs as an employee in higher education. All the *communiques* will also be available on our website <https://www.ntrf.co.za> and you can direct your questions to us on a dedicated email address ntrf@momentum.co.za.

After reading all the information in ‘My Unique Fund’ you will have no doubt that the NTRF remains an attractive proposition to you.



Dear NTRF member

COMPLETING YOUR EXPRESSION OF WISH FORM ONLINE

As communicated previously, you can now access your personal information electronically on the Momentum [MRA] Member Portal via the NTRF website. You should annually update your Expression of Wish Form (previously called the Beneficiary Nomination Form) because it guides the trustees in the distribution of your member benefit when you pass on.

Should you wish to add or change an Expression of Wish Form, please do the following:

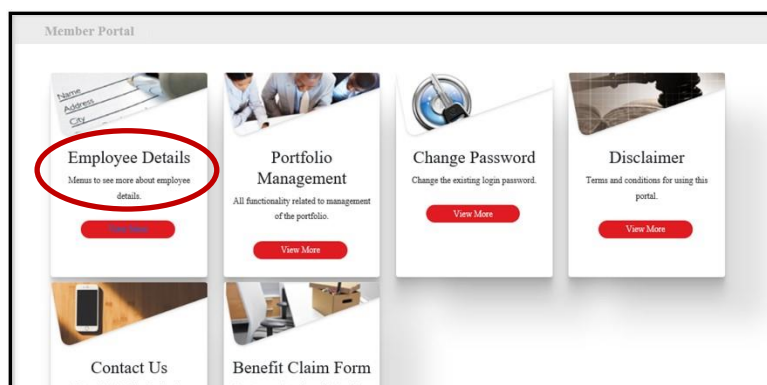
- **Step 1:** Go to the NTRF website at <https://www.ntrf.co.za>.
- **Step 2:** Select "Forms" on the home page.



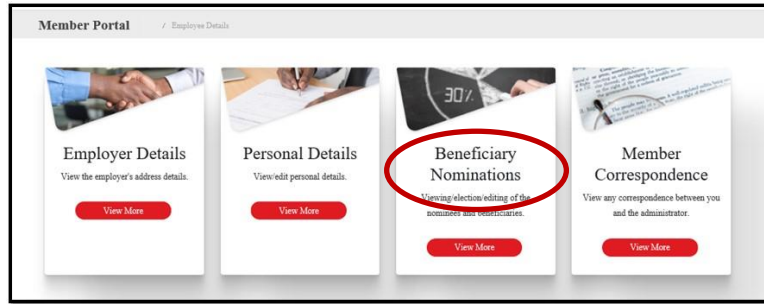
- **Step 3:** This will open the page to various forms. Select the "Click Here" link under the Nomination of Beneficiaries button. This will open the Momentum member portal.



- **Step 4:** Log in on the MRA portal from the NTRF website – or register on the portal if you have not yet done so.
- **Step 5:** On the home page, select "Employee Details".



- **Step 6:** Then select "Beneficiary Nominations" to access the Expression of Wish form.



- **Step 7:** Complete the **Expression of Wish Form** and remember to **save** the completed form.
- **Step 8:** You can print your Expression of Wish Form before you log out.

Print your Beneficiaries And Nominees

The Beneficiaries and Nominees reflected above was captured on 20 September 2020 and is stored on the Momentum Retirement Administrators system. Should you require a copy to be retained by your Employer or for your own records you may download a confirmation letter to confirm the update.."

[Print Beneficiaries And Nominees](#)

Print the below beneficiary nomination form, once completed please forward the form to your HR and send a copy to Momentum Retirement Administrators via Fax (011) 587 8386

[Beneficiary Nomination Form](#)

The Expression of Wish Form will be stored on the MRA system. If you want to let your employer know that you have updated your form or should you wish to have a record of your update, you can download a confirmation letter to confirm the update.

Your Expression of Wish Form will be stored on the employer portal for their utilisation as required.

SECURITY FEATURES

The MRA portal is protected by the latest encryption technology to keep your personal information safe and confidential.

Should you need information on any matter relating to the fund, please send an e-mail to ntrf@momentum.co.za.

OCTOBER 2020