



## KNOW YOUR RIGHTS

This month, South Africa celebrates 29 years of democracy. The Bill of Rights, a cornerstone of our democracy, embeds the rights of all people in our country and affirms us the values of human dignity, equality and freedom.

While not formally stipulated in the Bill of Rights, at SuperFund, we believe that the right to retire comfortably, securely, and with dignity is consistent with the same values expressed in our Constitution.

Knowing your retirement rights is a massive step to ensuring your retirement experience is positive and that your savings are paid out to the right people if you're no longer here.

### SuperFund 'Bill of Rights'



**YOU ALWAYS HAVE ACCESS  
TO ALL YOUR IMPORTANT  
INFORMATION**

- We take accountability very seriously. As such, you can request your Statement of Benefits at any time, enabling you to track your retirement savings.
- We regularly send you Member Benefits Statements, Quarterly Investment Statements, and Annual Integrated reports. This is to keep you updated on everything we do in SuperFund and to give you the peace of mind that you are being well looked after.



**YOU WILL ALWAYS  
BE PROTECTED BY  
PHENOMENAL GOVERNANCE**

- SuperFund has an independent board of Trustees that always acts with good governance and your best interests at heart.
- Your money will always be invested responsibly and with the intention to consistently grow your retirement savings.

### Your contact information

You have a right to know what's happening with your retirement savings. However, if we don't have your correct contact information, it makes it hard for us to reach you with valuable information that affects you and your savings.

#### How do I update my information?

**01** You can update your details through your Employer.

**02** Alternatively, contact our Customer Service Centre on 0860 20 30 40. Our experienced SuperFund agents will happily assist you with updating your details.

### What is SuperFund doing with my information?

Giving away your contact information can be a bit of a gamble these days. We promise you won't receive any phone calls or emails that aren't directly relevant to your savings. You can expect only important information and open transparency with us and feel confident that your retirement future is handled.

## How life events impact your retirement savings



Almost every major life event, including getting married, divorced or the addition of a new family member (like birth or adoption) are pivotal moments and have significant financial or legal implications on your retirement savings.

Should you pass away before reaching retirement age, your dependants and persons nominated by you will be considered for an amount of money from your retirement savings. This is called a Death Benefit.

[Read more about this here](#)

## Are your Will and Beneficiary Nomination forms in order?

A Will is a set of instructions that spells out your wishes, from how you want your dependants to be taken care of to how your estate should be distributed to your loved ones. Those wishes may not be carried out if you die without a will.

You also have a right to express how you'd like your retirement savings to be allocated when you're no longer here – that's where your Beneficiary Nomination form comes in. The form helps the Trustees to identify and allocate your hard-earned savings fairly to the right dependants.

Rest assured and plan ahead with [Old Mutual Will](#), a free Will-drafting service.

*(Should you, however, require expert estate planning advice while drafting your will, certain fees and charges may become payable.\*)*

Will	Beneficiary Nomination
An estate planning document describing your wishes regarding the distribution of your assets	A document that provides instructions for a specific asset. e.g. your retirement savings
Instructions will only distribute assets included in your estate	Not regulated by the Will of the deceased
Executor has a legal duty to carry out any wishes and instructions included in a Will	Trustees are required, by law, to determine who receives your money and must ensure the right people are financially supported

## Can your Will override your Beneficiary Nomination (Death Benefit)?

Ultimately, this means that should you pass away, the Trustees are not bound by your wishes, as expressed in your Nomination form or by the instruction of your last Will. This is because they are responsible for protecting the needs of those dependent on you at the date of your death.

Importantly, this does not mean that you shouldn't complete your Beneficiary Nomination form: your form serves as an invaluable guide to the Trustees to identify both dependants and beneficiaries of your death benefit.

For communications and newsletters pertinent to you, visit the [SuperFund Communications Hub](#).

