



Your Member Benefit Statement (MBS) for the period ending 30 June 2023 is now available. For secure and easy access, you can download your statement via:

WHATSAPP

Follow the steps below:

1. Scan the QR code or save 0860 933 333 as a contact.
2. Type "Hi" to SuperFund on WhatsApp.
3. Select option 4 ("View employment retirement savings").
4. Select option 2 ("Retrieve Documents").
5. Select option 2 ("Request Annual Member Benefit Statement").

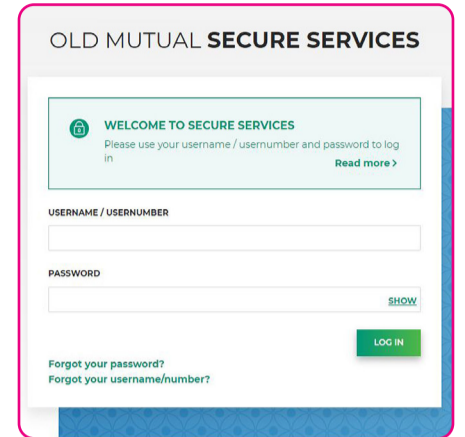


Please note: SuperFund needs your cell phone number on our system for the WhatsApp service to work. You can update your contact details through your Employer or call our Customer Service Centre on 0860 20 30 40 and our experienced SuperFund agents will assist you.

SECURE SERVICES

Follow the steps below:

1. Log in to [Secure Services](#). ([Click here](#) for a guide on how to register for Secure Services.)
2. Under "Your Websites", select "My Portfolio".
3. Scroll down to "Your Retirement Savings" and click on "Retirement Savings Detail".
4. Under "Your Investments", select "Old Mutual SuperFund - Retirement Benefit".
5. Click on "Documents".
6. Under "Documents", select the latest "SuperFund Member Benefit Statement".



ARE YOU ON TRACK WITH YOUR RETIREMENT SAVINGS?

Your annual member benefit statement is a very important part of your journey to a comfortable retirement. Find out if you're on the right track to achieve your retirement goals using our RAG (red, amber, green) colour coding status below. It's our way of indicating your status so that you can see whether you are still on track at a glance!

How it works

Your Retirement Planning Status is expressed in terms of your replacement ratio, which is based on your salary immediately before you retire. It is an industry term that means the ratio of your monthly retirement income to your last salary.

For example, if you were earning R10 000 a month and have a replacement ratio of 65%, you could expect to receive a pension of R6 500 per month. This would put you in the Amber category.

To retire comfortably with a **Green status**, you would need a replacement ratio of at least 75%.



Replacement ratio: 0% - 49%
Insufficient

You're in the danger zone. It's highly likely that you will be unable to save enough for retirement in this fund alone, and would have to change your lifestyle significantly when you retire.



Replacement ratio: 50% - 74%
Basic

You're in the caution zone and have to take steps to improve your position. If you don't, there's a good chance that your monthly retirement income won't allow you to live comfortably.



Replacement ratio: 75% and up
More comfortable

Looks like you're on track! Continue monitoring your savings and investments to ensure that your retirement requirements will be met.