

How does your Fund add maximum value for you?



Did you know?

Comparing the asset size of the NTRF of R17.9 billion to the largest companies on the JSE, the NTRF would rank about 60th out of 100: similar to the listed companies Netcare, Pick 'n Pay and Motus.

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The NTRF is a not-for-profit organisation. It exists purely for your benefit and all the money we earn on investments goes to you. A commercial or 'open' umbrella fund needs to make a profit for its shareholders, which is why it can never be as cost-effective as the NTRF.



By choosing the Fund to save and invest, you save roughly **1 to 1.5%** in costs, compared to if you were to invest independently. The NTRF chooses the best service providers in the industry. If they do not perform optimally, the Board will not reappoint them.



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You have a say in who manages the Fund, as 6 board members (50%) are elected by you, and like you, these board members are also members of the Fund, and want what is best for you. The Trustees have a duty to look after the interests of members. **By keeping costs low and tailoring the options available to your needs as a member, your Trustees make sure your interests are represented at all times.**



The **Chairman and the Principal Officer** are not members of the Fund. This contributes to the objectivity of the Board and brings external views to the table.



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The Fund provides a benefit in the event of your **disability or death**. These risk benefits are provided at cost-effective rates, and there is also some flexibility to tailor it to your needs if agreed by your employer in your service conditions. The group rates the Fund negotiates are much more cost-effective than the rates an individual will get.



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The Fund provides a **pension-backed housing loan facility** through Standard Bank. Should your Employer agree to participate, you may qualify for a housing loan at a competitive interest rate of prime less 1% and low administration costs negotiated by the Fund.



Your options at retirement are **very flexible** and allow you to stay in the Fund as a pensioner. Pensioners can choose a life or living annuity, or a combination of both.

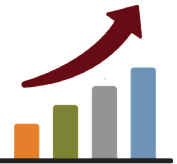


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If you start working at another higher education institution, there is a good chance you can still participate in the Fund, as we represent a total of **10 different institutions** – this is our niche area.



The investment managers and other service providers to the Fund are **carefully chosen** to target superior risk adjusted long term investment performance. The Fund has a highly diversified and cutting-edge investment strategy to ensure that your savings continue to **grow** over the long term.



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The Fund's board and service providers are there to **help you and guide you and give you the information you need to make good choices**. Service providers you can use include a benefit counsellor, an actuary and the Fund Administrator.



The Fund has a website where you can access information about the Fund: visit **www.ntrf.co.za**. The site also has tools to assist you with your retirement planning



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The Fund's appointed administrator, **Momentum**, has a **member portal** that enables you to take control of your own retirement planning. On the portal, you can download your statements, update your beneficiaries, view and manage your investments.

