



NATIONAL TERTIARY RETIREMENT FUND



Benefit Counsellor Platform

Everyone could use some help with managing their finances.



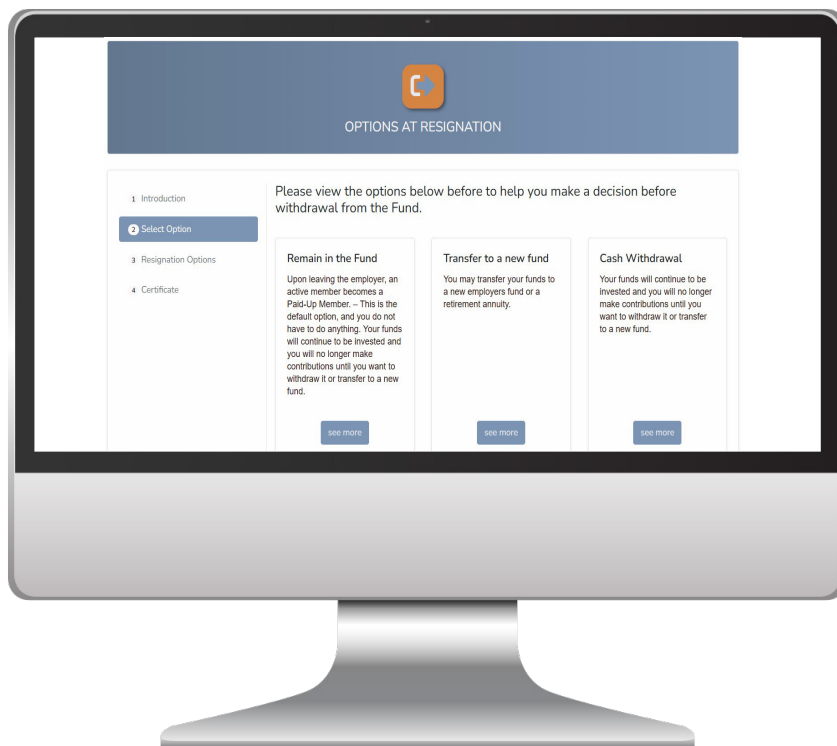
www.ntrf.co.za
<https://ntrf.co.za/ntrf/ask-someone>

Make the
most of this
AMAZING, FREE
benefit **today!**



Resigning?

The "**Options at Resignation**" feature ensures you have all the necessary information to make informed decisions. We will guide you through your options, so you can confidently make the best choice for your financial future.



Retiring?

The **"Options at Retirement"** feature provides comprehensive guidance to help you make well-informed as the day draws near. We will ensure you understand the benefits and implications of each option. Our personalised calculators and one-on-one support empowers you to select a retirement plan tailored to your financial goals and lifestyle needs.

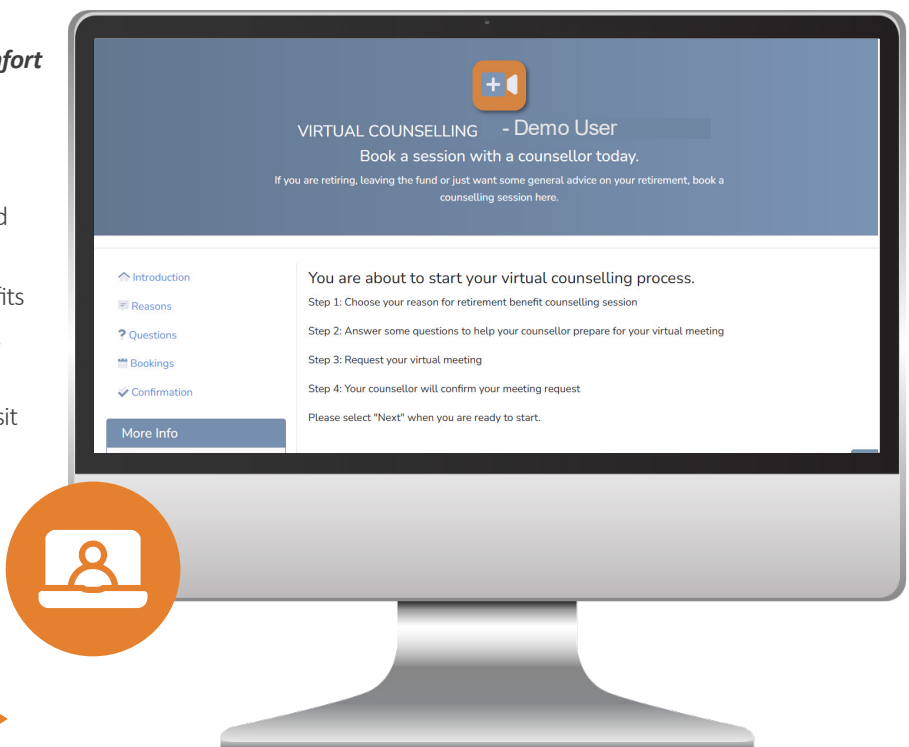
Find all the necessary retirement documents and forms under our "Retirement Pack" feature.



Virtual Counselling

Get personalised support from the comfort of your own home.

- Start by answering a short questionnaire to help us understand your needs.
- Book a virtual meeting with a benefits counsellor directly through the app.
- Each session is recorded and saved within the app, allowing you to revisit the session whenever you want.



Calculators

Our “Calculators” feature offers a suite of engaging and helpful tools designed to assist you in making informed financial decisions. The available calculators include:

- **Life Annuity Calculator:** Estimate your potential income from a life annuity.
- **Living Annuity Calculator:** Calculate the income you can draw from a living annuity.
- **Net Replacement Ratio (NRR) Calculator:** Determine your NRR to understand how well your retirement savings will replace your pre-retirement income.
- **Tax Calculators:** Assess your tax obligations and plan your finances accordingly.



Financial Wellness Assessment

You CAN gain a comprehensive understanding of your financial health. By answering a series of targeted questions, you can evaluate various aspects of your financial situation, including savings, investments, debt, and retirement planning. The assessment provides **personalised insights and recommendations**, empowering you to take proactive steps towards achieving your financial goals and improving your overall financial well-being.

