



Trustee Member Newsletter

Issue 2: December 2012

momentum



FundsAtWork
Umbrella Pension and
Provident Funds

3 285 families left in a dreadful situation

IN THIS ISSUE

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Many members, and their families, can't be contacted to receive their benefits because their contact details are outdated.

Isn't it just amazing how some things in life that seem so small have the potential to cause unnecessary stress and inconvenience to both you and those close to you. One of those insignificant things is providing your correct contact and beneficiary details to your retirement fund and not only stopping there but constantly keeping it updated as and when your circumstances change.

To put things into perspective, during the past financial year, because of missing and / or inaccurate member and beneficiary details on our records, FundsAtWork (FAW) had to transfer 3 285 members' unclaimed benefits which amounted to R14 911 277, to an unclaimed benefits fund despite efforts to contact the members or their beneficiaries.

In reality this means that these members or beneficiaries did not claim their benefits because the members were either not aware that they are entitled to a benefit or may have died and their family members are not aware of the benefit. Many members are also left frustrated if they are not kept informed during a claim or benefit change process because their contact details are lacking or outdated.

Imagine your family's world being shaken by having to cope with your death and then also having to worry about money. Imagine feeling

frustrated because you don't know what the progress is on your claim, for example when you claim funeral benefits and you have to call the Client Contact Centre regularly for updates. Make sure that you and your loved ones are not part of these statistics.

If we have your and your beneficiaries' correct personal and contact details your world will be more secure. You will have the peace of mind knowing that you will always be kept up to date on your benefits and claims with FAW and that your family will receive the benefits due to them if you are no longer there to take care of them. Your life and that of your family members are precious to you; it's part of your world, care for it.

As part of the FAW new scheme installation process, all member data is submitted by the employer. But as we all know, the only constant in life is change and this is also true for member contact details. If you have changed your personal, contact or beneficiary information since joining the Fund, you should update your records.

There are many ways to skin a cat, find yours on the next page >>



THE 5 MINUTES YOU WILL
SPEND TO CHECK AND
UPDATE YOUR DETAILS WILL
SAVE YOU AND YOUR FAMILY
HOURS OF FRUSTRATION
WHEN YOU CAN LEAST
AFFORD TIME TO BE WASTED.



3 285 families left in a dreadful situation

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If your **contact details are outdated** you will be frustrated during a claim or benefit change process, and **your family may not receive their benefits** if you die.

Ways to update your personal and contact details

- online at www.momentum.co.za/fundsatwork. You are already registered to use the member portal and your log-in details were given to you in your welcome letter when you joined the Fund. You can activate your User ID by logging into the website or by phoning the Client Contact Centre on 0860 65 75 85 to assist you;
- call the contact centre if you don't have access to the internet, or
- ask your employer to **download the personal details form right now** or to go to [our website](#) to download it, complete it and send it to us. All the forms you need are [our website](#).

Ways to update your beneficiary details

- **download the pdf form right now** complete it and send it back to us together with all the relevant supporting documents.
- call the Client Contact Centre on 0860 65 75 85 to assist you.

Even if your details have not changed since you joined the Fund, we suggest that you double check it anyway to make sure it is correct.

Keeping you updated in a 'loving-our-planet-kind-of-way'

FundsAtWork loves the planet and we encourage you to support us in our initiative of using electronic communication platforms for staying in touch with you ie email, SMS and our online member portal. You can choose the platform most suitable to you. We can, if we have your correct cell phone number and email address, keep you updated regularly.

Reasons to stay in touch

- To enable us to inform you of the balance in your retirement savings account each month. Read 'Are your golden years in danger or are they safe?' to find out why it is important to always know how much you have already saved for your retirement. Our next member communication will be distributed early in 2013 and will include your personalised benefit statement. If we do not have your updated email address, we won't be able to send you your member pack electronically.
- So that we can keep you informed about the contributions received from your employer every month. You may be under the impression that your retirement savings account is growing but meanwhile your employer may not be paying the contributions over to the Fund for whatever reason.
- When you change your investment portfolios or product option or when you make changes to your insurance benefits.
- During the claims process to keep you informed of the progress. 5 minutes of updating your contact details vs hours of frustration - which one will it be?
- To confirm any changes to your personal, contact or beneficiary information. You've already got the gist of this one haven't you?

One of the reasons why your employer is participating in the Fund is to help you and your family financially when you retire, become disabled or when you die. Make sure that you are not the reason they won't be looked after. Update your details now; it will make all the difference to your world.

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3 285 families were left in a dreadful situation during 2011/2012
Are you the reason why your family could be part of next year's statistics?

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Are your golden years in danger or are they safe?
If your answer is "No" or "I don't know" then you'd better read this...

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Take care of your world this coming holiday season

Do you know how many South Africans die on our roads during the festive season every year and how many die because of skin cancer? And if you are in your naughty forties you might be a candidate for suffering a disability due to stress? Our tips can help you to reduce your and your family's risk of suffering due to a dread disease, disability or even death this festive season...

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Faking
your
resignation
is illegal

Faking your resignation

Are you and your employer planning to commit fraud? Be careful, it's not worth it...

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Preservation funds-what has changed?

Preserving your retirement savings money when you change jobs is the best decision you can ever make. But what benefits can be transferred to a preservation fund, does your current or new employer have to participate in that fund and can you at least get the money when you really need it?

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Need to buy, build or renovate your house?

CollE wants to know where JobZ got the money to repaint his house. Luckily JobZ is a member of the FundsAtWork Umbrella Funds and got a home loan guarantee...

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Notice
board

Are your **golden years** in danger or are they safe?

How much have you already saved for your retirement and are your savings for a comfortable retirement on track? If your answer is "No" or "I don't know" then we suggest that you carry on reading.

To retire comfortably most people need to get a pension of at least 75% or more of their final working salary. For example, if your salary is R10 000 per month by the time you go on retirement, the pension that you should aim for should not be less than R7 500 per month.

The robot on the last page of your benefit statement tells you if your savings are on track for a comfortable retirement or if you should seriously start saving more. This robot does not include any other savings you may have with other financial institutions but is only based on the amount in your FundsAtWork retirement savings account. You can get a copy of your latest statement online by logging into www.momentum.co.za/fundsatwork with your User ID. If you don't have access to the internet you can call us on 0860 65 78 85 and we will send you a copy.

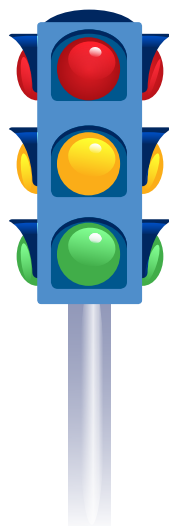
If your robot is **red**, you are in the danger zone, which means that your projected benefit at retirement age is less than 80 times your current monthly pensionable salary. **Yellow** means you are in the warning zone, which means your projected benefit is between 80 and 100 times your current monthly pensionable salary; you might have to save additional money. **Green** means you are in the safety zone, which means that your projected benefit at retirement is equal to or greater than 100 times your current monthly pensionable salary; you are probably saving enough.

Please contact your financial adviser to make sure that you are saving enough to give you a pension of more than 75% of your final salary at retirement to take good care of yourself and your family when you no longer earn a salary. If you don't save enough, you will either have to drop your standard of living after retirement or you will have to work for longer until you have saved enough.

Always make sure that you **know exactly how much you have already saved** for your retirement



Retirement Planning



Danger zone:

Danger zone: Projected benefit at retirement age is less than 80 times your current monthly pensionable salary. Please contact your financial adviser on how to ensure that you have sufficient benefits when you retire.

Warning zone:

Warning zone: Projected benefit is between 80 and 100 times your current monthly pensionable salary. Please contact your financial adviser as you might have to make additional saving at some time in the future, to ensure a comfortable retirement.

Safety zone:

Safety zone: Projected benefit is equal to or greater than 100 times your current monthly pensionable salary. You are probably well on course for a comfortable retirement!

But how much have I already saved?

Now that you know whether you are in the red, yellow or green zone, you also need to know how much you have saved. Your benefit statement shows you exactly how much you have saved with

FundsAtWork. You can get a copy of your latest statement online by logging into www.momentum.co.za/fundsatwork with your User ID. If you don't have access to the internet you can call us on 0860 65 78 85 and we will send you a copy.

Have a look at your personal benefit statement and refer to the explanation on the next page to see exactly what each indicator means >>



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The date you started working at your current employer.

The annual Fund salary that your employer specified to apply to you.

The annual insurance salary that your employer specified to apply to you.

The date that you are due to go on retirement based on your scheme's retirement age.

The age that your employer has specified for you to go on retirement.

Mr COLLE Transistor
1001 Hard Drive Street
Motherboard Ext 3
2012

Mr Computer Spares
Pay point: Scraps Outlet
Employee number: 1001001001
Client reference number: 111110
Date of birth: 01/01/2000
ID number: 0001 0001 01 01 01 01 01
Option: Narrator

FundsAtWork Umbrella Pension Fund Benefit statement as at 1 December 2012

Fund information	
Start date of fund membership	01/01/2000
Date joined employer's service	01/01/2000
Annual fund salary	R 1 000
Annual insurance salary	R 1 000
Retirement date	01/01/3000
Retirement age	1 000 years of age

The date you became a member of the FundsAtWork Umbrella Fund.

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Sum of your and your employer's contributions before deductions

The date from which this statement has been requested eg from 1 January 2012 until today.

Additional contributions that you have made to increase your retirement benefits.

Money transferred to your savings account from another fund or from a divorce order.

The amount by which your retirement savings account has been increased or decreased.

The amount of money that you have saved with FundsAtWork at a specific date. This amount excludes all other additional savings that you may have.

Cost of the insurance benefits, for example your group life and disability cover.

Retirement savings account		Amount
Values as at 01/12/2012		R 1 000
Plus	Gross contributions	R 1 000
	Additional voluntary contributions	R 0
	Transfer value received	R 0
Less	Administration Fees	R 10
	Fund Expenses	R 10
	Asset Management Fees	R 10
	Insurance Costs – Provided by the Fund	R 10
	Insurance Costs – Self standing	R 10
	Investment earnings	R 1 000
Retirement savings account 01/02/2012		R 10 000

Deductions made from your retirement savings account to cover the following:

- cost to value and audit the Fund,
- remuneration of the independent trustees and the principal officer,
- costs of the insurance to cover the Fund if it is sued because there was fraud or dishonesty or a mistake made by the trustees or other officials of the Fund,
- levies and fees paid to the Financial Services Board,
- other expenses approved by the trustees.

Costs:

If your scheme is inclusively costed, these costs are included in the employer contribution.

If your scheme is exclusively costed these costs are charged over and above the employer contribution.

Deductions made from contributions to cover the following:

- financial adviser commission
- investment adviser fees
- asset consulting fees

Fund Expenses: Includes the costs relating to the valuation and audit of the fund, the remuneration of the independent trustees and the Principal Officer, the costs of the fidelity guarantee insurance and the professional indemnity insurance cover, levies and fees payable to any institution under any relevant legislation and such other expenses as may be determined by the trustees.

Consulting Fees: Includes the commission or advisory fee payable to a financial adviser, the fee payable to an investment adviser and the asset consulting fee.

Asset Management Fees: The fees charged by any individual or portfolio management company appointed to manage the assets of the fund.

Administration Fees: Includes the costs of administering the product options, the asset-based fees for administering the fund, costs of administering the housing loan guarantees, levies and fees payable to any institution under any relevant legislation, the costs of the separately insured Family Protector Benefit and such other costs as may be determined by the trustees from time to time.

Insurance Costs: The costs relating to the insurance benefits and the costs of the separately insured insurance benefits provided by the participating employer, that the fund receives as the agent of the insurer.

<None>

The retirement savings account balance reflected above is based on the latest available confirmed unit prices and bonus or interest declarations (if applicable). Refer to your detailed investment statement for more details.

This is the cost paid to the asset management company to manage the investment portfolio to make sure that the investment portfolios available in the Fund reach their investment objectives.

Deductions made from contributions to cover the following:

- cost of administering the product options,
- the asset-based fees, these are only paid if you have used external investment portfolios,
- costs of administering the housing loan guarantees,
- the costs of the Family Protector benefit.


Take care of **your world** this coming festive season



Taking care of yourself and your family this coming festive season shouldn't only be about having enough to eat and to drink and to be merry but also about making sure your family is protected. By planning ahead for life's uncertainties and protecting yourself and your family you can reduce your risk of getting disabled or suffering a dread disease or, even worse, dying.

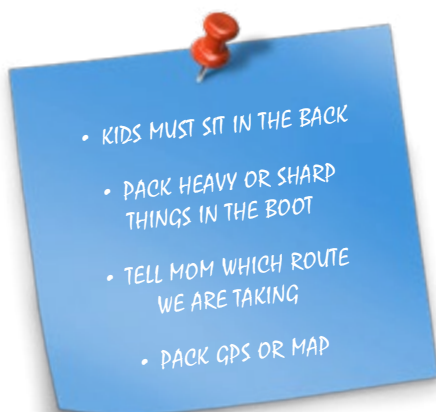
Respect your own belongings and those of others

Crime statistics released by the South African Police Service for the period 2003 to 2011 show a decline in most cases. However, crime is still a reality and we need to make every effort to protect our belongings and our families.

You can find more information on skin cancer and tips on how to protect yourself from getting a stroke or heart attack on the next page >> 

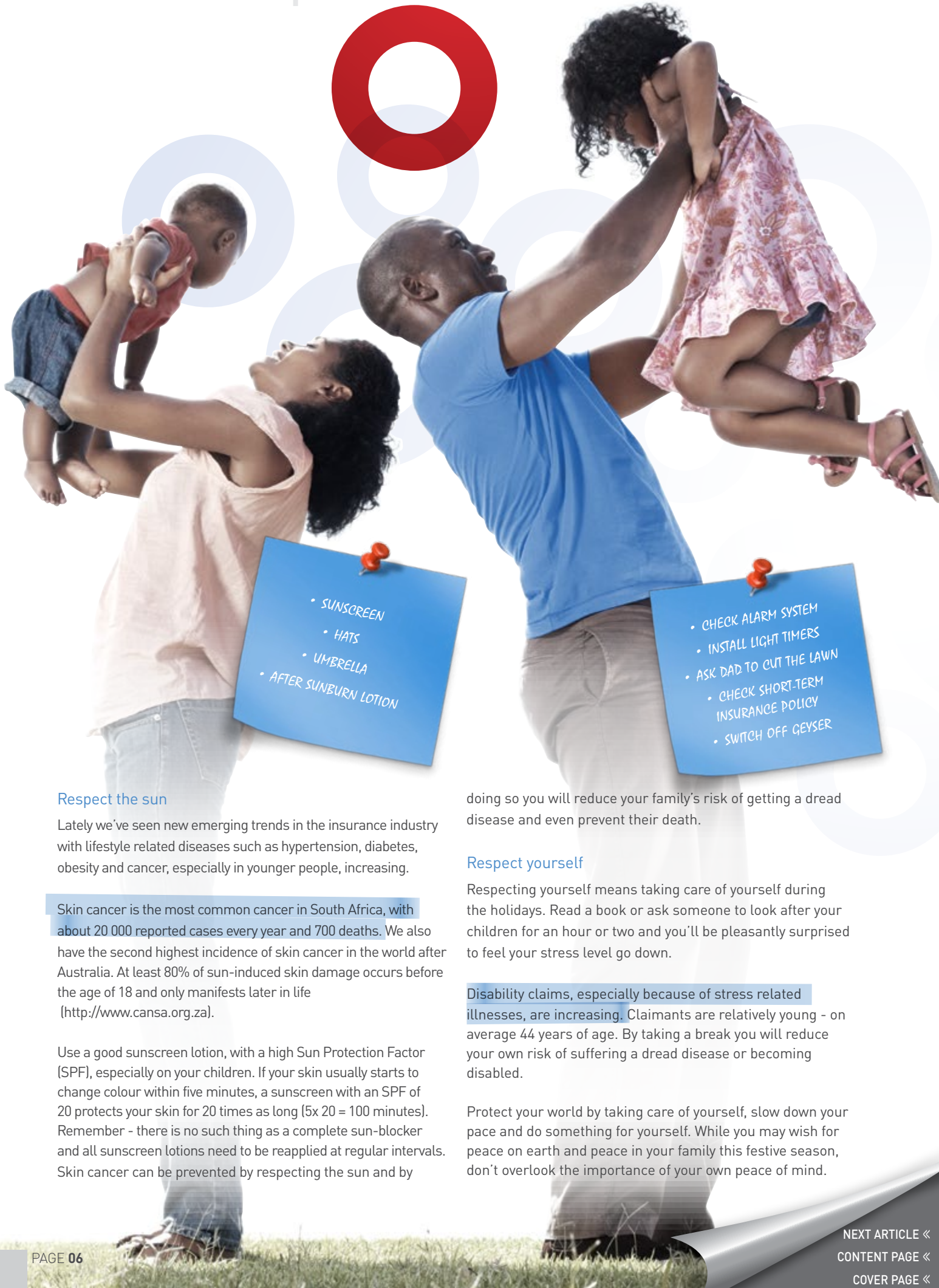
Respect the roads

During the 2011/2012 festive season approximately 40 people died daily on South Africa's roads, totaling 1 475 deaths. The most common causes of accidents included speeding in unfriendly weather conditions, reckless and inconsiderate driving and abuse of alcohol by drivers and pedestrians. Not wearing seat belts is also a major contributor to deaths and serious injuries. Protect your most precious gift, your family, against disability and death by respecting our roads and your fellow road users.



Crime category	Raw figures/frequencies				
	2007/2008	2008/2009	2009/2010	2010/2011	% Increase/Decrease 10/11 vs 09/10
Robbery with aggravating circumstances	118 312	121 392	113 755	101 463	-10,8%
Common robbery	64 985	59 232	57 537	54 883	-4,6%
Burglary at residential premises	237 853	246 616	256 577	247 630	-3,5%
Burglary at non-residential premises	62 995	70 009	71 773	69 082	-3,7%
Theft of motor vehicle and motorcycle	80 226	75 968	71 776	64 504	-10,1%
Theft out of or from motor vehicle	111 661	109 548	120 862	123 091	1,8%
Stock-theft	28 778	30 043	32 380	30 144	-6,9%

Extract of serious crime statistics during the 2003/2004 to 2010/2011 financial years and the percentage increases/decreases in crime between 2009/2010 and 2010/2011.



Respect the sun

Lately we've seen new emerging trends in the insurance industry with lifestyle related diseases such as hypertension, diabetes, obesity and cancer, especially in younger people, increasing.

Skin cancer is the most common cancer in South Africa, with about 20 000 reported cases every year and 700 deaths. We also have the second highest incidence of skin cancer in the world after Australia. At least 80% of sun-induced skin damage occurs before the age of 18 and only manifests later in life (<http://www.cansa.org.za>).

Use a good sunscreen lotion, with a high Sun Protection Factor (SPF), especially on your children. If your skin usually starts to change colour within five minutes, a sunscreen with an SPF of 20 protects your skin for 20 times as long (5x 20 = 100 minutes). Remember - there is no such thing as a complete sun-blocker and all sunscreen lotions need to be reapplied at regular intervals. Skin cancer can be prevented by respecting the sun and by

doing so you will reduce your family's risk of getting a dread disease and even prevent their death.

Respect yourself

Respecting yourself means taking care of yourself during the holidays. Read a book or ask someone to look after your children for an hour or two and you'll be pleasantly surprised to feel your stress level go down.

Disability claims, especially because of stress related illnesses, are increasing. Claimants are relatively young - on average 44 years of age. By taking a break you will reduce your own risk of suffering a dread disease or becoming disabled.

Protect your world by taking care of yourself, slow down your pace and do something for yourself. While you may wish for peace on earth and peace in your family this festive season, don't overlook the importance of your own peace of mind.

Faking your resignation is illegal

If your employer
allows fake
resignations, their
retirement scheme's
tax approval can
be cancelled and it
can lead to a claim
against them.



These days many of us feel the pinch of our purse and need more money, but faking your resignation to get your hands on your retirement savings money is not only illegal - it is fraud.

And it is not just the average Joe who fakes his resignation, top management at large employers are also using this as a last option to keep up their debt-driven lifestyle.

What would happen if your resignation is fake?

If your employer allows fake resignations, their retirement scheme's tax approval can be cancelled and it can lead to a claim against them by the South African Revenue Service ("SARS"). Although your dependants may also claim the insurance benefits that they would have received if you die from your employer, your family's world will be turned upside-down, if your employer can't pay them.

What would happen if your employer excludes you from membership of the Fund?

Your employer must make sure, if you qualify for membership, that you are a member of the Fund and that you stay a member for as long as you are working at your employer. If you were supposed to have been a member but your employer never put you on the Fund, you may be able to claim the retirement benefits that you would have got at retirement from your employer.

If you are in trouble financially please contact a debt counsellor or speak to your employer to help you find alternative solutions, but do not fake your resignation. This causes problems for your employer, yourself and your family.

Preservation funds - what has changed?



Transferring your benefit to a preservation fund has **many advantages.**

Every time you change jobs, you have an option to either cash in your retirement savings, transfer it to your new employer's retirement fund or transfer it to a preservation fund. In most cases people cash in their retirement savings instead of preserving it. Bad idea.

It might be tempting to spend your retirement benefit instead of preserving it. When you do spend it, it will mean that you will have to start the saving process from scratch again and at a much higher contribution rate if you hope to have enough money at retirement.

A preservation fund is designed to act as a vehicle to place or "park" your pension or provident fund payout when you leave your employer before reaching normal retirement age. Transferring your benefit to a preservation fund has many advantages.

The provisions with regards to preservation funds have changed over the past few years and the latest changes are effective from 1 November 2012.

The quick guide on the next page summarises the changes>>





Does my employer have to join the fund?	No. Your employer no longer has to join the preservation fund. You can transfer your retirement savings benefit to a preservation fund of your choice when you change jobs.
What benefits can be transferred to a preservation fund?	<p>You can transfer your retirement savings benefit to a preservation fund when:</p> <ul style="list-style-type: none"> • you leave your employer • you are retrenched • you are dismissed • your retirement fund scheme is closing down, for example, because your company is closing down • your company has been taken over by another company and your old retirement fund is closing down • you get divorce benefits from your ex-spouse's retirement fund.
Can I transfer my benefit between preservation funds?	Yes. If you have retirement savings benefits saved in a preservation fund you can transfer your benefit from one preservation fund to another and the transfer will be tax-free.
To which preservation funds can I transfer my benefits?	<p>If you are currently a member of a provident fund you can transfer your retirement savings benefit to a provident preservation fund or a pension preservation fund.</p> <p>If you are currently a member of a pension fund you can transfer your retirement savings benefit to a pension preservation fund.</p> <p>The transfer will be tax-free.</p>
Can I take some of my retirement savings money in cash when I transfer to a preservation fund?	Yes. You can take a portion of your benefit from your current fund with your employer in cash and transfer the balance to a preservation fund.
Can I take a withdrawal benefit from the preservation fund?	Yes. You can make a once-off withdrawal before retirement once your benefit has been transferred to the preservation fund.
Can I split my benefit in my pension fund between two pension preservation funds?	No. If you transfer your retirement savings money from a pension fund or from a pension preservation fund to a pension preservation fund you cannot split it between two or more pension preservation funds.
Can I split my benefit in my provident fund between two or more preservation funds?	Yes. If you transfer your retirement savings money from a provident fund, you can split the benefit between two or more provident preservation funds or pension preservation funds.
To which funds can I transfer my benefits if I have money in a pension preservation fund?	<p>If you are a member of a pension preservation fund and you want to transfer your benefit, you can only transfer it to:</p> <ul style="list-style-type: none"> • one pension fund; • one pension preservation fund; • one retirement annuity fund; • a combination of one pension preservation and one retirement annuity fund; • a combination of one pension fund and one pension preservation fund; or • a combination of one pension fund and one retirement annuity fund.
To which funds can I transfer my benefits if I have money in a provident preservation fund?	If you are a member of a provident preservation fund and you want to transfer your benefit, you can transfer it to any number of combinations of permitted funds. For example, the benefit can be split between a pension fund, provident fund, provident preservation fund, pension preservation fund and retirement annuity fund.
Can I transfer my benefit from a preservation fund to a retirement annuity fund?	Yes. You can transfer your benefit from a preservation fund to a retirement annuity fund and the transfer will be tax-free.
When can I retire from a preservation fund?	Any time after reaching the age of 55 if the fund's rules allow it. In the case of the FundsAtWork Preservation Fund you can retire after the age of 55. You don't have to retire from a preservation fund if you retire from your employer. You may retire from a preservation fund even if you are still employed.

JobZ & Colle Need to buy, build or renovate your house?

Panel 1: Hello Colle... Hello JobZ, is that paint on your cheek?

Panel 2: O dear, must be. We are busy renovating our house and worked the entire weekend. I've even missed the cricket game but at least the paint work is done.

Panel 3: The FAW Umbrella Pension and Provident Funds offer home loan guarantees if you need to renovate or make alterations to your home, buy a house, build a house, buy land to build a house or pay off another housing loan debt. But it is only for members whose employer has signed a home loan guarantee agreement.

Panel 4: That is great, but where did you get the money? We would also love to buy our own home but we just can't get a loan.

Panel 5: Ah, silly me. I forgot all about that. But did the maximum home loan guarantee that one can get not change recently?

Panel 6: You are right Colle, from 1 July 2012 the maximum home loan guarantee amount is limited to 64% of 1/3 of the withdrawal benefit for Umbrella Pension Fund members while members of the Umbrella Provident Fund can get a loan for 64% of the withdrawal benefit.

Panel 7: The difference in the guarantee amount limit is based on the cash amount that you can take at retirement. If you belong to the Pension Fund, you can take a maximum of 1/3 of your withdrawal benefit in cash because the Fund must be able to settle the outstanding loan amount with the 1/3 cash portion available at retirement. Also, Pension Fund members can retire at any age.

Panel 8: That's not fair, why is there a difference?

Panel 9: Now I understand. If you belong to the Umbrella Provident Fund you can take your full withdrawal benefit in cash at retirement and you can retire anytime from the age of 55.

Panel 10: That's right....I would love to stay and chat but I have to run. Why don't you call the FAW contact centre on 0860 65 75 85 or send an email to clientcontactcentre@momentum.co.za to get more information about the home loan guarantees they offer via Standard Bank and First National Bank. Ciao!

Note: The board of trustees can review the maximum guarantee amount at any time and loans applied for following the effective date of the change will be restricted to the new limits regardless of whether the change has been communicated. All loans are subject to the National Credit Act for approval and affordability.

Now that you had a good look at our newsletter, tell us if you like it but first read the small print on the next page >>

Members under Entrepreneur invested 100% in MSB will be moved to Provider during December 2012.

If all your contributions are invested in the Momentum Secure Bonus (MSB) portfolio under the Entrepreneur product option, your product option will be changed to the Provider product option.

The Entrepreneur product option offers a wide investment portfolio selection, including MSB, making it a more expensive product option. However, MSB is also available under the Provider product option which is a lower cost option. This change will not have a negative impact on your savings because you will remain invested in MSB but you will gain more value because of the lower administration fee charged under the Provider product option.

Reviewing of trustee default portfolio

The investment committee, appointed by the board of trustees, monitors and reviews the asset and manager allocation of the trustee default portfolio on a regular basis and make changes if necessary. Members who defaulted to the Momentum Secure Bonus portfolio (MSB) before 1 March 2012 and who have not selected another portfolio, remain invested in MSB. From 1 March 2012, all new members who do not make an investment portfolio choice defaulted to the Momentum Multi-Manager Smooth Growth Fund Global (MMSGFG).

The product changes effective from 1 March 2012, including the change of the trustee default investment portfolio from Momentum Secure Bonus (MSB) to Momentum Multi-Manager Smooth Growth Fund Global (MMSGFG), have been communicated via various channels to financial advisers, members and employers.

During the last financial year ending July 2012, only 8% of all investment portfolio changes processed by FundsAtWork were made online. Imagine the time and trees that can be saved if more members make their changes online. Less time, less trees, better efficiency.

Members have the option to change their investment portfolios at any time. Changes can be made online at www.momentum.co.za/fundsatwork and members are already registered. You can activate your User ID by calling us on 0860 65 75 85.

Find your purpose

Momentum's 94.7 Cycle Challenge encourages everyone to Ride for a Purpose. The campaign calls on all South Africans to stand up, do the right thing and make a difference. It doesn't matter if you're a hardcore pro cyclist, a first timer or a health nut – this challenge is for everyone.

Whether you ride to raise funds for a charity, in memory of a loved one, to support a good cause or to show that a disability is no obstacle to living an active life, you can make an impact on your community.

If you are not cycling in this year's challenge make sure to find your purpose and get cycling in time for 2013.

Visit <http://www.cyclechallenge.co.za/> for more information.

The Momentum 94.7 Cycle Challenge is the **world's second-largest timed cycle race**, after the Cape Argus Cycle Race. It is held annually on cycle challenge Sunday, the third Sunday of November, in the city of Johannesburg.

Between 20 000 and 30 000 participants complete the challenging 94.7-km course every year.

The **94.7 Mountain Bike Challenge** over 50km is held on the day before the road race.



iPad2

competition small print

Our online survey is confidential.



By entering this competition the participant accepts the full terms, conditions and rules of this competition and agrees to abide by these rules and any requirements. The recipient of the prize must be an individual who is a member of one of the FundsAtWork Umbrella Funds. The prize is non-transferable and cannot be exchanged for cash. The draw will be random and the judges' decision will be final. No correspondence will be entered into. The competition closes on 1 February 2013. Late entries may be included at the discretion of the judges. The draw will take place on 28 February 2013.

Momentum reserves the right to amend the competition end date at any time, depending on the number of responses received. Winners will be notified within seven days of the prize draw. All entries will undergo a quality control process. Momentum reserves the right to withdraw the competition should the minimum number of entries required not be achieved and reserves the right to change the terms and conditions.