



Benefit Counsellor Member Presentation





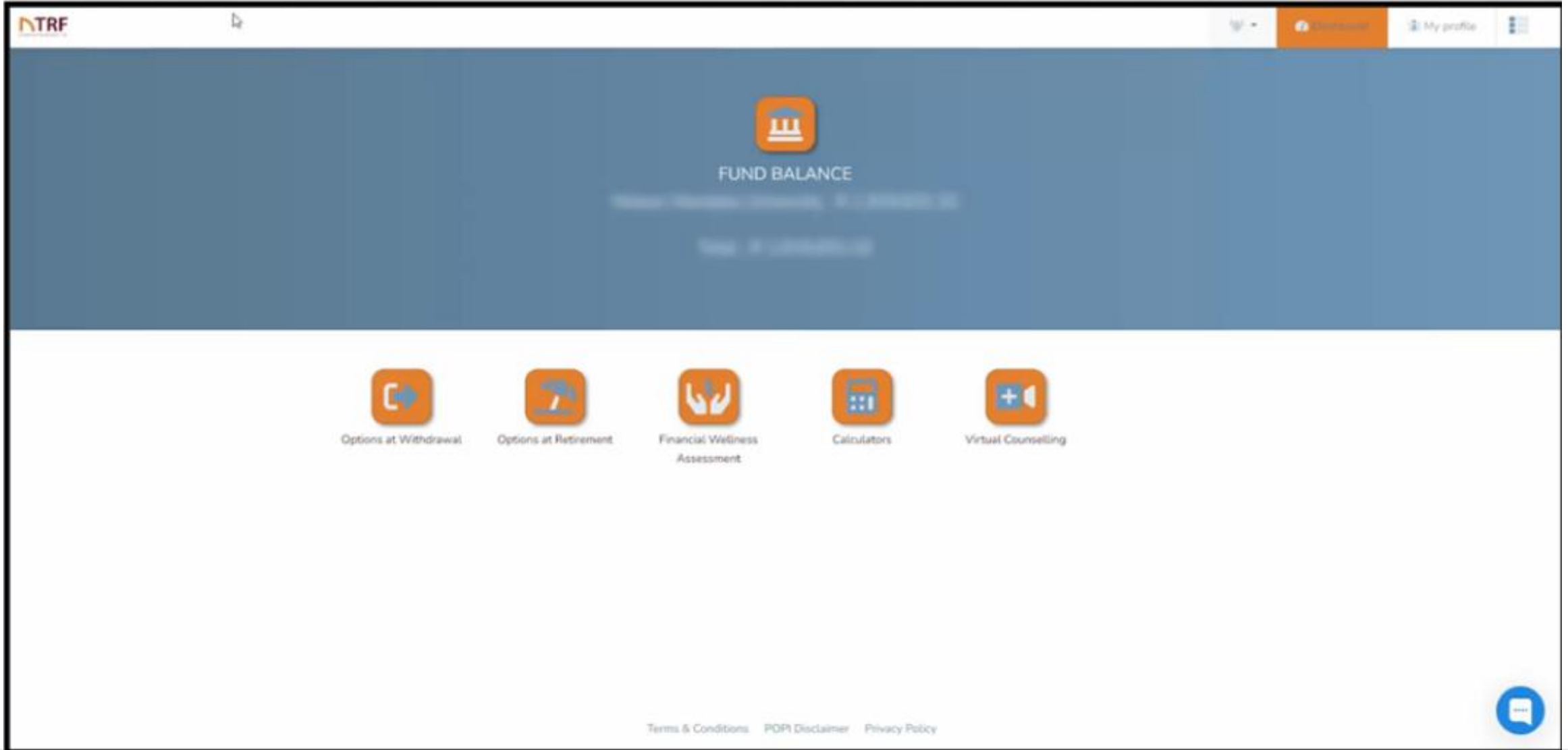
**Retirement
Benefits
Counselling**

**Member
Communication**

**Member
Education**

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Option in the portal



Options at Withdrawal



Options at Withdrawal

Cash Withdrawal

You can withdraw your investment from the fund as a cash lumpsum, but will be liable for tax accordingly.

Transfer to a new fund

You may transfer your funds to a new employer's fund, preservation fund or a retirement annuity.

Paid up member

You can preserve your funds by leaving them invested in the fund and becoming a paid-up member. Your fund will continue to be invested and you will no longer make contributions.

Options at Withdrawal

The screenshot displays the NTRF website dashboard. At the top left is the NTRF logo. The top right navigation bar includes a settings icon, a 'Dashboard' button, and a 'My profile' link. The main content area features a large blue header with a bank icon and the text 'FUND BALANCE'. Below this, five orange icons represent different services: 'Options at Withdrawal' (a square with an arrow), 'Options at Retirement' (a hand holding a coin), 'Financial Wellness Assessment' (two hands), 'Calculators' (a calculator), and 'Virtual Counselling' (a plus sign and a speech bubble). At the bottom, there are links for 'Terms & Conditions', 'POPI Disclaimer', and 'Privacy Policy', along with a blue chat bubble icon in the bottom right corner.



Options at Retirement



Options at Retirement

When you make the decision to retire, you essentially have four options for managing your retirement fund savings. However, this seemingly simple situation becomes more intricate as you can select a combination of any or all of these available options. You will need to consider your way forward, and that choice will have a profound impact on your life after retirement. Rest assured; we are here to assist you in making a well-informed decision.

Deferred Member

You can choose to defer (delay) your retirement until you are ready to access your retirement fund savings. Your savings remain invested and earn interest.

Cash Lump Sum

You have the option to take a portion of your retirement fund savings in cash. However, please consider the tax implications.

Life Annuity

This product offers a monthly income for the remainder of your life or for an agreed-upon fixed period.

Living Annuity

This product provides you with some flexibility. Essentially you will choose an amount to draw from your retirement fund savings monthly.



Options at Retirement

The screenshot displays the NTRF website dashboard. At the top left is the NTRF logo. The top right navigation bar includes a bell icon, a 'Dashboard' link, and a 'My profile' link. The main content area features a large blue header with a building icon and the text 'FUND BALANCE'. Below this, five service tiles are visible: 'Options at Withdrawal' (with a right-pointing arrow icon), 'Options at Retirement' (with a graduation cap icon), 'Financial Wellness Assessment' (with a hands icon), 'Calculators' (with a calculator icon), and 'Virtual Counselling' (with a video call icon). At the bottom, there are links for 'Terms & Conditions', 'POPI Disclaimer', and 'Privacy Policy', along with a blue chat bubble icon in the bottom right corner.



Virtual Counselling



The screenshot shows a user's dashboard for the National Tertiary Retirement Fund (NTRF). At the top left is the NTRF logo. The top right navigation bar includes a 'Dashboard' link (highlighted in orange) and a 'My profile' link. The main content area has a blue header with a building icon and the text 'FUND BALANCE'. Below this, there are five orange icons with labels: 'Options at Withdrawal' (circular arrow), 'Options at Retirement' (umbrella), 'Financial Wellness Assessment' (hands holding a heart), 'Calculators' (calculator), and 'Virtual Counselling' (video camera). At the bottom, there are links for 'Terms & Conditions', 'POPI Disclaimer', and 'Privacy Policy', along with a blue chat bubble icon in the bottom right corner.

Calculators



Calculators



CALCULATORS:

*These Calculators take into account certain assumptions and must be seen as a prediction and not a guarantee. For a better understanding, please contact your broker.



LIFE ANNUITY CALCULATOR

[More info](#)



LIVING ANNUITY CALCULATOR

[More info](#)



SCENARIO PLANNER
CALCULATOR

[More info](#)



TAX CALCULATOR - RETIREMENT

[More info](#)



TAX CALCULATOR -
WITHDRAWAL

[More info](#)



The screenshot shows the NTRF website dashboard. At the top left is the NTRF logo. The top right navigation bar includes a settings icon, a 'Dashboard' button, and a 'My profile' link. The main content area features a large blue header with a building icon and the text 'FUND BALANCE'. Below this, a row of five orange icons with labels is displayed: 'Options at Withdrawal', 'Options at Retirement', 'Financial Wellness Assessment', 'Calculators', and 'Virtual Counselling'. The 'Calculators' icon is highlighted with a mouse cursor. At the bottom, there are links for 'Terms & Conditions', 'POPI Disclaimer', and 'Privacy Policy', along with a blue chat bubble icon in the bottom right corner.

Options at Withdrawal

Options at Retirement

Financial Wellness
Assessment

Calculators

Virtual Counselling



Financial Wellness Assessment



Financial Wellness Assessment

The screenshot shows a user interface for the National Tertiary Retirement Fund (NTRF). At the top left is the NTRF logo. The top right navigation bar includes a search icon, a 'Dashboard' link with a notification badge, and a 'My profile' link with a user icon. The main content area has a blue header with a building icon and the text 'FUND BALANCE'. Below this is a row of five orange icons with labels: 'Options at Withdrawal' (circular arrow), 'Options at Retirement' (umbrella), 'Financial Wellness Assessment' (hands holding a heart), 'Calculators' (calculator), and 'Virtual Counselling' (video call). At the bottom, there are links for 'Terms & Conditions', 'POPI Disclaimer', and 'Privacy Policy', along with a blue chat bubble icon in the bottom right corner. A partial image of a man and woman is visible on the right edge of the screen.

Questions?