

# Umbrella chat

News Flash for members of the Sanlam Umbrella Fund  
OCTOBER 2013



## Don't be your own worst enemy!

You have worked hard to save enough to retire comfortably ...

**Reinvest your retirement savings when you change jobs or are retrenched.**

If you don't, making up the savings will be a lot harder than you think. You might never be able to save enough for retirement again! Would you be able to make ends meet with less than half of your monthly salary?



Your monthly salary before retirement



If you change jobs at age

**30**

and use your retirement money, (even if you start saving again), you'll have only

**75%**

of your salary at retirement



If you change jobs at age

**45**

and use your retirement money, (even if you start saving again), you'll have only

**31%**

of your salary at retirement



2013



COMPETITION

**PUZZLE PIECE 3**


## Send your entries!

Every entry received will win an umbrella ... and Stand a chance to win a R1 800 investment in your retirement fund!

- Send your entries in before 10 December 2013 to qualify for this great prize!
- Stick the umbrella signs from our 3 issues of *Umbrella Chat* (June, August and October 2013) in their place on the next page and post them to us at: Sanlam Umbrella Fund, PO Box 1, Sanlamhof, 7532

# What you should know about **the Fund**

- 1 Know how your Fund works by reading your new Member guide.
- 2 Get more details on "life event" insurance available to you from our member information brochures.
- 3 The quarterly electronic Joint Forum newsletter is full of Fund specific information, media coverage on the Fund and general Industry updates.
- 4 Get our financial tips and information from the periodic member newsletters.
- 5 See how your investments have grown when you receive your annual Fund benefit statement.
- 6 Know your duties, choices and rights as a member as explained in our brochures.
- 7 Get to know your Fund Trustees in the annual Trustee Report.



## Where can you find this information?

- Ask your Human Resources department, or
- Ask your Joint Forum member representative (your contact person at work), or
- Log-on the Fund's website @ [www.retirementfundweb.co.za](http://www.retirementfundweb.co.za) (ask your HR person to register you for access), or
- Send us an e-mail with any questions or suggestions you may have to [sanlamumbrellafund@sim.sanlam.com](mailto:sanlamumbrellafund@sim.sanlam.com)
- Our postal address is: Sanlam Umbrella Fund, PO Box 1, Strand Road, Bellville, 7530



## COMPETITION **2013** entry form

Your full names and surname: \_\_\_\_\_  
\_\_\_\_\_

Employer name: \_\_\_\_\_  
\_\_\_\_\_

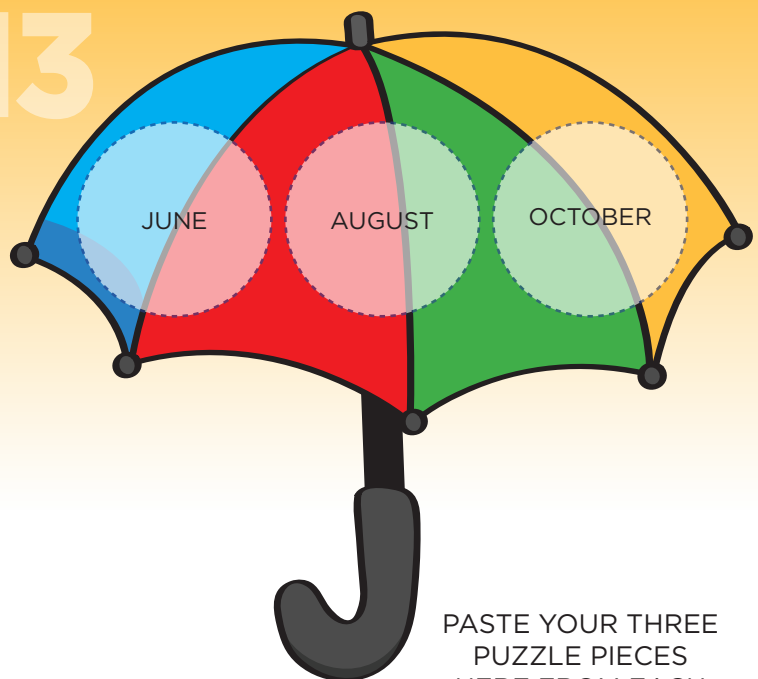
Fund membership number: \_\_\_\_\_

Your postal address: \_\_\_\_\_  
\_\_\_\_\_

Cell number: \_\_\_\_\_

Office number: \_\_\_\_\_

E-mail address: \_\_\_\_\_



PASTE YOUR THREE  
PUZZLE PIECES  
HERE FROM EACH  
*UMBRELLA CHAT*  
ISSUE IN 2013